



European Banking Industry Committee

European Banking Federation (EBF) • European Savings Banks Group (ESBG) • European Association of Cooperative Banks (EACB) European Mortgage Federation (EMF) • European Federation of Building Societies (EFBS)
European Federation of Finance House Associations (Eurofinas)/European Federation of Leasing Company Associations (Leaseurope)
European Association of Public Banks (EAPB)

0279/2008
LDR/JEA

Mr. Patrick Pearson
Head of Unit
Banking and Financial Conglomerates
European Commission
B - 1049 Brussels

Brussels 16 June 2008

Re: EBIC Comments on the European Commission's working document on the review of the Capital Requirements Directive

Dear Mr Pearson,

The European Banking Industry Committee (EBIC) wishes to thank you for the possibility to comment on the European Commission's working document on the review of the Capital Requirements Directive.

You shall find attached the EBIC response to the consultation.

We remain at your entire disposal for any question or remark you may have on the issues addressed in our contribution to the Commission's work.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'G. Zadra'.

Giuseppe Zadra
Chair EBIC

A handwritten signature in black ink, appearing to read 'Peter Konesny'.

Peter Konesny
Chair EBIC Working Group on
Supervisory Practices