

EBI Report
on
Economic Policy and Financial Regulation Measures:
International, EU and Euro Area Levels

(20 July 2024 – 10 November 2024)

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<p>Monetary developments in the euro area: September 2024: https://www.ecb.europa.eu/press/stats/md/html/ecb.md2409~dc0acb79f5.en.html (25/10/2024)</p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates): https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc241018~ebe88e2143.en.html (18/10/2024)</p> <p>Monetary policy decisions: https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241017~aa366eaf20.en.html (17/10/2024)</p> <p>Monetary Policy Account: Meeting of 11-12 September 2024: https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mg241010~1036884a9a.en.html (10/10/2024)</p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates): https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc240927~faa60c1f5c.en.html (27/9/2024)</p> <p>Monetary developments in the euro area: August 2024: https://www.ecb.europa.eu/press/stats/md/html/ecb.md2408~929595b12b.en.html (26/9/2024)</p> <p>Monetary policy decisions: https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp240912~67cb23badb.en.html (12/9/2024)</p> <p>Monetary developments in the euro area: July 2024: https://www.ecb.europa.eu/press/stats/md/html/ecb.md2407~08095b2bbf.en.html (28/8/2024)</p> <p>Monetary Policy Account: Meeting of 17-18 July 2024: https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mg240822~d49b920824.en.html (22/8/2024)</p> <p>Monetary developments in the euro area: June 2024: https://www.ecb.europa.eu/press/stats/md/html/ecb.md2406~e168976b76.en.html (25/7/2024)</p>

2. Selected Reports, Studies, Statistics and ECB President letters

Economic Bulletin Issue 7, 2024: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202407.en.html> (31/10/2024)

Euro area bank interest rate statistics: September 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2411-01f45bc7bd.en.html> (31/10/2024)

The ECB Survey of Monetary Analysts (SMA), October 2024, Aggregate Results:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar241021_october.en.pdf (21/10/2024)

Euro area bank interest rate statistics: August 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2410-f89ab9ac0b.en.html> (2/10/2024)

ECB Survey of Monetary Analysts (SMA), October 2024:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma240930_questionnaire.en.pdf?eb9f993c06101d3dc71dba96b74f22c9 (30/9/2024)

Letter from the ECB President to Mr Stefano Cavedagna, MEP, on monetary policy:

https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240927_Cavedagna-7c5d85d1b7.en.pdf?d6d121aeee7879afb9b19b0ed70e1230 (27/9/2024)

Economic Bulletin Issue 6, 2024: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202406.en.html> (26/9/2024)

The ECB Survey of Monetary Analysts (SMA), September 2024, Aggregate Results:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar240916_september.en.pdf?8cc9d84c6b1b77b33c3236e6007ae912 (16/9/2024)

ECB staff macroeconomic projections for the euro area, September 2024:

https://www.ecb.europa.eu/press/projections/html/ecb.projections202409_ecbstaff-9c88364c57.en.html (12/9/2024)

Letter from Piero Cipollone to Aurore Lalucq, ECON Chair, on update on the work of the digital euro scheme's Rulebook Development Group:

https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240905_Lalucq-20fceba3f6.en.pdf?d0f8997c7ee64a45bea62dd65901e4c9 (5/9/2024)

Euro area bank interest rate statistics: July 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2409-6c6bfb87c1.en.html> (3/9/2024)

The ECB Survey of Monetary Analysts (SMA), September 2024:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma240826_questionnaire.en.pdf?95128a0bce4c1fe4fc6f95ddd130c5e9 (26/8/2024)

Economic Bulletin Issue 5, 2024: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202405.en.html> (1/8/2024)

Euro area bank interest rate statistics: June 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2408-e51c6b9889.en.html> (31/7/2024)

Euro area economic and financial developments by institutional sector: first quarter of 2024:

https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd_full2024q1-4e13444d3f.en.html (26/7/2024)

The ECB Survey of Monetary Analysts (SMA), July 2024, Aggregate Results:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar240722_july.en.pdf (22/7/2024)

3. Legal acts and legal instruments (including Opinions)

Decision (EU) 2024/2830 of the European Central Bank of 29 October 2024 amending Decision (EU) 2022/911 concerning the terms and conditions of TARGET-ECB (ECB/2022/22) (ECB/2024/30) (OJ L, 2024/2830, 5.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402830 (5/11/2024)

Guideline (EU) 2024/2798 of the European Central Bank of 10 October 2024 amending Guideline (EU) 2021/831 on statistical information to be reported on financial intermediaries other than monetary financial institutions (ECB/2021/12) (ECB/2024/27) (OJ L, 2024/2798, 4.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402798 (4/11/2024)

Decision (EU) 2024/2818 of the European Central Bank of 24 October 2024 amending Decision (EU) 2016/948 on the implementation of the corporate sector purchase programme (ECB/2016/16) (ECB/2024/28) (OJ L, 2024/2818, 31.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402818 (31/10/2024)

Decision (EU) 2024/2819 of the European Central Bank of 24 October 2024 amending Decision (EU) 2020/440 on a temporary pandemic emergency purchase programme (ECB/2020/17) (ECB/2024/29) (OJ L, 2024/2819, 31.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402819 **(31/10/2024)**

Regulation (EU) [2024/[XX]] of the European Central Bank of [date Month 2024] on oversight requirements for systemically important payment systems (ECB/2024/XX) (recast): https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_reg_2024_XX.en.pdf **(18/10/2024)**

Decision (EU) 2024/2683 of the European Central Bank of 8 October 2024 amending Decision ECB/2013/1 laying down the framework for a public key infrastructure for the European System of Central Banks (ECB/2024/26) (OJ L, 2024/2683, 15.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402683 **(15/10/2024)**

Guideline (EU) 2024/2616 of the European Central Bank of 30 July 2024 amending Guideline (EU) 2022/912 on a new-generation Trans-European Automated Real-time Gross Settlement Express Transfer system (TARGET) (ECB/2022/8) (ECB/2024/20) (OJ L, 2024/2616, 4.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402616 **(4/10/2024)**

Opinion of the European Central Bank of 30 August 2024 on a proposal for a regulation on a framework for Financial Data Access and amending Regulations (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010 and (EU) 2022/2554 (CON/2024/29) (OJ C, C/2024/5923, 2.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202405923 **(2/10/2024)**

Decision (EU) 2024/2546 of the European Central Bank of 19 September 2024 amending Decision (EU) 2023/2684 on the approval of the volume of coin issuance in 2024 (ECB/2023/28) (ECB/2024/25) (OJ L, 2024/2546, 27.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402546 **(27/9/2024)**

Decision (EU) 2024/2486 of the European Central Bank of 10 September 2024 amending Decision (EU) 2023/2684 on the approval of the volume of coin issuance in 2024 (ECB/2023/28) (ECB/2024/24) (OJ L, 2024/2486, 19.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402486 **(19/9/2024)**

Opinion of the European Central Bank on the financing of Sveriges Riksbank (CON/2024/32) (Sweden): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52024AB0032&qid=1726883525132> **(16/9/2024)**

Opinion of the European Central Bank on the designation of Banco de Portugal as resolution authority for central counterparties (CON/2024/31) (Portugal): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52024AB0031&qid=1726883525132> **(13/9/2024)**

Opinion of the European Central Bank of 30 August 2024 on a proposal for a regulation on a framework for Financial Data Access and amending Regulations (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010 and (EU) 2022/2554: https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_con_2024_29.en.pdf?6d69e5152f7aef816aab61547e1a8592 **(3/9/2024)**

Opinion of the European Central Bank of 21 June 2024 on a proposal for a regulation of the European Parliament and of the Council as regards certain reporting requirements in the fields of financial services and investment support (CON/2024/21) (OJ C, C/2024/5048, 16.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202405048 **(16/8/2024)**

Guideline (EU) 2024/[XX] of the European Central Bank of 13 August 2024 amending Guideline (EU) 2015/510 on the implementation of the Eurosystem monetary policy framework (ECB/2014/60) (ECB/2024/23): https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_gui_2024_23.en.pdf?980352d010d73984e86e5ac8ac481503 **(14/8/2024)**

Guideline (EU) 2024/[XX] of the European Central Bank of 13 August 2024 on the management of collateral in Eurosystem credit operations (ECB/2024/22): https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_gui_2024_22.en.pdf?214a9a2c0c311ef2d51464e83750501a **(14/8/2024)**

Guideline (EU) 2024/2148 of the European Central Bank of 23 July 2024 amending Guideline ECB/2011/23 on the statistical reporting requirements of the European Central Bank in the field of external statistics (ECB/2024/21) (OJ L, 2024/2148, 7.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402148 **(7/8/2024)**

Guideline (EU) 2024/[XX] of the European Central Bank of 30 July 2024 amending Guideline (EU) 2022/912 on a new-generation Trans-European Automated Real-time Gross Settlement Express Transfer system (TARGET) (ECB/2022/8) (ECB/2024/20): https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_gui_2024_20.en.pdf **(31/7/2024)**

Decision (EU) 2024/2016 of the European Central Bank of 16 July 2024 amending Decision (EU) 2019/1743 on the remuneration of holdings of excess reserves and of certain deposits (ECB/2019/31) (ECB/2024/19) (OJ L, 2024/2016, 26.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402016 **(26/7/2024)**

Decision (EU) 2024/2023 of the European Central Bank of 3 July 2024 amending Decision ECB/2004/2 adopting the Rules of Procedure of the European Central Bank (ECB/2024/18) (OJ L, 2024/2023, 25.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402023 **(25/7/2024)**

Regulation (EU) 2024/1988 of the European Central Bank of 27 June 2024 concerning statistics on investment funds and repealing Decision (EU) 2015/32 (ECB/2014/62) (ECB/2024/17) (recast) (OJ L, 2024/1988, 23.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202401988 (23/7/2024)

4. Other

Survey on the Access to Finance of Enterprises in the Euro area – Third quarter of 2024:
https://www.ecb.europa.eu/stats/ecb_surveys/safe/html/ecb.safe202411-451cceb0f4.en.html (7/11/2024)

Euro area economic and financial developments by institutional sector: second quarter of 2024:
https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd_full2024q2-29b4356052.en.html (29/10/2024)

ECB Consumer Expectations Survey results – September 2024:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241025-9e2e752b00.en.html> (25/10/2024)

Eurosystem launches initiatives to improve cross-border payments by interlinking fast payment systems:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews241021.en.html> (21/10/2024)

Results of the ECB Survey of Professional Forecasters for the fourth quarter of 2024:
https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241018_1-9b5ce6a9bf.en.html (18/10/2024)

Results of the September 2024 Survey on credit terms and conditions in euro-denominated securities financing and over-the-counter derivatives markets (SESFOD):
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241018-06adb02edb.en.html> (18/10/2024)

Euro area monthly balance of payments: August 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bp241018-016a3487ba.en.html> (18/10/2024)

October 2024 euro area bank lending survey:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241015-58bb159951.en.html> (15/10/2024)

Eurogroup meeting – Digital euro in a changing payments ecosystem:
https://www.ecb.europa.eu/euro/digital_euro/timeline/profuse/shared/pdf/ecb.deprep241007_Eurogroup_meeting_Digital_euro_changing_payments_ecosystem.en.pdf (7/10/2024)

Euro area quarterly balance of payments and international investment position: second quarter of 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bq241004-4ea846e005.en.html> (4/10/2024)

ECB Consumer Expectations Survey results – August 2024:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240927-a0db4b0f51.en.html> (27/9/2024)

Eurosystem's exploratory work on DLT platforms progressing:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews240923.en.html> (23/9/2024)

Euro area monthly balance of payments: July 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bp240919-c85bbb9efe.en.html> (19/9/2024)

Quarterly payment statistics: Reference period: Q2 2024:
https://www.ecb.europa.eu/stats/payment_statistics/payment_services/html/index.en.html (18/9/2024)

Euro area Investment fund statistics – Reference period: Jul 2024:
https://www.ecb.europa.eu/stats/financial_corporations/investment_funds/html/index.en.html (18/9/2024)

Euro Area Quarterly Pension fund statistics: Reference period: Q2 2024:
https://www.ecb.europa.eu/stats/financial_corporations/pension_funds/html/index.en.html (11/9/2024)

Seðlabanki Íslands expresses an interest in joining T2 and TIPS:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews240909.en.html> (9/9/2024)

ECB update on the work of the digital euro scheme's Rulebook Development Group:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews240905.en.html> (5/9/2024)

Euro area quarterly insurance corporations statistics- Reference period: Q2 2024:
https://www.ecb.europa.eu/stats/financial_corporations/insurance_corporations/html/index.en.html#latest (29/8/2024)

ECB Consumer Expectations Survey results – July 2024:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240823-f3825b435b.en.html> (23/8/2024)

Euro area monthly balance of payments: June 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bp240820-de1d158af7.en.html> (20/8/2024)

ECB harmonises rules for Eurosystem collateral management:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240814~05f90141a2.en.html> (14/8/2024)

ECB publishes consolidated banking data for end-March 2024:

https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240808_1~ad8d5e83bd.en.html (8/8/2024)

ECB and EBA publish joint report on payment fraud:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240801~f21cc4a009.en.html> (1/8/2024)

ECB Consumer Expectations Survey results – June 2024:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240726~2da9ec7bdf.en.html> (26/7/2024)

Payments statistics: second half of 2023:

https://www.ecb.europa.eu/press/stats/paysec/html/ecb.pis2023_1~10a5662f81.en.html (25/7/2024)

B. Other Economic Policy Measures

1. EU Council – Eurogroup Reports and Statements

Remarks by Eurogroup President Paschal Donohoe for the 10th Anniversary of the Single supervisory mechanism:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/06/remarks-by-eurogroup-president-paschal-donohoe-for-the-10th-anniversary-of-the-single-supervisory-mechanism/> (6/11/2024)

Remarks by Paschal Donohoe following the Eurogroup meeting of 4 November 2024:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/04/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-4-november-2024/> (4/11/2024)

Competitiveness of the European economy – statement of the Eurogroup in inclusive format:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/04/competitiveness-of-the-european-economy-statement-of-the-eurogroup-in-inclusive-format/> (4/11/2024)

Eurogroup President Donohoe's Report to the President of the Euro Summit:

<https://www.consilium.europa.eu/en/press/press-releases/2024/10/14/eurogroup-president-donohoe-s-report-to-the-president-of-the-euro-summit/> (14/10/2024)

Remarks by Paschal Donohoe following the Eurogroup meeting of 7 October 2024:

<https://www.consilium.europa.eu/en/press/press-releases/2024/10/07/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-7-october-2024/> (7/10/2024)

Remarks by Paschal Donohoe following the Eurogroup meeting of 13 September 2024:

<https://www.consilium.europa.eu/en/press/press-releases/2024/09/13/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-13-september-2024/> (13/9/2024)

2. Council of the EU

Remarks by President Charles Michel after the informal European Council meeting in Budapest:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/08/remarks-by-president-charles-michel-after-the-informal-european-council-meeting-in-budapest/> (8/11/2024)

Budapest Declaration on the New European Competitiveness Deal: <https://www.consilium.europa.eu/en/press/press-releases/2024/11/08/the-budapest-declaration/> (8/11/2024)

Council publishes 2023 international climate finance figures: <https://www.consilium.europa.eu/en/press/press-releases/2024/11/05/council-publishes-2023-international-climate-finance-figures/> (5/11/2024)

EU adopts rules to better measure the environment's contribution to the economy:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/05/eu-adopts-rules-to-better-measure-the-environment-s-contribution-to-the-economy/> (5/11/2024)

Solvency II and IRRD: Council signs off new rules for the insurance sector: <https://www.consilium.europa.eu/en/press/press-releases/2024/11/05/solvency-ii-and-irrd-council-signs-off-new-rules-for-the-insurance-sector/> (5/11/2024)

Macroeconomic dialogue with the social partners on 4 November 2024: <https://www.consilium.europa.eu/en/press/press-releases/2024/11/04/macroeconomic-dialogue-with-the-social-partners-on-4-november-2024/> (4/11/2024)

Immobilised assets: Council greenlights up to €35 billion in macro-financial assistance to Ukraine and new loan mechanism implementing G7 commitment: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/23/immobilised-assets-council-greenlights-up-to-35-billion-in-macro-financial-assistance-to-ukraine-and-new-loan-mechanism-implementing-g7-commitment/> (23/10/2024)

Remarks by President Charles Michel at the press conference following the European Council meeting of 17 October 2024: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/17/remarks-by-president-charles-michel-at-the-press-conference-following-the-european-council-meeting-of-17-october-2024/> (17/10/2024)

European Council conclusions, 17 October 2024: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/17/european-council-conclusions-17-october-2024/> (17/10/2024)

Immobilised assets: Council agrees on up to €35 billion in macro-financial assistance to Ukraine and new loan mechanism implementing G7 commitment: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/09/immobilised-assets-council-agrees-on-up-to-35-billion-in-macro-financial-assistance-to-ukraine-and-new-loan-mechanism-implementing-g7-commitment/> (9/10/2024)

Council Regulation (EU) 2024/2642 of 8 October 2024 concerning restrictive measures in view of Russia's destabilizing activities (OJ L, 2024/2642, 9.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402642 (9/10/2024)

Climate finance: Council approves conclusions ahead of COP29: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/08/climate-finance-council-approves-conclusions-ahead-of-cop29/> (8/10/2024)

Crisis preparedness: Council adopts the internal market emergency and resilience act: <https://www.consilium.europa.eu/en/press/press-releases/2024/09/26/crisis-preparedness-council-adopts-the-internal-market-emergency-and-resilience-act/> (26/9/2024)

Stability and growth pact: Council launches excessive deficit procedures against seven member states: <https://www.consilium.europa.eu/en/press/press-releases/2024/07/26/stability-and-growth-pact-council-launches-excessive-deficit-procedures-against-seven-member-states/> (26/7/2024)

Russia's war of aggression against Ukraine: Council renews economic sanctions for a further 6 months: <https://www.consilium.europa.eu/en/press/press-releases/2024/07/22/russia-s-war-of-aggression-against-ukraine-council-renews-economic-sanctions-for-a-further-6-months/> (22/7/2024)

3. European Parliament and Council of the EU

Regulation (EU) 2024/2747 of the European Parliament and of the Council of 9 October 2024 establishing a framework of measures related to an internal market emergency and to the resilience of the internal market and amending Council Regulation (EC) No 2679/98 (Internal Market Emergency and Resilience Act) (OJ L, 2024/2747, 8.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402747 (8/11/2024)

Regulation (EU) 2024/2773 of the European Parliament and of the Council of 24 October 2024 establishing the Ukraine Loan Cooperation Mechanism and providing exceptional macro-financial assistance to Ukraine (OJ L, 2024/2773, 28.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402773 (28/10/2024)

4. European Commission

Decisions and Regulations

Commission Decision (EU) 2024/2115 of 29 July 2024 establishing an independent advisory European Fiscal Board and repealing Decision (EU) 2015/1937 (OJ L, 2024/2115, 1.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402115 (1/8/2024)

Proposals for legislative acts

Communications / Guidelines / Recommendations

Commission Notice on the interpretation and implementation of certain legal provisions of the Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation on the reporting of Taxonomy-eligible and Taxonomy-aligned economic activities and assets (third Commission Notice) (OJ C, C/2024/6691, 8.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406691 (8/11/2024)

Commission Notice – Guidance on recovery and resilience plans (OJ C, C/2024/4618, 22.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404618 (22/7/2024)

Other

EU to support continued global climate action and push for ambitious finance and investment goals at COP29: https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5721 (8/11/2024)

Remarks by Executive Vice-President Dombrovskis at the ECOFIN press conference: https://ec.europa.eu/commission/presscorner/detail/en/speech_24_5686 (5/11/2024)

<p>Remarks by Commissioner Gentiloni at the Eurogroup press conference: https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5668 (4/11/2024)</p> <p>The Recovery and Resilience Facility continues to deliver, Commission third annual report shows: https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5206 (10/10/2024)</p> <p>Investing in sustainable economic growth and solidarity and safeguarding EU financial interests through our 2023 budget: https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5183 (10/10/2024)</p> <p>Remarks of Commissioner Gentiloni at the ECOFIN press conference: https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5163 (8/10/2024)</p> <p>Remarks of Commissioner Gentiloni at the Eurogroup press conference: https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5125 (7/10/2024)</p> <p>First transfer of €1.5 billion of proceeds from immobilised Russian assets made available in support of Ukraine today: https://ec.europa.eu/commission/presscorner/detail/en/ip_24_4029 (26/7/2024)</p> <p>Commission proposes to postpone by one year the market risk prudential requirements under Basel III in the EU: https://ec.europa.eu/commission/presscorner/detail/en/ip_24_3981 (24/7/2024)</p>
5. European Stability Mechanism (ESM)
<p>Joint IMF-RFAs press release on the 9th High-level RFAs Dialogue: https://www.esm.europa.eu/press-releases/joint-imf-rfas-press-release-9th-high-level-rfas-dialogue (23/10/2024)</p> <p>Pierre Gramegna at Eurogroup press conference, October 2024: https://www.esm.europa.eu/press-conferences/pierre-gramegna-eurogroup-press-conference-october-2024 (7/10/2024)</p> <p>ESM completes 2024 funding, raises €2 billion with bond sale: https://www.esm.europa.eu/press-releases/esm-completes-2024-funding-raises-eu2-billion-bond-sale (23/9/2024)</p> <p>Remarks by ESM Managing Director Pierre Gramegna, Press conference following Eurogroup meeting Budapest, 13 September 2024: https://www.esm.europa.eu/press-conferences/pierre-gramegna-eurogroup-press-conference-september-2024 (13/9/2024)</p> <p>ESM raises €2 billion with 10-year bond sale: https://www.esm.europa.eu/press-releases/esm-raises-eu2-billion-10-year-bond-sale (2/9/2024)</p> <p>EFSD raises €5 billion with dual-tranche bond sale, completes funding for 2024: https://www.esm.europa.eu/press-releases/efsd-raises-eu5-billion-dual-tranche-bond-sale-completes-funding-2024 (27/8/2024)</p>
6. Recovery and Resilience Facility
<p>The link below guides to the National recovery and resilience plans, and contains the draft or final plans and, where available, the Commission assessment and accompanying press material: https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility_en</p>
7. Organisation for Economic Co-operation and Development (OECD)
<p>Progress in national climate policy efforts remains insufficient to achieve 2030 targets: https://www.oecd.org/en/about/news/press-releases/2024/11/progress-in-national-climate-policy-efforts-remains-insufficient-to-achieve-2030-targets.html (7/11/2024)</p> <p>OECD advises countries to redirect public subsidies and other support for agriculture to innovation: https://www.oecd.org/en/about/news/press-releases/2024/11/oecd-advises-countries-to-redirect-public-subsidies-and-other-support-for-agriculture-to-innovation.html (6/11/2024)</p> <p>Driven by falling energy prices, OECD headline inflation slows to 4.4% in September 2024: https://www.oecd.org/en/data/insights/statistical-releases/2024/11/consumer-prices-oecd-updated-6-november-2024.html (6/11/2024)</p> <p>OECD launches How's Life? report and Digital Well-being Hub to foster more inclusive and sustainable well-being for all: https://www.oecd.org/en/about/news/press-releases/2024/11/oecd-launches-how-s-life-report-and-digital-well-being-hub-to-foster-more-inclusive-and-sustainable-well-being-for-all.html (5/11/2024)</p> <p>Joint report explores scope for co-ordinated approaches on climate action, carbon pricing, and policy spillovers: https://www.oecd.org/en/about/news/press-releases/2024/10/joint-report-explores-scope-for-co-ordinated-approaches-on-climate-action-carbon-pricing-and-policy-spillovers.html (23/10/2024)</p>

OECD employment and labour force participation rates stable at record highs in the second quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/10/labour-market-situation-updated-october-2024.html> (15/10/2024)

OECD headline inflation drops to 4.7% in August 2024 as energy inflation declines: <https://www.oecd.org/en/data/insights/statistical-releases/2024/10/consumer-prices-oecd-updated-3-october-2024.html> (3/10/2024)

Global economy is turning the corner as inflation declines and trade growth strengthens: <https://www.oecd.org/en/about/news/press-releases/2024/09/oecd-global-economy-is-turning-the-corner-as-inflation-declines-and-trade-growth-strengthens.html> (23/9/2024)

OECD and UN announce next steps in collaboration on Artificial Intelligence: <https://www.oecd.org/en/about/news/press-releases/2024/09/oecd-and-un-announce-next-steps-in-collaboration-on-artificial-intelligence.html> (22/9/2024)

G20 GDP growth remains relatively stable in the second quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/09/g20-gdp-growth-second-quarter-2024.html> (12/9/2024)

OECD unemployment rate stable at 5.0% in July 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/09/unemployment-rates-updated-september-2024.html> (11/9/2024)

Educational attainment and labour market outcomes are improving but more is needed on equality of opportunities: <https://www.oecd.org/en/about/news/press-releases/2024/09/educational-attainment-and-labour-market-outcomes-are-improving-but-more-is-needed-on-equality-of-opportunities.html> (10/9/2024)

OECD headline inflation falls to 5.4% in July 2024, despite rising in about half of OECD countries: <https://www.oecd.org/en/data/insights/statistical-releases/2024/09/consumer-prices-oecd-updated-4-september-2024.html> (4/9/2024)

OECD GDP growth continues at a steady pace in the second quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/08/gdp-growth-second-quarter-2024-oecd.html> (22/8/2024)

Real household income increases in most countries in the first quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/08/growth-and-economic-well-being-first-quarter-2024-oecd1.html> (12/8/2024)

OECD headline inflation falls to 5.6% in June 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/08/consumer-prices-oecd-updated-5-august-2024.html> (5/8/2024)

Statement by the Secretary-General on the Rio de Janeiro G20 Ministerial Declaration on International Tax Cooperation: <https://www.oecd.org/en/about/news/press-releases/2024/07/statement-by-the-oecd-secretary-general-g20-tax-declaration.html> (27/7/2024)

OECD launches pilot to monitor application of G7 code of conduct on advanced AI development: <https://www.oecd.org/en/about/news/press-releases/2024/07/oecd-launches-pilot-to-monitor-application-of-g7-code-of-conduct-on-advanced-ai-development.html> (22/7/2024)

II. Financial Stability – Banking Regulation
A. International Level
1. Financial Stability Board (FSB)
<p>FSB MENA Group discusses artificial intelligence, cyber risk and operational readiness: https://www.fsb.org/2024/11/FSB-MENA-group-discusses-artificial-intelligence-cyber-risk-and-operational-readiness/ (6/11/2024)</p> <p>FSB analyses interest rate and liquidity risks and the role of technology and social media on depositor behaviour: https://www.fsb.org/2024/10/FSB-analyses-interest-rate-and-liquidity-risks-and-the-role-of-technology-and-social-media-on-depositor-behaviour/ (23/10/2024)</p> <p>Strengthening Financial Resilience: Lessons from Pittsburgh: https://www.fsb.org/2024/10/strengthening-financial-resilience-lessons-from-pittsburgh/ (22/10/2024)</p> <p>FSB Chair sets out the FSB's work to maintain financial stability amidst technological advancements: https://www.fsb.org/2024/10/FSB-chair-sets-out-the-fsb-s-work-to-maintain-financial-stability-amidst-technological-advancements/ (22/10/2024)</p> <p>FSB urges stronger efforts to enhance cross border payments: https://www.fsb.org/2024/10/FSB-urges-stronger-efforts-to-enhance-cross-border-payments/ (21/10/2024)</p> <p>FSB consults on a common format for the reporting of operational incidents: https://www.fsb.org/2024/10/FSB-consults-on-a-common-format-for-the-reporting-of-operational-incidents/ (17/10/2024)</p> <p>FSB Asia Group discusses technological innovation, emerging risks and resolution regimes: https://www.fsb.org/2024/10/FSB-Asia-group-discusses-technological-innovation-emerging-risks-and-resolution-regimes/ (16/20/2024)</p> <p>FSB Americas Group discusses macroprudential frameworks, climate risks, digital payments and operational resilience: https://www.fsb.org/2024/10/FSB-americas-group-discusses-macroprudential-frameworks-climate-risks-digital-payments-and-operational-resilience/ (8/10/2024)</p> <p>Building bridges: the case for better data and coordination for the non-bank sector: https://www.fsb.org/2024/09/building-bridges-the-case-for-better-data-and-coordination-for-the-non-bank-sector/ (12/9/2024)</p> <p>FSB Chair calls for further progress implementing non-bank financial intermediation reforms: https://www.fsb.org/2024/07/FSB-chair-calls-for-further-progress-implementing-non-bank-financial-intermediation-reforms/ (22/7/2024)</p>

2. Bank for International Settlements (BIS) – Basel Committee on Banking Supervision (BCBS) and other Basel-based international financial fora
Financial Standards
Selected Reports and Studies
The 2023 banking turmoil and liquidity risk: a progress report: https://www.bis.org/bcbs/publ/d582.htm (11/10/2024)
Basel III monitoring report: https://www.bis.org/bcbs/publ/d581.htm (7/10/2024)
Other
BIS latest update November 2024: Supply shocks, soft landings and nearshoring: https://www.bis.org/press/newsletter.htm (5/11/2024)
BIS Innovation Hub: Project Nexus: enabling instant cross-border payments: https://www.bis.org/about/bisih/topics/fmis/nexus.htm (5/11/2024)
Statistical release: BIS international banking statistics and global liquidity indicators at end-June 2024: https://www.bis.org/statistics/rppb2410.htm (31/10/2024)
BIS Innovation Hub: Project Mandala: Streamlining cross-border transaction compliance: https://www.bis.org/publ/othp87.htm (28/10/2024)
Charting the course: prudential regulation and supervision for smooth sailing: https://www.bis.org/speeches/sp241023a.htm (23/10/2024)
CPMI: Report for the G20 on tokenisation highlights the opportunities, risks and future considerations for central banks: https://www.bis.org/press/p241021.htm (21/10/2024)
CPMI reports to G20 on fast payment system interlinking and APIs provide insights and recommendations to enhance cross-border payments: https://www.bis.org/press/p241015.htm (15/10/2024)
Basel Committee reports member jurisdictions making progress in implementing Basel III: https://www.bis.org/press/p241002.htm (2/10/2024)
BIS latest update October 2024: Lessons on bank turmoil, carry trade: https://www.bis.org/press/newsletter.htm (1/10/2024)
International Journal of Central Banking (IJC), October 2024 Issue: https://www.bis.org/ijcb.htm (1/10/2024)
Basel Committee approves annual G-SIB assessment and advances follow-up response to 2023 banking turmoil: https://www.bis.org/press/p240924.htm (24/9/2024)
BIS Quarterly Review, September 2024: https://www.bis.org/publ/qtrpdf/rqt2409.pdf (16/9/2024)
BIS Innovation Hub: NGFS Data Directory: a growing resource for climate risk data: https://www.bis.org/about/bisih/topics/green_finance/ngfs.htm (9/9/2024)
BIS latest update September 2024: Carry trade unwind, external statistics, and central bank assets: https://www.bis.org/press/newsletter.htm (2/9/2024)
BIS residential property price statistics, Q1 2024: https://www.bis.org/statistics/pp_residential_2408.htm (29/8/2024)
New BIS data set on central bank total assets: https://data.bis.org/topics/CBTA?mtm_campaign=CBTAlaunch2024&mtm_kwd=announcement&mtm_source=website (20/8/2024)
BIS monthly newsletter, latest update August 2024: r-star, housing costs and cryptoassets: https://www.bis.org/press/newsletter.htm (2/8/2024)
Statistical release: BIS international banking statistics and global liquidity indicators at end-March 2024: https://www.bis.org/statistics/rppb2407.htm (31/7/2024)
BIS Innovation Hub: Project Pyxtrial: monitoring the backing of stablecoins: https://www.bis.org/about/bisih/topics/suptech_regtech/pyxtrial.htm (31/7/2024)
3. International Association of Deposit Insurers (IADI)

<p>Joint IADI-SEACEN conference – Emerging Challenges for Deposit Insurance Systems and Policy Implications: https://www.iadi.org/2024/11/joint-iadi-seacen-conference-emerging-challenges-for-deposit-insurance-systems-and-policy-implications/ (7/11/2024)</p> <p>IADI Digest – October 2024: https://www.iadi.org/2024/10/iadi-digest-october-2024/ (29/10/2024)</p>
B. EU – Euro Area Level
1. European Parliament and Council of the EU
2. European Commission
Delegated and implementing acts
<p>Commission Delegated Regulation (EU) 2024/2795 of 24 July 2024 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the date of application of the own funds requirements for market risk (OJ L, 2024/2795, 31.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795 (31/10/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2494 of 24 September 2024 laying down implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to standard forms, templates and procedures for the cooperation and exchange of information between competent authorities and EBA and ESMA (OJ L, 2024/2494, 25.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494 (25/9/2024)</p> <p>Corrigendum to Commission Implementing Regulation (EU) 2024/1618 of 6 June 2024 amending Implementing Regulation (EU) 2021/763 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (Official Journal of the European Union L, 2024/1618, 7 June 2024) (OJ L, 2024/90490, 8.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490 (8/8/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2147 of 6 August 2024 laying down technical information for the calculation of technical provisions and basic own funds for reporting with reference dates from 30 June 2024 until 29 September 2024 in accordance with Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (OJ L, 2024/2147, 7.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147 (7/8/2024)</p>
Proposals for legislative acts
Communications / Guidelines / Recommendations
<p>Commission Decision (EU) 2024/2033 of 21 September 2023 on measure SA.39451 (2015/C) (ex 2015/NN) implemented by Italy for Banca Tercas (notified under document C(2024) 6281) (OJ L, 2024/2033, 29.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033 (29/7/2024)</p>
Other
3. ECB – Single Supervisory Mechanism (SSM)
Regulatory Measures
<p>ECB consults on its approach to options and discretions available in EU law: https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr241108-2c3cf996cf.en.html (8/11/2024)</p> <p>Draft Recommendation ECB/2025/XX amending Recommendation ECB/2017/10 on common specifications for the exercise of some options and discretions available in Union law: https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_recom_2025_XX.en.pdf?39bf0052848202356a57bb24c7fc7921 (8/11/2024)</p> <p>Draft Guideline ECB/2025/XX amending Guideline ECB/2017/9 on the exercise of options and discretions available in Union law: https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_gui_2025_XX.en.pdf?119e7ef82db66fba9db7c3a16d34143d (8/11/2024)</p> <p>Draft Regulation ECB/2025/XX amending Regulation ECB/2016/4 on the exercise of options and discretions available in union law:</p>

https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_reg_draft_2025_XX.en.pdf?51be82fcd7489de711f45bd2c9e4e2e8
(8/11/2024)

Draft Guideline ECB/2025/XX amending Guideline (EU) 2017/697 of the European Central Bank on the exercise of options and discretions available in Union law by national competent authorities in relation to less significant institutions (ECB/2017/9): https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_draft_gui_2025_XX.en.pdf

Selected Reports and Studies

Other

List of supervised entities – Cut-off date 1 September 2024:

<https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.listofsupervisedentities202411.en.pdf?61bae36c6ded9853e7d0e7fa669f397f> (6/11/2024)

Written overview for the exchange of views of the Chair of the Supervisory Board of the ECB with the Eurogroup on 4 November 2024:

https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.written_overview241104~30be59fdd0.en.pdf?548aa86e51a5760579aabf3f1bd3a901 (4/11/2024)

Letter from Claudia Buch, Chair of the Supervisory Board, to Mr Eero Heinäluoma, MEP, on banking supervision:

https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mepletter241028_Heinaluoma~25885c19ec.en.pdf?71af783f523a224d35bae68ad1c3d66a (28/10/2024)

Supervisory Banking Statistics for significant institutions - Second quarter 2024:

<https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr240923~3487647ca3.en.html> (23/9/2024)

Supervision Newsletter - August 2024: <https://www.bankingsupervision.europa.eu/press/supervisory-newsletters/html/index.en.html> (14/8/2024)

ECB concludes cyber resilience stress test:

<https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr240726~06d5776a02.en.html> (26/7/2024)

ECB consults on governance and risk culture:

<https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr240724~af95040adc.en.html> (24/7/2024)

4. European Banking Authority (EBA)

EBA observes an improvement in competent authorities' practices on the supervision of non-performing loans: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-observes-improvement-competent-authorities-practices-supervision-non-performing-loans> (7/11/2024)

ESAs publish 2024 Joint Report on principal adverse impacts disclosures under the Sustainable Finance Disclosure Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-publish-2024-joint-report-principal-adverse-impacts-disclosures-under-sustainable-finance> (30/10/2024)

The ESAs finalise rules to facilitate access to financial and sustainability information on the ESAP: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-finalise-rules-facilitate-access-financial-and-sustainability-information-esap> (29/10/2024)

EBA asks for input to entities falling within the scope of initial margin model authorisation under the revised European Market Infrastructure Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-asks-input-entities-falling-within-scope-initial-margin-model-authorisation-under-revised> (29/10/2024)

EBA consults on draft technical standards for structural foreign exchange positions: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-draft-technical-standards-structural-foreign-exchange-positions> (28/10/2024)

EBA releases a first draft of the technical package for its 4.0 reporting framework: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-releases-first-draft-technical-package-its-4-0-reporting-framework> (23/10/2024)

EBA clarifies the procedure for the classification of asset referenced tokens and e-money tokens as significant and the transfer of supervisory powers between the EBA and competent authorities: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-clarifies-procedure-classification-asset-referenced-tokens-and-e-money-tokens-significant-and> (22/10/2024)

ESAs share highlights from the 2024 Joint Consumer Protection Day in Budapest: <https://www.eba.europa.eu/publications-and-media/press-releases/european-supervisory-authorities-share-highlights-2024-joint-consumer-protection-day-budapest> (17/10/2024)

EBA's Banking Stakeholder Group elects its new Chair and Vice-Chairs: <https://www.eba.europa.eu/publications-and-media/press-releases/ebas-banking-stakeholder-group-elects-its-new-chair-and-vice-chairs> (16/10/2024)

ESAs respond to the European Commission's rejection of the technical standards on registers of information under the Digital Operational Resilience Act and call for swift adoption: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-respond-european-commissions-rejection-technical-standards-registers-information-under-digital> (15/10/2024)

EBA consults on draft technical standards to support the centralised EBA Pillar 3 data hub: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-draft-technical-standards-support-centralised-eba-pillar-3-data-hub> (11/10/2024)

The EBA publishes Guidelines on redemption plans under the Markets in Crypto-Assets Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-guidelines-redemption-plans-under-markets-crypto-assets-regulation> (9/10/2024)

Joint Committee of the ESAs to focus on digital resilience and sustainability disclosures in 2025: <https://www.eba.europa.eu/publications-and-media/press-releases/joint-committee-esas-focus-digital-resilience-and-sustainability-disclosures-2025> (7/10/2024)

Further Tier 1 capital needs for the full implementation of the EU specific Basel III reform are minimal, the EBA Report finds: <https://www.eba.europa.eu/publications-and-media/press-releases/further-tier-1-capital-needs-full-implementation-eu-specific-basel-iii-reform-are-minimal-eba-report> (4/10/2024)

EBA responds to the European Commission on the eligibility and use of credit insurance: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-responds-european-commission-eligibility-and-use-credit-insurance> (3/10/2024)

EBA publishes its Work Programme for 2025: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-its-work-programme-2025> (2/10/2024)

ESAs appoint Director to lead their DORA joint oversight: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-appoint-director-lead-their-dora-joint-oversight> (1/10/2024)

Net interest margin of EU/EEA banks slightly decreased on a quarterly basis: <https://www.eba.europa.eu/publications-and-media/press-releases/net-interest-margin-eueea-banks-slightly-decreased-quarterly-basis> (19/9/2024)

EBA issues revised list of ITS validation rules: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-issues-revised-list-its-validation-rules-32> (12/9/2024)

ESAs warn of risks from economic and geopolitical events: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-warn-risks-economic-and-geopolitical-events> (10/9/2024)

EBA launches 2024 EU-wide transparency exercise: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-launches-2024-eu-wide-transparency-exercise> (9/9/2024)

EBA issues Opinion on a measure to address macroprudential risk following a notification by the De Nederlandsche Bank: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-issues-opinion-measure-address-macroprudential-risk-following-notification-de-nederlandsche-bank> (29/8/2024)

EBA updates data used for the identification of global systemically important institutions (G-SIIs): <https://www.eba.europa.eu/publications-and-media/press-releases/eba-updates-data-used-identification-global-systemically-important-institutions-g-siis> (27/8/2024)

EBA publishes final draft technical standards on market risk as part of its roadmap for the implementation of the Banking Package in the EU: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-final-draft-technical-standards-market-risk-part-its-roadmap-implementation-banking> (13/8/2024)

ESAs' Joint Board of Appeal allows the appeal lodged by NOVIS and remits the case to EIOPA: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-joint-board-appeal-allows-appeal-lodged-novis-and-remits-case-eiopa> (13/8/2024)

EBA sets 2025 priorities for resolution authorities and reports on the progress achieved in 2023: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-sets-2025-priorities-resolution-authorities-and-reports-progress-achieved-2023> (13/8/2024)

EBA responds to the European Commission's Delegated Act postponing the application of the market risk framework in the EU: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-responds-european-commissions-delegated-act-postponing-application-market-risk-framework-eu> (12/8/2024)

EBA amends technical standards specifying the data collection for the 2025 benchmarking exercise: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-amends-technical-standards-specifying-data-collection-2025-benchmarking-exercise> (9/8/2024)

ESAs' Joint Board of Appeal dismisses appeal by Euroins Insurance Group AD against the European Insurance and Occupational Pensions Authority: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-joint-board-appeal-dismisses-appeal-euroins-insurance-group-ad-against-european-insurance-and> (7/8/2024)

EBA publishes results from its first fact finding exercise on creditworthiness assessment practices of non-bank lenders: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-results-its-first-fact-finding-exercise-creditworthiness-assessment-practices-non-bank> (7/8/2024)

EBA consults on technical standards for uniform reporting under the Single Euro Payments Area Regulation and issues statement to payment service providers: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-technical-standards-uniform-reporting-under-single-euro-payments-area-regulation-and> (31/7/2024)

EBA launches consultation to overhaul its resolution planning reporting framework: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-launches-consultation-overhaul-its-resolution-planning-reporting-framework> (30/7/2024)

ESAs published joint final Report on the draft technical standards on subcontracting under DORA: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-published-joint-final-report-draft-technical-standards-subcontracting-under-dora> (26/7/2024)

EBA extends the existing Joint Committee Guidelines on complaints handling to credit servicers: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-extends-existing-joint-committee-guidelines-complaints-handling-credit-servicers> (24/7/2024)

EBA responds to the EU Parliament's 2022 Discharge Report: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-responds-eu-parliaments-2022-discharge-report> (24/7/2024)

Effectiveness of supervision is overall good, the EBA Peer Review Report on the definition of default finds: <https://www.eba.europa.eu/publications-and-media/press-releases/effectiveness-supervision-overall-good-eba-peer-review-report-definition-default-finds> (22/7/2024)

5. Single Resolution Board (SRB)

Single Resolution Board publishes MREL dashboard Q2.2024: <https://www.srb.europa.eu/en/content/single-resolution-board-publishes-mrel-dashboard-q22024> (7/11/2024)

Single Resolution Board publishes its new bail-in template for banks: <https://www.srb.europa.eu/en/content/single-resolution-board-publishes-its-new-bail-template-banks> (5/11/2024)

SRB Bi-annual reporting note to Eurogroup – November 2024: <https://www.srb.europa.eu/en/content/srb-bi-annual-reporting-note-eurogroup-november-2024> (4/11/2024)

Dominique Laboureix's opening words at the SRB Annual Press Breakfast: <https://www.srb.europa.eu/en/content/dominique-laboureix-opening-words-srb-annual-press-breakfast> (10/10/2024)

Daisy Chain Act: SRB adapts its MREL policy: <https://www.srb.europa.eu/en/content/daisy-chain-act-srb-adapts-its-mrel-policy> (30/9/2024)

SRB publishes second report on smaller banks in the Banking Union: <https://www.srb.europa.eu/en/content/srb-publishes-second-report-smaller-banks-banking-union> (12/9/2024)

MREL dashboard Q1.2024 confirms that targets are met: <https://www.srb.europa.eu/en/content/mrel-dashboard-q12024-confirms-targets-are-met> (30/7/2024)

6. European Systemic Risk Board (ESRB)

Opinion of the European Systemic Risk Board of 21 August 2024 regarding the Dutch notification of an extension of the period of application of a stricter national measure based on Article 458 of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions (ESRB/2024/4): https://www.esrb.europa.eu/pub/pdf/other/esrb_opinion241028-f74d042e2b.en.pdf?3d889a76dd0e01f1d1499274b0f11e4c (28/10/2024)

The General Board of the European Systemic Risk Board held its 55th regular meeting on 26 September 2024: <https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241004-21064c0147.en.html> (4/10/2024)

ESRB risk dashboard, September 2024 (Issue 49): https://www.esrb.europa.eu/pub/pdf/dashboard/esrb_risk_dashboard_external_241004-46f2fb4895.en.pdf?d3d90d90e8f9ec167cfcbb0ea012c809 (4/10/2024)

Technology as a new frontier for macroprudential policy, Welcome address by Christine Lagarde, President of the ECB and Chair of the European Systemic Risk Board, at the eighth annual conference of the ESRB: <https://www.esrb.europa.eu/news/speeches/date/2024/html/esrb.sp240926-f8b49e2cff.en.html> (26/9/2024)

ESRB response to the ESMA consultation on draft Regulatory Technical Standards and Guidelines on liquidity management tools: https://www.esrb.europa.eu/pub/pdf/other/ESRB_response.240902_ESMA_consultation_LMTs-738ff47fe8.en.pdf?30b3f3f06f99917b749c121e4d606c54 (2/9/2024)

Advisory Scientific Committee publishes report on banks' vulnerability to deposit runs: <https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr240829-c5f44cf813.en.html> (29/8/2024)

ESRB letter to the European Parliament - Data sharing between the European Supervisory Authorities and the ESRB: https://www.esrb.europa.eu/pub/pdf/other/esrb_letter240819_data_sharing_parliament-19250ab48e.en.pdf?1bc11ef61d2b4e40e946f05519a26c2a (19/8/2024)

Recommendation of the European Systemic Risk Board of 11 June 2024 amending Recommendation ESRB/2015/2 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2024/2) (OJ C, C/2024/4775, 29.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404775 (29/7/2024)

7. European Court of Auditors

Special report 14/2024: Green transition – Unclear contribution from the Recovery and Resilience Facility (OJ C, C/2024/5555, 16.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202405555 (16/9/2024)

III. Capital Markets Regulation
A. International Level: International Organization of Securities Commissions (IOSCO)
<p>IOSCO Announces Final Report on Investor Education on Crypto-Assets: https://www.iosco.org/news/pdf/IOSCONEWS742.pdf (9/10/2024)</p> <p>Combating Fraud and Online Scams Together: https://www.iosco.org/news/pdf/IOSCONEWS743.pdf (8/10/2024)</p> <p>IOSCO, IFAC and the IFRS Foundation co-host an international conference on Climate and Sustainability-Related Disclosures during Climate Week NYC: https://www.iosco.org/news/pdf/IOSCONEWS741.pdf (24/9/2024)</p>
1. Council of the EU – Eurogroup
<p>Listings on European stock exchanges: Council adopts the Listing Act: https://www.consilium.europa.eu/en/press/press-releases/2024/10/08/listings-on-european-stock-exchanges-council-adopts-the-listing-act/ (8/10/2024)</p> <p>SME financing: Council adopts the multiple-vote share structures Directive: https://www.consilium.europa.eu/en/press/press-releases/2024/10/08/sme-financing-council-adopts-the-multiple-vote-share-structures-directive/ (8/10/2024)</p>
2. European Parliament and Council of the EU – Commission
<p>Corrigendum to Commission Delegated Regulation (EU) 2024/2759 of 19 July 2024 supplementing Regulation (EU) 2015/760 of the European Parliament and of the Council with regard to regulatory technical standards specifying when derivatives will be used solely for hedging the risks inherent to other investments of the European long-term investment fund (ELTIF), the requirements for an ELTIF's redemption policy and liquidity management tools, the circumstances for the matching of transfer requests of units or shares of the ELTIF, certain criteria for the disposal of ELTIF assets, and certain elements of the costs disclosure (OJ L, 2024/2759, 25.10.2024) (OJ L, 2024/90705, 6.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490705 (6/11/2024)</p> <p>Commission Delegated Regulation (EU) 2024/2759 of 19 July 2024 supplementing Regulation (EU) 2015/760 of the European Parliament and of the Council with regard to regulatory technical standards specifying when derivatives will be used solely for hedging the risks inherent to other investments of the European long-term investment fund (ELTIF), the requirements for an ELTIF's redemption policy and liquidity management tools, the circumstances for the matching of transfer requests of units or shares of the ELTIF, certain criteria for the disposal of ELTIF assets, and certain elements of the costs disclosure (OJ L, 2024/2759, 25.10.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402759 (25/10/2024)</p> <p>Corrigendum to Regulation 2023/606 of the European Parliament and of the Council of 15 March 2023 as regards the requirements pertaining to the investment policies and operating conditions of European long-term investment funds and the scope of eligible investment assets, the portfolio composition and diversification requirements and the borrowing of cash and other fund rules (OJ L 80, 20.3.2023) (OJ L, 2024/90509, 17.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490509 (19/9/2024)</p>
3. European Securities and Markets Authority (ESMA)
<p>ESMA publishes data for quarterly bond liquidity assessment and the systematic internaliser calculations: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-data-quarterly-bond-liquidity-assessment-and-systematic-1 (31/10/2024)</p> <p>ESMA to become direct supervisor for two additional data reporting services providers: https://www.esma.europa.eu/press-news/esma-news/esma-become-direct-supervisor-two-additional-data-reporting-services-providers (31/10/2024)</p> <p>ESMA consults on amendments to MiFID research regime: https://www.esma.europa.eu/press-news/esma-news/esma-consults-amendments-mifid-research-regime (28/10/2024)</p> <p>ESMA makes proposals to streamline the prospectus area and seeks stakeholder input: https://www.esma.europa.eu/press-news/esma-news/esma-makes-proposals-streamline-prospectus-area-and-seeks-stakeholder-input (28/10/2024)</p> <p>ESMA publishes a report on first application of IFRS 17 Insurance Contracts: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-report-first-application-ifrs-17-insurance-contracts (25/10/2024)</p> <p>ESMA announces 2024 European Common Enforcement Priorities for corporate reporting: https://www.esma.europa.eu/press-news/esma-news/esma-announces-2024-european-common-enforcement-priorities-corporate-reporting (24/10/2024)</p> <p>ESMA launches survey on legal entities identifiers: https://www.esma.europa.eu/press-news/esma-news/esma-launches-survey-legal-entities-identifiers (18/10/2024)</p>

<p>ESMA updates guidance under the MiFIR Review: https://www.esma.europa.eu/press-news/esma-news/esma-updates-guidance-under-mifir-review (16/10/2024)</p> <p>ESMA responds to the Commission rejection of certain MiCA Technical Standards: https://www.esma.europa.eu/press-news/esma-news/esma-responds-commission-rejection-certain-mica-technical-standards (16/10/2024)</p> <p>ESMA, ECB and EC announce next steps for the transition to T+1 governance: https://www.esma.europa.eu/press-news/esma-news/esma-ecb-and-ec-announce-next-steps-transition-t1-governance (15/10/2024)</p> <p>New Q&As available: https://www.esma.europa.eu/press-news/esma-news/new-qas-available-18 (11/10/2024)</p> <p>ESMA publishes first consolidated report on sanctions: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-first-consolidated-report-sanctions (11/10/2024)</p> <p>Improving financial reporting for issuers engaging in carbon allowance programmes: https://www.esma.europa.eu/press-news/esma-news/improving-financial-reporting-issuers-engaging-carbon-allowance-programmes (8/10/2024)</p> <p>ESMA publishes its first annual report on EU Carbon Markets: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-its-first-annual-report-eu-carbon-markets (7/10/2024)</p> <p>ESMA launches new consultations under the MiFIR Review: https://www.esma.europa.eu/press-news/esma-news/esma-launches-new-consultations-under-mifir-review (3/10/2024)</p> <p>ESMA publishes latest edition of its newsletter: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-32 (2/10/2024)</p> <p>ESMA 2025 Work Programme: Focus on key strategic priorities and implementation of new mandates: https://www.esma.europa.eu/press-news/esma-news/esma-2025-work-programme-focus-key-strategic-priorities-and-implementation-new (1/10/2024)</p> <p>ESMA announces next steps for the selection of Consolidated Tape Providers: https://www.esma.europa.eu/press-news/esma-news/esma-announces-next-steps-selection-consolidated-tape-providers (30/9/2024)</p> <p>Markets increasingly sensitive after strong performance in early 2024: https://www.esma.europa.eu/press-news/esma-news/markets-increasingly-sensitive-after-strong-performance-early-2024 (29/8/2024)</p> <p>ESMA publishes translations of its Guidelines on funds' names: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-translations-its-guidelines-funds-names (21/8/2024)</p> <p>ESMA recognises CDS Clearing and Depository Services as Tier 1 CCP following MoU with the British Columbia Securities Commission: https://www.esma.europa.eu/press-news/esma-news/esma-recognises-cds-clearing-and-depository-services-tier-1-ccp-following-mou (13/8/2024)</p> <p>ESMA publishes latest edition of its newsletter: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-31 (8/8/2024)</p> <p>ESMA publishes data for quarterly bond liquidity assessment and the systematic internaliser calculations: https://www.esma.europa.eu/press-news/esma-news/esma-publishes-data-quarterly-bond-liquidity-assessment-and-systematic-0 (1/8/2024)</p> <p>ESMA delivers opinion on global crypto firms using their non-EU execution venues: https://www.esma.europa.eu/press-news/esma-news/esma-delivers-opinion-global-crypto-firms-using-their-non-eu-execution-venues (31/7/2024)</p> <p>ESMA sets out its long-term vision on the functioning of the Sustainable Finance Framework: https://www.esma.europa.eu/press-news/esma-news/esma-sets-out-its-long-term-vision-functioning-sustainable-finance-framework (24/7/2024)</p>

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The European Banking Institute based in Frankfurt is an international centre for banking studies resulting from the joint venture of Europe's preeminent academic institutions which have decided to share and coordinate their commitments and structure their research activities in order to provide the highest quality legal, economic and accounting studies in the field of banking regulation, banking supervision and banking resolution in Europe. The European Banking Institute is structured to promote the dialogue between scholars, regulators, supervisors, industry representatives and advisors in relation to issues concerning the regulation and supervision of financial institutions and financial markets from a legal, economic and any other related viewpoint.

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