

# Reflections around the concept of proportionality

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# Proportionality as a Regulatory Objective

- One size does not fit all.
- Same rules do not mean same effort.
- Avoiding structural changes through regulation.

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# Proportionality in Banking Regulation

- What is a ‚small bank‘?
- Reporting and disclosure
- Remuneration
- Supporting SMEs

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## Proportionality in Supervision

- Supervisory rules: for the supervisor or the supervised?
- Making use of supervisory discretion
- Avoiding „goldplating“