

# ***EBI Report***

*on*

## ***Economic Policy and Financial Regulation Measures: International, EU and Euro Area Levels***

***(20 July 2024 – 31 January 2025)***

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<b>I. Economic Policy Measures</b>
<b>A. European Central Bank (ECB) – Eurosystem</b>
<b>1. Monetary Policy Measures</b>
<p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):  <a href="https://www.ecb.europa.eu/press/govcdec/otherdec/2025/html/ecb.qc250131~d2c6d582b0.en.html">https://www.ecb.europa.eu/press/govcdec/otherdec/2025/html/ecb.qc250131~d2c6d582b0.en.html</a> <b>(31/1/2025)</b></p> <p>Monetary policy decisions:  <a href="https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.mp250130~530b29e622.en.html">https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.mp250130~530b29e622.en.html</a> <b>(30/1/2025)</b></p> <p>Monetary developments in the euro area: December 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2412~3811a73442.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2412~3811a73442.en.html</a> <b>(29/1/2025)</b></p> <p>Monetary Policy Account: Meeting of 11-12 December 2024:  <a href="https://www.ecb.europa.eu/press/accounts/2025/html/ecb.mq250116~2f8f2a2ad3.en.html">https://www.ecb.europa.eu/press/accounts/2025/html/ecb.mq250116~2f8f2a2ad3.en.html</a> <b>(16/1/2025)</b></p> <p>Monetary developments in the euro area: November 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2411~7d8f5bf0c8.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2411~7d8f5bf0c8.en.html</a> <b>(2/1/2025)</b></p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):  <a href="https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241213~b501b82aaf.en.html">https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241213~b501b82aaf.en.html</a> <b>(13/12/2024)</b></p> <p>Monetary policy decisions:  <a href="https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241212~2acab6e51e.en.html">https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241212~2acab6e51e.en.html</a> <b>(12/12/2024)</b></p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):  <a href="https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241129~e585e6e5aa.en.html">https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241129~e585e6e5aa.en.html</a> <b>(29/11/2024)</b></p> <p>Monetary developments in the euro area: October 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2410~9e01d5dea4.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2410~9e01d5dea4.en.html</a> <b>(28/11/2024)</b></p> <p>Monetary Policy Account: Meeting of 16-17 October 2024:  <a href="https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241114~c0e6f53cf7.en.html">https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241114~c0e6f53cf7.en.html</a> <b>(14/11/2024)</b></p> <p>Monetary developments in the euro area: September 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2409~dc0acb79f5.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2409~dc0acb79f5.en.html</a> <b>(25/10/2024)</b></p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):  <a href="https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241018~ebe88e2143.en.html">https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc241018~ebe88e2143.en.html</a> <b>(18/10/2024)</b></p> <p>Monetary policy decisions:  <a href="https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241017~aa366eaf20.en.html">https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241017~aa366eaf20.en.html</a> <b>(17/10/2024)</b></p> <p>Monetary Policy Account: Meeting of 11-12 September 2024:  <a href="https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241010~1036884a9a.en.html">https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241010~1036884a9a.en.html</a> <b>(10/10/2024)</b></p> <p>Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):  <a href="https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc240927~faa60c1f5c.en.html">https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.qc240927~faa60c1f5c.en.html</a> <b>(27/9/2024)</b></p> <p>Monetary developments in the euro area: August 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2408~929595b12b.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2408~929595b12b.en.html</a> <b>(26/9/2024)</b></p> <p>Monetary policy decisions:  <a href="https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp240912~67cb23badb.en.html">https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp240912~67cb23badb.en.html</a> <b>(12/9/2024)</b></p> <p>Monetary developments in the euro area: July 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2407~08095b2bbf.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2407~08095b2bbf.en.html</a> <b>(28/8/2024)</b></p> <p>Monetary Policy Account: Meeting of 17-18 July 2024:  <a href="https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq240822~d49b920824.en.html">https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq240822~d49b920824.en.html</a> <b>(22/8/2024)</b></p> <p>Monetary developments in the euro area: June 2024:  <a href="https://www.ecb.europa.eu/press/stats/md/html/ecb.md2406~e168976b76.en.html">https://www.ecb.europa.eu/press/stats/md/html/ecb.md2406~e168976b76.en.html</a> <b>(25/7/2024)</b></p>

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

Letter from the ECB President to Mr Auke Zijlstra, MEP, on payments:

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter250131\\_Zijlstra~f6a3625043.en.pdf](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter250131_Zijlstra~f6a3625043.en.pdf) (31/1/2025)

ECB Survey of Monetary Analysts (SMA), January 2025:

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.sma250113\\_questionnaire.en.pdf?1bd506e0a21fc820a7f4faa6ef6284d](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma250113_questionnaire.en.pdf?1bd506e0a21fc820a7f4faa6ef6284d) (13/1/2025)

Economic Bulletin Issue 8, 2024: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202408.en.html> (9/1/2025)

Euro area bank interest rate statistics: November 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2501~cc0c4370f5.en.html> (7/1/2025)

Study on the payment attitudes of consumers in the euro area 2024:

[https://www.ecb.europa.eu/stats/ecb\\_surveys/space/html/ecb.space2024~19d46f0f17.en.html](https://www.ecb.europa.eu/stats/ecb_surveys/space/html/ecb.space2024~19d46f0f17.en.html) (19/12/2024)

The ECB Survey of Monetary Analysts (SMA), December 2024, Aggregated Results:

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.smar241216\\_december.en.pdf?f6e8abdb7d4b60de9699576c121b02f](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar241216_december.en.pdf?f6e8abdb7d4b60de9699576c121b02f) (16/12/2024)

Letter from the ECB President to Mr Fabio de Masi, MEP, on the economic outlook and monetary policy:

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213\\_demasi\\_2~7a6952ef5f.en.pdf?8d79aad85fd3e4d4dbbdabbf0e0035e0](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213_demasi_2~7a6952ef5f.en.pdf?8d79aad85fd3e4d4dbbdabbf0e0035e0) (13/12/2024)

Letter from the ECB President to Mr Fabio de Masi, MEP, on monetary policy:

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213\\_demasi\\_1~4debd2142.en.pdf?96e4ca00fbb38d18ad158e9c69dea12e](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213_demasi_1~4debd2142.en.pdf?96e4ca00fbb38d18ad158e9c69dea12e) (13/12/2024)

Letter from the ECB President to Mr Fabio de Masi, MEP, on monetary policy:

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213\\_demasi~1b14977063.en.pdf?eae25384d043d7e7d2a6eee26e63a48a](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241213_demasi~1b14977063.en.pdf?eae25384d043d7e7d2a6eee26e63a48a) (13/12/2024)

Eurosystem staff macroeconomic projections for the euro area, December 2024:

[https://www.ecb.europa.eu/press/projections/html/ecb.projections202412\\_eurosystemstaff~71a06224a5.en.html](https://www.ecb.europa.eu/press/projections/html/ecb.projections202412_eurosystemstaff~71a06224a5.en.html) (12/12/2024)

Euro area bank interest rate statistics: October 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2412~744dbd4a1b.en.html> (4/12/2024)

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

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.sma241125\\_questionnaire.en.pdf?79ce2cd81dfd69f034a46885322ae4df](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma241125_questionnaire.en.pdf?79ce2cd81dfd69f034a46885322ae4df) (25/11/2024)

Financial Stability Review, November 2024: <https://www.ecb.europa.eu/press/financial-stability-publications/fsr/html/ecb.fsr202411~dd60fc02c3.en.html> (20/11/2024)

Letter from the ECB President to Mr Auke Zijlstra, MEP, on the digital euro:

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241115\\_Zijlstra~344bb2c155.en.pdf?473b5d69c44caea7fb78e95d68a60d](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241115_Zijlstra~344bb2c155.en.pdf?473b5d69c44caea7fb78e95d68a60d) (15/11/2024)

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](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](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](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](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](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~20fceb3f6.en.pdf?d0f8997c7ee64a45bea62dd65901e4c9](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240905_Lalucq~20fceb3f6.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](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](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](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 ECB/2025/2 on access by non-bank payment service providers to Eurosystem central bank operated payment systems and central bank accounts:

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_dec\\_2025\\_2.en.pdf](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_dec_2025_2.en.pdf) (28/1/2025)

Opinion of the European Central Bank of 20 January 2025 on national cybersecurity system (CON/2025/2)

(Poland): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52025AB0002&qid=1737723526921> (20/1/2025)

Decision (EU) 2025/94 of the European Central Bank of 10 January 2025 laying down the criteria for notifying supervisory decisions for the purpose of supervisory stress tests (ECB/2025/1) (OJ L, 2025/94, 16.1.2025):

[https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500094](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500094) (16/1/2025)

Guideline (EU) 2024/3129 of the European Central Bank of 13 August 2024 on the management of collateral in Eurosystem credit operations (ECB/2024/22) (OJ L, 2024/3129, 20.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403129](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403129) (20/12/2024)

Guideline (EU) 2024/3130 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)

(OJ L, 2024/3130, 20.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403130](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403130) (20/12/2024)

Guideline (EU) 2024/3131 of the European Central Bank of 14 November 2024 amending Guideline (EU) 2024/3129 on the management of collateral in Eurosystem credit operations (ECB/2024/22) (ECB/2024/36) (OJ L, 2024/3131, 20.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403131](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403131) **(20/12/2024)**

Guideline (EU) 2024/3132 of the European Central Bank of 14 November 2024 repealing Guideline (EU) 2024/3130 amending Guideline (EU) 2015/510 on the implementation of the Eurosystem monetary policy framework (ECB/2024/23) and amending Guideline (EU) 2015/510 (ECB/2014/60) (ECB/2024/37) (OJ L, 2024/3132, 20.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403132](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403132) **(20/12/2024)**

Opinion of the European Central Bank of 17 December 2024 on a tax on the net interest and commission income of certain financial institutions (CON/2024/41): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52024AB0041&qid=1734717121715> **(17/12/2024)**

Opinion of the European Central Bank of 16 December 2024 on the provision of emergency liquidity assistance (CON/2024/40): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52024AB0040&qid=1734717121715> **(16/12/2024)**

Decision (EU) 2024/3127 of the European Central Bank of 26 November 2024 on the approval of the volume of coin issuance in 2025 (ECB/2024/38) (OJ L, 2024/3127, 13.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403127](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403127) **(13/12/2024)**

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[https://www.ecb.europa.eu/stats/ecb\\_surveys/safe/html/ecb.safe202411~451cceb0f4.en.html](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](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](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](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](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](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](https://www.ecb.europa.eu/stats/financial_corporations/pension_funds/html/index.en.html) (11/9/2024)

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](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](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](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 Paschal Donohoe following the Eurogroup meeting of 20 January 2025:  
<https://www.consilium.europa.eu/en/press/press-releases/2025/01/20/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-20-january-2025/> (20/1/2025)

Remarks by Paschal Donohoe following the Eurogroup meeting of 9 December 2024:  
<https://www.consilium.europa.eu/en/press/press-releases/2024/12/09/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-9-december-2024/> (9/12/2024)

Eurogroup statement on the draft budgetary plans for 2025: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/09/eurogroup-statement-on-the-draft-budgetary-plans-for-2025/> (9/12/2024)

The role of Ministries of Finance in the green transition’ – opening remarks by the Eurogroup President, Paschal Donohoe, at the Coalition for Capacity on Climate Action (C3A) Symposium:  
<https://www.consilium.europa.eu/en/press/press-releases/2024/12/06/the-role-of-ministries-of-finance-in-the-green-transition-opening-remarks-by-the-eurogroup-president-paschal-donohoe-at-the-coalition-for-capacity-on-climate-action-c3a-symposium/> (6/12/2024)

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

Report by President António Costa to the European Parliament plenary session:

<https://www.consilium.europa.eu/en/press/press-releases/2025/01/22/report-by-president-antonio-costa-to-the-european-parliament-plenary-session/> (22/1/2025)

Stability and growth pact: Council adopts recommendations to countries under excessive deficit procedure:

<https://www.consilium.europa.eu/en/press/press-releases/2025/01/21/stability-and-growth-pact-council-adopts-recommendations-to-countries-under-excessive-deficit-procedure/> (21/1/2025)

Economic governance framework: Council sets fiscal expenditure paths for 21 member states:

<https://www.consilium.europa.eu/en/press/press-releases/2025/01/21/economic-governance-framework-council-sets-fiscal-expenditure-paths-for-21-member-states/> (21/1/2025)

Recovery and resilience fund: Council greenlights the amended plans of Greece, Cyprus and Spain:

<https://www.consilium.europa.eu/en/press/press-releases/2025/01/21/recovery-and-resilience-fund-council-greenlights-the-amended-plans-of-greece-cyprus-and-spain/> (21/1/2025)

Remarks by President António Costa at the press conference following the European Council meeting of 19 December 2024: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/19/remarks-by-president-antonio-costa-at-the-press-conference-following-the-european-council-meeting-of-19-december-2024/> (19/12/2024)

European Council conclusions on EU in the world, resilience, preparedness, crisis prevention and response, migration and other items, 19 December 2024: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/19/european-council-conclusions-on-eu-in-the-world-resilience-preparedness-crisis-prevention-and-response-migration-and-other-items/> (19/12/2024)

Better data sharing: Council and Parliament strike deal on financial reporting requirements:

<https://www.consilium.europa.eu/en/press/press-releases/2024/12/17/better-data-sharing-council-and-parliament-strike-deal-on-financial-reporting-requirements/> (17/12/2024)

G20 Rio de Janeiro Leaders' Declaration: <https://www.consilium.europa.eu/en/press/press-releases/2024/11/19/g20-rio-de-janeiro-leaders-declaration/> (19/11/2024)

Speech by Charles Michel, President of the European Council, at the G20 Summit:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/18/speech-by-charles-michel-president-of-the-european-council-at-the-g20-summit/> (18/11/2024)

Remarks by President Charles Michel at the World Leaders Climate Action summit in Baku:

<https://www.consilium.europa.eu/en/press/press-releases/2024/11/12/remarks-by-president-charles-michel-at-the-world-leaders-climate-action-summit-in-baku/> (12/11/2024)

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](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

European Parliament resolution of 27 February 2024 on the European Central Bank annual report 2023 (2023/2064(INI)) (OJ C, C/2024/6738, 26.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202406738](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406738) (26/11/2024)

European Semester for economic policy coordination 2024 – European Parliament resolution of 13 March 2024 on the European Semester for economic policy coordination 2024 (2023/2063(INI)) (OJ C, C/2024/6554, 12.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202406554](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406554) (12/11/2024)

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

<p>and amending Council Regulation (EC) No 2679/98 (Internal Market Emergency and Resilience Act) (OJ L, 2024/2747, 8.11.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402747">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402747</a> <b>(8/11/2024)</b></p> <p>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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402773">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402773</a> <b>(28/10/2024)</b></p>
<b>4. European Commission</b>
<b>Decisions and Regulations</b>
<p>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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402115">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402115</a> <b>(1/8/2024)</b></p>
<b>Proposals for legislative acts</b>
<b>Communications / Guidelines / Recommendations</b>
<p>Commission Recommendation (EU) 2025/63 of 15 January 2025 on reviewing outbound investments in technology areas critical for the economic security of the Union (OJ L, 2025/63, 15.1.2025): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500063">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500063</a> <b>(15/1/2025)</b></p> <p>Recommendation for a Council Recommendation on the economic policy of the euro area (COM/2024/704 final): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0704&amp;qid=1734717121715">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0704&amp;qid=1734717121715</a> <b>(17/12/2024)</b></p> <p>Communication from the Commission (...): Alert Mechanism Report 2025 prepared in accordance with Article 3 of Regulation (EU) No 1176/2011 on the prevention and correction of macroeconomic imbalances (COM/2024/702 final): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0702&amp;qid=1734717121715">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0702&amp;qid=1734717121715</a> <b>(17/12/2024)</b></p> <p>Commission Notice on the interpretation of certain legal provisions in Directive 2013/34/EU (Accounting Directive), Directive 2006/43/EC (Audit Directive), Regulation (EU) No 537/2014 (Audit Regulation), Directive 2004/109/EC (Transparency Directive), Delegated Regulation (EU) 2023/2772 (first set of European Sustainability Reporting Standards, first ESRS delegated act), and Regulation (EU) 2019/2088 (Sustainable Finance Disclosures Regulation, SFDR) as regards sustainability reporting (OJ C, C/2024/6792, 13.11.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406792">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406792</a> <b>(13/11/2024)</b></p> <p>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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406691">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406691</a> <b>(8/11/2024)</b></p> <p>Commission Notice – Guidance on recovery and resilience plans (OJ C, C/2024/4618, 22.7.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404618">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404618</a> <b>(22/7/2024)</b></p>
<b>Other</b>
<p>An EU Compass to regain competitiveness and secure sustainable prosperity: <a href="https://ec.europa.eu/commission/presscorner/detail/en/ip_25_339">https://ec.europa.eu/commission/presscorner/detail/en/ip_25_339</a> <b>(29/1/2025)</b></p> <p>Annual Single Market and Competitiveness Report highlights challenges and opportunities to EU competitiveness: <a href="https://ec.europa.eu/commission/presscorner/detail/en/ip_25_335">https://ec.europa.eu/commission/presscorner/detail/en/ip_25_335</a> <b>(29/1/2025)</b></p> <p>Statement by President von der Leyen on the EU Competitiveness Compass: <a href="https://ec.europa.eu/commission/presscorner/detail/en/statement_25_364">https://ec.europa.eu/commission/presscorner/detail/en/statement_25_364</a> <b>(29/1/2025)</b></p> <p>Speech by President von der Leyen at the European Parliament Plenary on the conclusions of the European Council meeting of 19 December 2024: <a href="https://ec.europa.eu/commission/presscorner/detail/en/speech_25_311">https://ec.europa.eu/commission/presscorner/detail/en/speech_25_311</a> <b>(22/1/2025)</b></p>



Remarks by Commissioner Dombrovskis at the ECOFIN press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/speech\\_25\\_308](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_308) (21/1/2025)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/speech\\_25\\_301](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_301) (20/1/2025)

Commission calls on Member States to review outbound investments and assess risks to economic security:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_261](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_261) (15/1/2025)

Remarks by Commissioner Dombrovskis at the ECOFIN press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/speech\\_24\\_6344](https://ec.europa.eu/commission/presscorner/detail/en/speech_24_6344) (10/12/2024)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_6325](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_6325) (9/12/2024)

Questions and answers on the European Semester Autumn Package:

[https://ec.europa.eu/commission/presscorner/detail/en/qanda\\_24\\_5923](https://ec.europa.eu/commission/presscorner/detail/en/qanda_24_5923) (26/11/2024)

Remarks by Executive Vice-President Dombrovskis and Commissioner Gentiloni at the press conference of the European Semester Autumn Package:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5929](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5929) (26/11/2024)

First European Semester Autumn Package under new economic governance framework sets out path for sound public finances and sustainable and inclusive growth:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5922](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5922) (26/11/2024)

EU secures agreement on carbon market rules and new climate finance goal, with broader contributor base to drive clean investments, increase resilience and prepare the ground for further emission reductions:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_6043](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_6043) (24/11/2024)

EU continues to be a global leader on sustainable finance:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5967](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5967) (20/11/2024)

Autumn 2024 Economic Forecast: A gradual rebound in an adverse environment:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5787](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5787) (14/11/2024)

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](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](https://ec.europa.eu/commission/presscorner/detail/en/speech_24_5686) (5/11/2024)

Remarks by Commissioner Gentiloni at the Eurogroup press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5668](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5668) (4/11/2024)

The Recovery and Resilience Facility continues to deliver, Commission third annual report shows:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5206](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5206) (10/10/2024)

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](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5183) (10/10/2024)

Remarks of Commissioner Gentiloni at the ECOFIN press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5163](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5163) (8/10/2024)

Remarks of Commissioner Gentiloni at the Eurogroup press conference:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5125](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5125) (7/10/2024)

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](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_4029) (26/7/2024)

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](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_3981) (24/7/2024)

## 5. European Stability Mechanism (ESM)

ESM and EIB sign Memorandum of Understanding: <https://www.esm.europa.eu/press-releases/esm-and-eib-sign-memorandum-understanding> (24/1/2025)

Pierre Gramegna at Eurogroup press conference, December 2024: <https://www.esm.europa.eu/press-conferences/pierre-gramegna-eurogroup-press-conference-december-2024> (9/12/2024)

ESM and EFSF waive Greece's repayment obligation, enabling early repayment of GLF loans: <https://www.esm.europa.eu/press-releases/esm-and-efsf-waive-greeces-repayment-obligation-enabling-early-repayment-qlf-loans> (28/11/2024)

ESM and EFSF approve merger of HFSF with HCAP: <https://www.esm.europa.eu/press-releases/esm-and-efsf-approve-merger-hfsf-hcap> (28/11/2024)

Climate change and financial stability – presentation by Rolf Strauch: <https://www.esm.europa.eu/speeches/climate-change-and-financial-stability-presentation-rolf-strauch> (12/11/2024)

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)

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)

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)

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)

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)

EFSF raises €5 billion with dual-tranche bond sale, completes funding for 2024: <https://www.esm.europa.eu/press-releases/efsf-raises-eu5-billion-dual-tranche-bond-sale-completes-funding-2024> (27/8/2024)

## 6. Recovery and Resilience Facility

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](https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility_en)

## 7. Organisation for Economic Co-operation and Development (OECD)

OECD employment and labour force participation rates stable at record highs in the third quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2025/01/labour-market-situation-updated-january-2025.html> (16/1/2025)

Year-on-year OECD headline inflation stable at 4.5% in November 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2025/01/consumer-prices-oecd-updated-9-january-2025.html> (9/1/2025)

G20 GDP growth continues at a stable pace in the third quarter of 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/12/g20-gdp-growth-third-quarter-2024.html> (12/12/2024)

OECD unemployment rate remains stable at 4.9% in October 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/12/unemployment-rates-updated-december-2024.html> (11/12/2024)

Adult skills in literacy and numeracy declining or stagnating in most OECD countries: <https://www.oecd.org/en/about/news/press-releases/2024/12/adult-skills-in-literacy-and-numeracy-declining-or-stagnating-in-most-oecd-countries.html> (10/12/2024)

Economic Outlook: Global growth to remain resilient in 2025 and 2026 despite significant risks: <https://www.oecd.org/en/about/news/press-releases/2024/12/economic-outlook-global-growth-to-remain-resilient-in-2025-and-2026-despite-significant-risks.html> (4/12/2024)

OECD headline inflation broadly stable at 4.5% in October 2024:

<https://www.oecd.org/en/data/insights/statistical-releases/2024/12/consumer-prices-oecd-updated-4-december-2024.html> (4/12/2024)

Strong action is needed to make retirement systems more inclusive, resilient and innovative:

<https://www.oecd.org/en/about/news/press-releases/2024/12/strong-action-is-needed-to-make-retirement-systems-more-inclusive-resilient-and-innovative.html> (2/12/2024)

Generative AI set to exacerbate regional divide in OECD countries, says first regional analysis on its impact on local job markets: <https://www.oecd.org/en/about/news/press-releases/2024/11/generative-ai-set-to-exacerbate-regional-divide-in-oecd-countries-says-first-regional-analysis-on-its-impact-on-local-job-markets.html> (28/11/2024)

G20 merchandise and services trade expands in the third quarter of 2024:

<https://www.oecd.org/en/data/insights/statistical-releases/2024/11/international-trade-statistics-trends-in-third-quarter-2024.html> (26/11/2024)

Cost of support measures for fossil fuels decreased sharply in 2023 but remains elevated relative to its historical average: <https://www.oecd.org/en/about/news/press-releases/2024/11/cost-of-support-measures-for-fossil-fuels-decreased-sharply-in-2023-but-remains-elevated-relative-to-its-historical-average.html> (21/11/2024)

Average tax revenues in the OECD remain steady as spending pressures grow:

<https://www.oecd.org/en/about/news/press-releases/2024/11/average-tax-revenues-in-the-oecd-remain-steady-as-spending-pressures-grow.html> (21/11/2024)

OECD GDP growth remains stable in the third quarter of 2024:

<https://www.oecd.org/en/data/insights/statistical-releases/2024/11/gdp-growth-third-quarter-2024-oecd.html> (21/11/2024)

Renewed momentum for emissions trading systems as tax-based carbon pricing stalls post energy crisis:

<https://www.oecd.org/en/about/news/press-releases/2024/11/renewed-momentum-for-emissions-trading-systems-as-tax-based-carbon-pricing-stalls-post-energy-crisis.html> (14/11/2024)

OECD unemployment rate stable at 4.9% in September 2024: <https://www.oecd.org/en/data/insights/statistical-releases/2024/11/unemployment-rates-updated-september-2024.html> (14/11/2024)

Growth in real household income slows in second quarter of 2024:

<https://www.oecd.org/en/data/insights/statistical-releases/2024/11/growth-and-economic-well-being-second-quarter-2024-oecd.html> (13/11/2024)

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)

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)

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)

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)

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)

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 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)

<b>II. Financial Stability – Banking Regulation</b>
<b>A. International Level</b>
<b>1. Financial Stability Board (FSB)</b>
<p>FSB MENA Group discusses cross-border payments, non-bank financial intermediation and crypto-asset recommendations: <a href="https://www.fsb.org/2025/01/FSB-MENA-Group-discusses-cross-border-payments-non-bank-financial-intermediation-and-crypto-asset-recommendations/">https://www.fsb.org/2025/01/FSB-MENA-Group-discusses-cross-border-payments-non-bank-financial-intermediation-and-crypto-asset-recommendations/</a> (30/1/2025)</p> <p>FSB Work Programme for 2025: <a href="https://www.fsb.org/2025/01/FSB-work-programme-for-2025/">https://www.fsb.org/2025/01/FSB-work-programme-for-2025/</a> (23/1/2025)</p> <p>FSB finds that the G20 financial regulatory reforms have enhanced the resilience of securitisation markets: <a href="https://www.fsb.org/2025/01/FSB-finds-that-the-g20-financial-regulatory-reforms-have-enhanced-the-resilience-of-securitisation-markets/">https://www.fsb.org/2025/01/FSB-finds-that-the-g20-financial-regulatory-reforms-have-enhanced-the-resilience-of-securitisation-markets/</a> (22/1/2025)</p> <p>FSB develops analytical framework and toolkit to assess climate-related vulnerabilities: <a href="https://www.fsb.org/2025/01/FSB-develops-analytical-framework-and-toolkit-to-assess-climate-related-vulnerabilities/">https://www.fsb.org/2025/01/FSB-develops-analytical-framework-and-toolkit-to-assess-climate-related-vulnerabilities/</a> (16/1/2025)</p> <p>FSB examines the relevance of climate transition plans for financial stability: <a href="https://www.fsb.org/2025/01/FSB-examines-the-relevance-of-climate-transition-plans-for-financial-stability/">https://www.fsb.org/2025/01/FSB-examines-the-relevance-of-climate-transition-plans-for-financial-stability/</a> (14/1/2025)</p> <p>Public responses to consultation on Format for Incident Reporting Exchange (FIRE): <a href="https://www.fsb.org/2025/01/public-responses-to-consultation-on-format-for-incident-reporting-exchange-fire/">https://www.fsb.org/2025/01/public-responses-to-consultation-on-format-for-incident-reporting-exchange-fire/</a> (3/1/2025)</p> <p>Annual Progress Report on Meeting the Targets for Cross-border Payments: 2024 Methodology document: <a href="https://www.fsb.org/publications">https://www.fsb.org/publications</a> (19/12/2024)</p> <p>FSB consults on recommendations to address financial stability risks arising from leverage in non-bank financial intermediation: <a href="https://www.fsb.org/2024/12/FSB-consults-on-recommendations-to-address-financial-stability-risks-arising-from-leverage-in-non-bank-financial-intermediation/">https://www.fsb.org/2024/12/FSB-consults-on-recommendations-to-address-financial-stability-risks-arising-from-leverage-in-non-bank-financial-intermediation/</a> (18/12/2024)</p> <p>FSB reports strong growth in non-bank financial intermediation in 2023: <a href="https://www.fsb.org/2024/12/FSB-reports-strong-growth-in-non-bank-financial-intermediation-in-2023/">https://www.fsb.org/2024/12/FSB-reports-strong-growth-in-non-bank-financial-intermediation-in-2023/</a> (16/12/2024)</p> <p>FSB issues recommendations related to data flows and regulation and supervision of cross-border payments: <a href="https://www.fsb.org/2024/12/FSB-issues-recommendations-related-to-data-flows-and-regulation-and-supervision-of-cross-border-payments/">https://www.fsb.org/2024/12/FSB-issues-recommendations-related-to-data-flows-and-regulation-and-supervision-of-cross-border-payments/</a> (12/12/2024)</p> <p>FSB notes significant progress in monitoring, regulating and supervising crypto-asset activities in France: <a href="https://www.fsb.org/2024/12/FSB-notes-significant-progress-in-monitoring-regulating-and-supervising-crypto-asset-activities-in-france/">https://www.fsb.org/2024/12/FSB-notes-significant-progress-in-monitoring-regulating-and-supervising-crypto-asset-activities-in-france/</a> (11/12/2024)</p> <p>FSB issues policy recommendations to enhance non-bank market participants' preparedness for margin and collateral calls: <a href="https://www.fsb.org/2024/12/FSB-issues-policy-recommendations-to-enhance-non-bank-market-participants-preparedness-for-margin-and-collateral-calls/">https://www.fsb.org/2024/12/FSB-issues-policy-recommendations-to-enhance-non-bank-market-participants-preparedness-for-margin-and-collateral-calls/</a> (10/12/2024)</p> <p>FSB Sub-Saharan Africa Group discusses financial scams and fraud prevention, and crisis preparedness and resolution: <a href="https://www.fsb.org/2024/12/FSB-sub-saharan-africa-group-discusses-financial-scams-and-fraud-prevention-and-crisis-preparedness-and-resolution/">https://www.fsb.org/2024/12/FSB-sub-saharan-africa-group-discusses-financial-scams-and-fraud-prevention-and-crisis-preparedness-and-resolution/</a> (6/12/2024)</p> <p>FSB details advances in global resolution regimes and unveils a list of insurers subject to resolution planning standards: <a href="https://www.fsb.org/2024/12/FSB-details-advances-in-global-resolution-regimes-and-unveils-a-list-of-insurers-subject-to-resolution-planning-standards/">https://www.fsb.org/2024/12/FSB-details-advances-in-global-resolution-regimes-and-unveils-a-list-of-insurers-subject-to-resolution-planning-standards/</a> (5/12/2024)</p> <p>FSB Plenary meets in Hong Kong: <a href="https://www.fsb.org/2024/12/FSB-plenary-meets-in-hong-kong/">https://www.fsb.org/2024/12/FSB-plenary-meets-in-hong-kong/</a> (4/12/2024)</p> <p>FSB notes significant progress in strengthening the regulation and supervision of investment funds in Brazil: <a href="https://www.fsb.org/2024/11/FSB-notes-significant-progress-in-strengthening-the-regulation-and-supervision-of-investment-funds-in-brazil/">https://www.fsb.org/2024/11/FSB-notes-significant-progress-in-strengthening-the-regulation-and-supervision-of-investment-funds-in-brazil/</a> (28/11/2024)</p> <p>FSB publishes 2024 G-SIB list: <a href="https://www.fsb.org/2024/11/FSB-publishes-2024-g-sib-list/">https://www.fsb.org/2024/11/FSB-publishes-2024-g-sib-list/</a> (26/11/2024)</p> <p>Working for Financial Stability in an Interconnected World: <a href="https://www.fsb.org/2024/11/working-for-financial-stability-in-an-interconnected-world/">https://www.fsb.org/2024/11/working-for-financial-stability-in-an-interconnected-world/</a> (26/11/2024)</p>

Legal and regulatory challenges to the use of compensation tools: <https://www.fsb.org/2024/11/legal-and-regulatory-challenges-to-the-use-of-compensation-tools/> (20/11/2024)

FSB Chair calls on G20 Leaders to implement agreed reforms fully: <https://www.fsb.org/2024/11/fsb-chair-calls-on-g20-leaders-to-implement-agreed-reforms-fully/> (18/11/2024)

Promoting Global Financial Stability: 2024 FSB Annual Report: <https://www.fsb.org/2024/11/promoting-global-financial-stability-2024-fsb-annual-report/> (18/11/2024)

FSB Europe Group discusses private credit, financial and operational vulnerabilities and securitisation: <https://www.fsb.org/2024/11/fsb-europe-group-discusses-private-credit-financial-and-operational-vulnerabilities-and-securitisation/> (15/11/2024)

The Financial Stability Implications of Artificial Intelligence: <https://www.fsb.org/2024/11/the-financial-stability-implications-of-artificial-intelligence/> (14/11/2024)

The importance of resolution planning and loss-absorbing capacity for banks systemic in failure: Public statement: <https://www.fsb.org/2024/11/the-importance-of-resolution-planning-and-loss-absorbing-capacity-for-banks-systemic-in-failure-public-statement/> (13/11/2024)

Achieving Consistent and Comparable Climate-related Disclosures: 2024 Progress report: <https://www.fsb.org/2024/11/achieving-consistent-and-comparable-climate-related-disclosures-2024-progress-report/> (12/11/2024)

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)

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)

Strengthening Financial Resilience: Lessons from Pittsburgh: <https://www.fsb.org/2024/10/strengthening-financial-resilience-lessons-from-pittsburgh/> (22/10/2024)

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-fsbs-work-to-maintain-financial-stability-amidst-technological-advancements/> (22/10/2024)

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)

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)

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)

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)

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)

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)

## 2. Bank for International Settlements (BIS) – Basel Committee on Banking Supervision (BCBS) and other Basel-based international financial fora

### Financial Standards



Final guidelines for counterparty credit risk management: <https://www.bis.org/bcbs/publ/d588.pdf> (11/12/2024)

Technical Amendment – Hedging of counterparty credit risk exposures:

<https://www.bis.org/bcbs/publ/d584.htm> (27/11/2024)

Finalisation of various technical amendments: <https://www.bis.org/bcbs/publ/d583.htm> (27/11/2024)

### **Selected Reports and Studies**

Basel Committee publishes a range of practices report on implementing a positive neutral countercyclical capital buffer: <https://www.bis.org/press/p241128.htm> (28/11/2024)

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**

Statistical release: BIS international banking statistics and global liquidity indicators at end-September 2024: <https://www.bis.org/statistics/rppb2501.htm> (30/1/2025)

FSI: 2024 in Review: <https://www.bis.org/fsi/fsi2024review.pdf> (28/1/2025)

2024 IFC Annual Report: [https://www.bis.org/ifc/publ/ifc\\_ar2024.pdf](https://www.bis.org/ifc/publ/ifc_ar2024.pdf) (16/1/2024)

Global standard-setting bodies publish three final reports on margin in centrally and non-centrally cleared markets: <https://www.bis.org/press/p250115.htm> (15/1/2025)

BIS Innovation Hub: 2025-26 work programme: <https://www.bis.org/about/bisih/about.htm> (14/1/2025)

BIS CPMI takes further steps to promote ISO 20022 harmonisation for enhanced cross-border payments: <https://www.bis.org/press/p250107.htm> (7/5/2025)

International Journal of Central Banking (IJCB), January issue: <https://www.bis.org/ijcb.htm> (1/1/2025)

Summary of CPMI-IOSCO workshops on climate risks for financial market infrastructures:

[https://www.bis.org/events/2403\\_04\\_cpmi\\_iosco\\_climate\\_risks.htm](https://www.bis.org/events/2403_04_cpmi_iosco_climate_risks.htm) (19/12/2024)

BIS Quarterly Review, December 2024: [https://www.bis.org/publ/qtrpdf/r\\_qt2412.htm](https://www.bis.org/publ/qtrpdf/r_qt2412.htm) (10/12/2024)

BIS residential property price statistics, Q2 2024: [https://www.bis.org/statistics/pp\\_residential\\_2411.htm](https://www.bis.org/statistics/pp_residential_2411.htm) (28/11/2024)

Basel Committee publishes more details on global systemically important banks:

<https://www.bis.org/press/p241126.htm> (26/11/2024)

OTC derivatives statistics at end-June 2024: [https://www.bis.org/publ/otc\\_hy2411.htm](https://www.bis.org/publ/otc_hy2411.htm) (21/11/2024)

Basel Committee reaffirms expectation to implement Basel III; finalises guidelines to strengthen banks' counterparty credit risk management; and progresses work to strengthen supervisory effectiveness:

<https://www.bis.org/press/p241120.htm> (20/11/2024)

BIS Innovation Hub: Project Spectrum: using generative AI to enhance inflation nowcasting:

[https://www.bis.org/about/bisih/topics/suptech\\_regtech/spectrum.htm](https://www.bis.org/about/bisih/topics/suptech_regtech/spectrum.htm) (19/11/2024)

CGFS: Interest rate risk exposures of non-financial corporates and households:

<https://www.bis.org/publ/cgfs70.htm> (15/11/2024)

Whither inflation targeting as a global monetary standard?: <https://www.bis.org/speeches/sp241113.htm> (13/11/2024)

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](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](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](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](https://www.bis.org/about/bisih/topics/suptech_regtech/pyxtrial.htm) (31/7/2024)

### 3. International Association of Deposit Insurers (IADI)

IADI Digest – December 2024: <https://www.iadi.org/2024/12/iadi-digest-december-2024> (18/12/2024)

IADI Digest – November 2024: <https://www.iadi.org/2024/11/iadi-digest-november-2024> (27/11/2024)

IADI Annual Report 2023/2024: [https://www.iadi.org/uploads/IADI\\_FY2023-24\\_Annual\\_Report.pdf](https://www.iadi.org/uploads/IADI_FY2023-24_Annual_Report.pdf) (19/11/2024)

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)

IADI Digest – October 2024: <https://www.iadi.org/2024/10/iadi-digest-october-2024/> (29/10/2024)

<b>B. EU – Euro Area Level</b>
<b>1. European Parliament and Council of the EU</b>
<p>Directive of the European Parliament and of the Council amending Directive 2009/138/EC as regards proportionality, quality of supervision, reporting, long-term guarantee measures, macro-prudential tools, sustainability risks and group and cross-border supervision, amending Directives 2002/87/EC and 2013/34/EU: <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_5_2024_REV_1&amp;qid=1732885157133">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_5_2024_REV_1&amp;qid=1732885157133</a> (27/11/2024)</p>
<b>2. European Commission</b>
<b>Delegated and implementing acts</b>
<p>Commission Delegated Regulation (EU) 2025/212 of 13 September 2024 correcting Commission Delegated Regulation (EU) 2017/2055 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for the cooperation and exchange of information between competent authorities relating to the exercise of the right of establishment and the freedom to provide services of payment institutions (OJ L, 2025/212, 31.1.2025): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500212">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500212</a> (31/1/2025)</p> <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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795</a> (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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494</a> (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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490</a> (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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147</a> (7/8/2024)</p>
<b>Proposals for legislative acts</b>
<b>Communications / Guidelines / Recommendations</b>
<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): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033</a> (29/7/2024)</p>
<b>Other</b>
<b>3. ECB – Single Supervisory Mechanism (SSM)</b>
<b>Regulatory Measures</b>

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>  
**(8/11/2014)**

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](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_recom_2025_XX.en.pdf?39bf0052848202356a57bb24c7fc7921) **(8/11/2024)**

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](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_gui_2025_XX.en.pdf?119e7ef82db66fba9db7c3a16d34143d) **(8/11/2024)**

Draft Regulation ECB/2025/XX amending Regulation ECB/2016/4 on the exercise of options and discretions available in union law:

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_reg\\_draft\\_2025\\_XX.en.pdf?51be82fcd7489de711f45bd2c9e4e2e8](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](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_gui_2025_XX.en.pdf) **(8/11/2024)**

**Selected Reports and Studies**

Sound practices for managing intraday liquidity risk:

[https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.Sound\\_practices\\_for\\_managing\\_intraday\\_liquidity\\_risk\\_202411~aec6d34ffa.en.pdf?f8b9527f1d997274382db897ba0586b0](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.Sound_practices_for_managing_intraday_liquidity_risk_202411~aec6d34ffa.en.pdf?f8b9527f1d997274382db897ba0586b0) (13/11/2024)

**Other**

FAQs on Initial Margin model approvals under EMIR 3:

<https://www.bankingsupervision.europa.eu/ecb/pub/html/ssm.emir3fags202501~2ef1994a55.en.html> (31/1/2025)

List of banks not included in the EBA sample that take part in the parallel ECB stress test:

[https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.list\\_of\\_banks\\_2025~47d2b8bd83.en.pdf?906cf1b111c6a4216b0e948ec6db113b](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.list_of_banks_2025~47d2b8bd83.en.pdf?906cf1b111c6a4216b0e948ec6db113b) (20/1/2025)

ECB to stress test 96 euro area banks in 2025:

<https://www.bankingsupervision.europa.eu/press/pr/date/2025/html/ssm.pr250120~6e75fde026.en.html> (20/1/2025)

Governing Council statement on macroprudential policies – the ECB’s framework for assessing capital buffers of other systemically important institutions:

<https://www.ecb.europa.eu/press/govcstatement/pdf/ecb.govcstatement202412~b1f786e5f1.en.pdf?360ec51a85fd451326c879c9d4c4fe54> (20/12/2024)

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

<https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.listofsupervisedentities202412.en.pdf?126df192fa6e088e2828a602da4755cd> (20/12/2024)

Supervisory Banking Statistics for significant institutions – Third quarter 2024:

[https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.supervisorybankingstatistics\\_third\\_quarter\\_2024\\_202412~d50dbd570b.en.pdf?2e1b9fb734b7c6d1f23cbaaedaa32934](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.supervisorybankingstatistics_third_quarter_2024_202412~d50dbd570b.en.pdf?2e1b9fb734b7c6d1f23cbaaedaa32934) (20/12/2024)

Supervisory Priorities 2025-2027:

[https://www.bankingsupervision.europa.eu/framework/priorities/html/ssm.supervisory\\_priorities202412~6f69ad032f.en.html](https://www.bankingsupervision.europa.eu/framework/priorities/html/ssm.supervisory_priorities202412~6f69ad032f.en.html) (17/12/2024)

ECB keeps capital requirements broadly steady for 2025, reflecting strong bank performance amid heightened geopolitical risks:

<https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr241217~8ca7d1d44e.en.html> (17/12/2024)

Market risk SREP methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_marketrisksrepmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_marketrisksrepmethodology.en.html) (17/12/2024)

Internal governance and risk management SREP methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_internalgovernanceriskmanagementmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_internalgovernanceriskmanagementmethodology.en.html) (17/12/2024)

Credit risk SREP methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_creditrisksrepmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_creditrisksrepmethodology.en.html) (17/12/2024)

SREP methodology for Interest rate and credit spread risk in the banking book:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_IRRBBCSRBBsrepmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_IRRBBCSRBBsrepmethodology.en.html) (17/12/2024)

Aggregated results of the 2024 SREP:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_aggregatedresults2024.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_aggregatedresults2024.en.html) (17/12/2024)

Operational & ICT risk SREP methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_operationalandictriskmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_operationalandictriskmethodology.en.html) (17/12/2024)

Supervisory methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_supervisormethodology\\_2024.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_supervisormethodology_2024.en.html) (17/12/2024)

LSI supervision report 2024:

<https://www.bankingsupervision.europa.eu/ecb/pub/html/LSIreport/ssm.LSIreport2024~b8dd7cda4f.en.html> (13/12/2024)

Transition risk losses alone unlikely to threaten EU financial stability, “Fit-For-55” climate stress test shows:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241119~10b6083ce0.en.html> (19/11/2024)

Fit-for-55 climate scenario analysis: [https://www.ecb.europa.eu/pub/pdf/other/ecb.report\\_fit-for-55\\_stress\\_test\\_exercise~7fec18f3a8.en.pdf?4ac4d9871ed7c8e8eaa9cde5c3452dcf](https://www.ecb.europa.eu/pub/pdf/other/ecb.report_fit-for-55_stress_test_exercise~7fec18f3a8.en.pdf?4ac4d9871ed7c8e8eaa9cde5c3452dcf) (19/11/2024)

FAQ on one-off “Fit-for-55” climate scenario analysis:

[https://www.ecb.europa.eu/press/publications/html/ecb.faq\\_fit\\_for\\_55\\_stress\\_test.en.html](https://www.ecb.europa.eu/press/publications/html/ecb.faq_fit_for_55_stress_test.en.html) (19/11/2024)

Administrative Board of Review – Ten years of experience reviewing ECB supervisory decisions:

<https://www.bankingsupervision.europa.eu/ecb/pub/html/ssm.aborreview202411~c45bf4bd33.en.html> (18/11/2024)

Supervision Newsletter – November 2024: <https://www.bankingsupervision.europa.eu/press/supervisory-newsletters/html/index.en.html> (13/11/2024)

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](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](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 publishes an Opinion on the interaction between the output floor and Pillar 2 requirements:

<https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-opinion-interaction-between-output-floor-and-pillar-2-requirements> (21/1/2025)

EBA launches its 2025 EU-wide stress test: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-launches-its-2025-eu-wide-stress-test> (20/1/2025)

ESAs publish study on feasibility of further centralisation of major ICT-related incident reporting by financial

entities: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-publish-study-feasibility-further-centralisation-major-ict-related-incident-reporting-financial> (17/1/2025)



EBA repeals the Guidelines on major incident reporting under the revised Payment Services Directive: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-repeals-guidelines-major-incident-reporting-under-revised-payment-services-directive> (17/1/2025)

EBA publishes its Peer Review on the application of proportionality under the Supervisory Review and Evaluation Process: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-its-peer-review-application-proportionality-under-supervisory-review-and-evaluation> (16/1/2025)

EBA and ESMA analyse recent developments in crypto-assets: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-and-esma-analyse-recent-developments-crypto-assets> (16/1/2025)

EBA consults on Guidelines on ESG scenario analysis: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-guidelines-esg-scenario-analysis> (16/1/2025)

EBA publishes its final Guidelines on the management of ESG risks: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-its-final-guidelines-management-esg-risks> (9/1/2025)

EBA consults on draft technical standards on the prudential treatment of crypto assets exposures under the Capital Requirements Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-draft-technical-standards-prudential-treatment-crypto-assets-exposures-under-capital> (8/1/2025)

EBA responds to a law firm on the treatment of some legacy instruments of Banque Fédérative du Crédit Mutuel: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-responds-law-firm-treatment-some-legacy-instruments-banque-federative-du-credit-mutuel> (20/12/2024)

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-33> (19/12/2024)

EBA releases the technical package for its 4.0 reporting framework: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-releases-technical-package-its-40-reporting-framework> (19/12/2024)

EBA published a Handbook on independent valuers for resolution purposes: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-published-handbook-independent-valuers-resolution-purposes> (19/12/2024)

Overall, EBA observes a stable number of monitored high earners in the EU in 2023: <https://www.eba.europa.eu/publications-and-media/press-releases/overall-eba-observes-stable-number-monitored-high-earners-eu-2023> (18/12/2024)

EU/EEA banks' profitability is holding up well despite declining net interest margin: <https://www.eba.europa.eu/publications-and-media/press-releases/eueea-banks-profitability-holding-well-despite-declining-net-interest-margin> (18/12/2024)

EBA provides further guidance on reporting requirements under the Markets in Crypto Assets Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-provides-further-guidance-reporting-requirements-under-markets-crypto-assets-regulation> (18/12/2024)

EBA publishes final draft technical standards on the conditions for determining whether an instrument attracting residual risk acts as a hedge: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-final-draft-technical-standards-conditions-determining-whether-instrument-attracting> (17/12/2024)

ESAs' Dry Run exercise shows the goal of reporting of registers of information under Digital Operational Resilience Act in 2025 within reach: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-dry-run-exercise-shows-goal-reporting-registers-information-under-digital-operational> (17/12/2024)

EBA publishes a no action letter on the application of the European Market Infrastructure Regulation: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-no-action-letter-application-european-market-infrastructure-regulation> (17/12/2024)

Colleges on anti-money laundering and countering the financing of terrorism have become more effective but further progress is needed, the EBA finds: <https://www.eba.europa.eu/publications-and-media/press-releases/colleges-anti-money-laundering-and-counteracting-financing-terrorism-have-become-more-effective-further> (16/12/2024)

EU banks' liquidity coverage ratio increased in June 2024, underpinned by growth in banks' holdings of liquid assets: <https://www.eba.europa.eu/publications-and-media/press-releases/eu-banks-liquidity-coverage-ratio-increased-june-2024-underpinned-growth-banks-holdings-liquid> (13/12/2024)

Competent authorities have made significant progress in their approaches to tackling money laundering and terrorist financing, the EBA Report finds: <https://www.eba.europa.eu/publications-and-media/press-releases/competent-authorities-have-made-significant-progress-their-approaches-tackling-money-laundering-and> (13/12/2024)

EBA assesses potential benefits and challenges of tokenised deposits: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-assesses-potential-benefits-and-challenges-tokenised-deposits> (12/12/2024)

ESAs provide Guidelines to facilitate consistency in the regulatory classification of crypto-assets by industry and supervisors: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-provide-guidelines-facilitate-consistency-regulatory-classification-crypto-assets-industry-and> (10/12/2024)

EBA consults on draft technical standards that specify material changes and extensions to the Internal Ratings Based approach: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-draft-technical-standards-specify-material-changes-and-extensions-internal-ratings> (9/12/2024)

EBA publishes final standards on the specification of long and short positions under the derogations for market and counterparty risks: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-final-standards-specification-long-and-short-positions-under-derogations-market-and> (6/12/2024)

EBA proposes criteria to appoint a central contact point for crypto-asset service providers to strengthen the fight against money-laundering and terrorism financing in host Member States: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-proposes-criteria-appoint-central-contact-point-crypto-asset-service-providers-strengthen-fight> (4/12/2024)

EBA amends the supervisory reporting framework for investment firms: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-amends-supervisory-reporting-framework-investment-firms> (3/12/2024)

EU banks continue to be robust although risks from geopolitical tensions and cyber threats remain significant, the EBA Report shows: <https://www.eba.europa.eu/publications-and-media/press-releases/eu-banks-continue-be-robust-although-risks-geopolitical-tensions-and-cyber-threats-remain> (29/11/2024)

EBA finds Hungarian waiver for covered bonds justified: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-finds-hungarian-waiver-covered-bonds-justified> (28/11/2024)

EU banks continue to meet their MREL, still 21 banks in their transition period report a shortfall: <https://www.eba.europa.eu/publications-and-media/press-releases/eu-banks-continue-meet-their-mrel-still-21-banks-their-transition-period-report-shortfall> (27/11/2024)

The European Supervisory Authorities (EBA, EIOPA, ESMA – ESAs) publish Joint Guidelines on the system for the exchange of information relevant to fit and proper assessments: <https://www.eba.europa.eu/publications-and-media/press-releases/european-supervisory-authorities-eba-eiopa-esma-esas-publish-joint-guidelines-system-exchange> (20/11/2024)

EBA updates its list of Common Equity Tier 1 instruments: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-updates-its-list-common-equity-tier-1-instruments> (20/11/2024)

EBA appoints new Director to lead its Economic & Risk Analysis Department: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-appoints-new-director-lead-its-economic-risk-analysis-department> (18/11/2024)

ESAs announce timeline to collect information for the designation of critical ICT third-party service providers under the Digital Operational Resilience Act: <https://www.eba.europa.eu/publications-and-media/press-releases/esas-announce-timeline-collect-information-designation-critical-ict-third-party-service-providers> (15/11/2024)

EBA issues an Opinion in response to the European Commission's proposed amendments to the EBA final draft technical standards on supervisory reporting and Pillar 3 disclosures:

<https://www.eba.europa.eu/publications-and-media/press-releases/eba-issues-opinion-response-european-commissions-proposed-amendments-eba-final-draft-technical> (14/11/2024)

EBA issues final guidance on internal policies, procedures and controls to ensure the implementation of Union and national sanctions: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-issues-final-guidance-internal-policies-procedures-and-controls-ensure-implementation-union-and> (14/11/2024)

EBA updates list of third-country groups and branches operating in the European Union and the European Economic Area: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-updates-list-third-country-groups-and-branches-operating-european-union-and-european-economic> (13/11/2024)

EBA consults on Guidelines on proportionate retail diversification methods: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-consults-guidelines-proportionate-retail-diversification-methods> (12/11/2024)

EBA publishes methodology, draft templates, and key milestones for its 2025 EU-wide stress test: <https://www.eba.europa.eu/publications-and-media/press-releases/eba-publishes-methodology-draft-templates-and-key-milestones-its-2025-eu-wide-stress-test> (12/11/2024)

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-40-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)

SRB updates its operational guidance on OCIR: <https://www.srb.europa.eu/en/content/srb-updates-its-operational-guidance-ocir> (23/1/2025)

SRB decides no compensation due to Sberbank shareholders, finding that insolvency would have been more costly: <https://www.srb.europa.eu/en/content/srb-decides-no-compensation-due-sberbank-shareholders-finding-insolvency-would-have-been> (14/1/2025)

SRB opens public consultation on resolvability self-assessment: <https://www.srb.europa.eu/en/content/srb-opens-public-consultation-resolvability-self-assessment> (3/12/2024)

Single Resolution Board publishes the list of consultations and requests to the industry for 2025: <https://www.srb.europa.eu/en/content/single-resolution-board-publishes-list-consultations-and-requests-industry-2025> (28/11/2024)

SRB puts focus on testing in its 2025 work programme: <https://www.srb.europa.eu/en/content/srb-puts-focus-testing-its-2025-work-programme> (26/11/2024)

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 Laboureux's opening words at the SRB Annual Press Breakfast:

<https://www.srb.europa.eu/en/content/dominique-laboureux-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)

ESRB response to the ESMA consultation on the conditions of the Active Account Requirement following the review of the EMIR:

[https://www.esrb.europa.eu/pub/pdf/other/esrb.letter250127\\_active\\_account\\_requirements~9ab5c1270e.en.pdf?8446f6be283b247f252d680ee1f2aef1](https://www.esrb.europa.eu/pub/pdf/other/esrb.letter250127_active_account_requirements~9ab5c1270e.en.pdf?8446f6be283b247f252d680ee1f2aef1) (27/1/2025)

Macro-financial scenario for the 2025 EU-wide banking sector stress test:

[https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress\\_test250120~1bcaa4e336.en.pdf?356fd92f3f5c561fb71b294b95e2092c](https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress_test250120~1bcaa4e336.en.pdf?356fd92f3f5c561fb71b294b95e2092c) (20/1/2025)

Adverse scenario for the 2024 European Securities and Markets Authority's money market fund stress-testing guidelines:

[https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress\\_test250107~3bbb22a3eb.en.pdf?d81773d0bf6949cad5e78c890282a7ad](https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress_test250107~3bbb22a3eb.en.pdf?d81773d0bf6949cad5e78c890282a7ad) (7/1/2025)

ESRB advice to EIOPA on the criteria for identification of exceptional sector-wide shocks (Article 144c (7)):

[https://www.esrb.europa.eu/pub/pdf/other/ESRB.response.241220\\_EIOPA\\_advice~6ca0fec559.en.pdf?aab96cada3112c3a0a3e7516bf628572](https://www.esrb.europa.eu/pub/pdf/other/ESRB.response.241220_EIOPA_advice~6ca0fec559.en.pdf?aab96cada3112c3a0a3e7516bf628572) (19/12/2024)

High-Level Group on the ESRB Review publishes report entitled "Building on a Decade of Success":

<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241218~65645580d2.en.html> (18/12/2024)

The General Board of the European Systemic Risk Board held its 56th regular meeting on 28 November 2024:

<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241205~6f54b13a54.en.html> (5/12/2024)

ESRB risk dashboard, November 2024 (Issue 50): <https://www.esrb.europa.eu/home/html/index.en.html> (5/12/2024)

ESRB publishes report on system-wide approach to macroprudential policy:

<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241204~116893e3e8.en.html> (4/12/2024)

Opinion of the European Systemic Risk Board of 7 October 2024 regarding the Norwegian notifications of the resetting of the systemic risk buffer pursuant to Article 133 and of the resetting of the O-SII buffer pursuant to Article 131 of Directive 2013/36/EU of the European Parliament and of the Council on access to the activity of credit institutions and the prudential supervision of credit institutions (ESRB/2024/6):

<https://www.esrb.europa.eu/pub/pdf/other/esrb.opinion241204~038328cb31.en.pdf?f9aff548d3886122443945becced7dbb> (4/12/2024)

Recommendation of the European Systemic Risk Board of 27 September 2024 amending Recommendation ESRB/2015/2 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2024/5) (OJ C, C/2024/6967, 14.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202406967](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406967) (14/11/2024)

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](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](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](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](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](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)

IOSCO Issues Statement of Support on the IESBA's International Ethics Standards for Sustainability Assurance: <https://www.iosco.org/news/pdf/IOSCONEWS757.pdf> (17/1/2025)

Monitoring Group Appoints Board Members to the Public Interest Oversight Board: <https://www.iosco.org/news/pdf/IOSCONEWS755.pdf> (19/12/2024)

IOSCO's Growth and Emerging Markets Committee launches a dedicated Network to support its members in the adoption or other use of ISSB Standards in their local jurisdictions: <https://www.iosco.org/news/pdf/IOSCONEWS754-English.pdf> (18/12/2024)

IOSCO Publishes Final Report on Regulatory Implications and Good Practices on the Evolution of Market Structures: <https://www.iosco.org/news/pdf/IOSCONEWS751.pdf> (29/11/2024)

IOSCO publishes its Report – Targeted Implementation Review on Principles for the Regulation and Supervision of Commodity Derivatives Markets: <https://www.iosco.org/news/pdf/IOSCONEWS753.pdf> (25/11/2024)

IOSCO publishes its Final Report on Post Trade Risk Reduction Services: Sound Practices for Consideration: <https://www.iosco.org/news/pdf/IOSCONEWS752.pdf> (25/11/2024)

IOSCO Publishes Consultation Report on Pre-Hedging: [https://www.iosco.org/v2/media\\_room/?subsection=media\\_releases](https://www.iosco.org/v2/media_room/?subsection=media_releases) (21/11/2024)

IOSCO unveils New Roadmap to enhance Retail Investor Online Safety: <https://www.iosco.org/news/pdf/IOSCONEWS749.pdf> (19/11/2024)

IOSCO Publishes its Final Report on Promoting Integrity and Orderly Functioning of Voluntary Carbon Markets (VCMs): <https://www.iosco.org/news/pdf/IOSCONEWS748.pdf> (14/11/2024)

IOSCO Publishes Report on Transition Plans Disclosures: <https://www.iosco.org/news/pdf/IOSCONEWS747.pdf> (13/11/2024)

IOSCO Issues Statement of Support on the IAASB's International Standard on Sustainability Assurance (ISSA) 5000: <https://www.iosco.org/news/pdf/IOSCONEWS746.pdf> (12/11/2024)

IOSCO Publishes Consultation Report on Updated Liquidity Risk Management Recommendations for Collective Investment Schemes: <https://www.iosco.org/news/pdf/IOSCONEWS745.pdf> (11/11/2024)

IOSCO Announces Final Report on Investor Education on Crypto-Assets: <https://www.iosco.org/news/pdf/IOSCONEWS742.pdf> (9/10/2024)

Combating Fraud and Online Scams Together: <https://www.iosco.org/news/pdf/IOSCONEWS743.pdf> (8/10/2024)

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)

#### B. EU Level

##### 1. Council of the EU – Eurogroup

Insolvency law: Council settles on position for core capital markets union legislation: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/13/insolvency-law-council-settles-on-position-for-core-capital-markets-union-legislation/> (13/12/2024)

Council and Parliament reach deal on financial benchmarks: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/12/council-and-parliament-reach-deal-on-financial-benchmarks/> (12/12/2024)

Capital Markets Union: Council agrees to make consumers' financial data more accessible: <https://www.consilium.europa.eu/en/press/press-releases/2024/12/04/capital-markets-union-council-agrees-to-make-consumers-financial-data-more-accessible/> (4/12/2024)

Environmental, social and governance (ESG) ratings: Council greenlights new regulation:  
<https://www.consilium.europa.eu/en/press/press-releases/2024/11/19/environmental-social-and-governance-esg-ratings-council-greenlights-new-regulation/> (19/11/2024)

Capital markets union: Council adopts revamped rules for EU clearing services:  
<https://www.consilium.europa.eu/en/press/press-releases/2024/11/19/capital-markets-union-council-adopts-revamped-rules-for-eu-clearing-services/> (19/11/2024)

Financial Service Committee's contribution to the follow-up work to the Eurogroup statement on the future of the CMU: <https://www.consilium.europa.eu/media/twjc2zji/fsc-contribution-to-the-follow-up-work-to-the-eurogroup-statement.pdf> (9/11/2024)

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)

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)

## 2. European Parliament and Council of the EU – Commission

Regulation (EU) 2024/3005 of the European Parliament and of the Council of 27 November 2024 on the transparency and integrity of Environmental, Social and Governance (ESG) rating activities, and amending Regulations (EU) 2019/2088 and (EU) 2023/2859 (Text with EEA relevance) OJ L, 2024/3005, 12.12.2024: [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202403005](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202403005) (12/12/2024)

Regulation (EU) 2024/2987 of the European Parliament and of the Council of 27 November 2024 amending Regulations (EU) No 648/2012, (EU) No 575/2013 and (EU) 2017/1131 as regards measures to mitigate excessive exposures to third-country central counterparties and improve the efficiency of Union clearing markets (OJ L, 2024/2987, 4.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402987](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402987) (4/12/2024)

Directive (EU) 2024/2994 of the European Parliament and of the Council of 27 November 2024 amending Directives 2009/65/EC, 2013/36/EU and (EU) 2019/2034 as regards the treatment of concentration risk arising from exposures towards central counterparties and of counterparty risk in centrally cleared derivative transactions (OJ L, 2024/2994, 4.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402994](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402994) (4/12/2024)

Commission Implementing Regulation (EU) 2024/2984 of 29 November 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 forms, formats and templates for the crypto-asset white papers (OJ L, 2024/2984, 3.12.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402984](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402984) (3/12/2024)

Commission Implementing Regulation (EU) 2024/2902 of 20 November 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 reporting related to asset-referenced tokens and to e-money tokens denominated in a currency that is not an official currency of a Member State (OJ L, 2024/2902, 28.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402902](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402902) (28/11/2024)

Regulation (EU) 2024/2809 of the European Parliament and of the Council of 23 October 2024 amending Regulations (EU) 2017/1129, (EU) No 596/2014 and (EU) No 600/2014 to make public capital markets in the Union more attractive for companies and to facilitate access to capital for small and medium-sized enterprises (OJ L, 2024/2809, 14.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402809](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402809) (14/11/2024)

Directive (EU) 2024/2811 of the European Parliament and of the Council of 23 October 2024 amending Directive 2014/65/EU to make public capital markets in the Union more attractive for companies and to facilitate access to capital for small and medium-sized enterprises and repealing Directive 2001/34/EC (OJ L, 2024/2811, 14.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402811](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402811) (14/11/2024)

Directive (EU) 2024/2810 of the European Parliament and of the Council of 23 October 2024 on multiple-vote share structures in companies that seek admission to trading of their shares on a multilateral trading facility (OJ

L, 2024/2810, 14.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402810](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402810)  
**(14/11/2024)**

Commission Implementing Regulation (EU) 2024/2861 of 12 November 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 the technical means for the appropriate public disclosure of inside information and for delaying the public disclosure of that information (OJ L, 2024/2861, 13.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402861](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402861) **(13/11/2024)**

Commission Regulation (EU) 2024/2862 of 12 November 2024 amending Regulation (EU) 2023/1803 as regards International Accounting Standard 21 (OJ L, 2024/2862, 13.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402862](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402862) **(13/11/2024)**

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](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490705) **(6/11/2024)**

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](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402759) **(25/10/2024)**

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](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490509) **(19/9/2024)**

### 3. European Securities and Markets Authority (ESMA)

ESMA provides guidance on MiCA best practices: <https://www.esma.europa.eu/press-news/esma-news/esma-provides-guidance-mica-best-practices> **(31/1/2025)**

ESMA publishes data for quarterly bond liquidity assessment: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-data-quarterly-bond-liquidity-assessment> **(31/1/2025)**

Euribor Panel to include Finland's OP Corporate Bank and the National Bank of Greece: <https://www.esma.europa.eu/press-news/esma-news/euribor-panel-include-finlands-op-corporate-bank-and-national-bank-greece> **(28/1/2025)**

Start of DPE regime on 3 February and end of publication of Systematic Internalisers data: <https://www.esma.europa.eu/press-news/esma-news/start-dpe-regime-3-february-and-end-publication-systematic-internalisers-data> **(24/1/2025)**

New governance structure for transition to T+1 settlement cycle kicks off: <https://www.esma.europa.eu/press-news/esma-news/new-governance-structure-transition-t1-settlement-cycle-kicks> **(22/1/2025)**

ESMA and the European Commission publish guidance on non-MICA compliant ARTs and EMTs: <https://www.esma.europa.eu/press-news/esma-news/esma-and-european-commission-publish-guidance-non-mica-compliant-arts-and-emts> **(17/1/2025)**

EU funds continue to reduce costs – at low and varying pace: <https://www.esma.europa.eu/press-news/esma-news/eu-funds-continue-reduce-costs-low-and-varying-pace> **(14/1/2025)**

New Q&As available: <https://www.esma.europa.eu/press-news/esma-news/new-qas-available-19> **(10/1/2025)**

ESMA publishes latest edition of its newsletter: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-35> (9/1/2025)

ESMA publishes 2024 ESEF XBRL files and ESEF conformance suite: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-2024-esef-xbrl-files-and-esef-conformance-suite> (8/1/2025)

ESMA launches selection of the Consolidated Tape Provider for bonds: <https://www.esma.europa.eu/press-news/esma-news/esma-launches-selection-consolidated-tape-provider-bonds> (3/1/2025)

ESMA publishes feedback received to proposed review of securitisation disclosure templates: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-feedback-received-proposed-review-securitisation-disclosure> (20/12/2024)

ESMA consults on the Internal Control Framework for some of its supervised entities: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-internal-control-framework-some-its-supervised-entities> (19/12/2024)

ESMA consults on EU code of conduct for issuer-sponsored research: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-eu-code-conduct-issuer-sponsored-research> (18/12/2024)

ESMA releases last policy documents to get ready for MiCA: <https://www.esma.europa.eu/press-news/esma-news/esma-releases-last-policy-documents-get-ready-mica> (17/12/2024)

ESMA publishes its Final Report on bond transparency and reasonable commercial basis under MiFIR Review: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-its-final-report-bond-transparency-and-reasonable-commercial> (16/12/2024)

ESMA delivers technical standards on CTPs and other DRSPs: <https://www.esma.europa.eu/press-news/esma-news/esma-delivers-technical-standards-ctps-and-other-drsp> (16/12/2024)

ESMA delivers final report on equity transparency under MiFID II: <https://www.esma.europa.eu/press-news/esma-news/esma-delivers-final-report-equity-transparency-under-mifid-ii> (16/12/2024)

ESMA consults on proposals to digitalise sustainability and financial disclosures: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-proposals-digitalise-sustainability-and-financial-disclosures> (13/12/2024)

ESMA puts forward Q&As on the application of the Guidelines on funds' names: <https://www.esma.europa.eu/press-news/esma-news/esma-puts-forward-qas-application-guidelines-funds-names> (13/12/2024)

ESMA consults on Technical Advice on Listing Act implications: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-technical-advice-listing-act-implications> (12/12/2024)

ESMA appoints Carlo Comporti as a new member to its Management Board and reappoints the Chairs of its Standing Committees: <https://www.esma.europa.eu/press-news/esma-news/esma-appoints-carlo-comporti-new-member-its-management-board-and-reappoints> (12/12/2024)

ESMA publishes latest edition of its newsletter: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-34> (11/12/2024)

ACER and ESMA cooperate to better protect businesses and consumers from abuse of the energy market: <https://www.esma.europa.eu/press-news/esma-news/acer-and-esma-cooperate-better-protect-businesses-and-consumers-abuse-energy> (6/12/2024)

ESMA announces further guidance on exclusion criteria for the selection of Consolidated Tape Providers: <https://www.esma.europa.eu/press-news/esma-news/esma-announces-further-guidance-exclusion-criteria-selection-consolidated-tape> (25/11/2024)

ESMA responds to the European Commission consultation on Non-Bank Financial Intermediation (NBFi): <https://www.esma.europa.eu/press-news/esma-news/esma-responds-european-commission-consultation-non-bank-financial> (22/11/2024)

Active Account Requirement - ESMA is seeking first input under EMIR 3: <https://www.esma.europa.eu/press-news/esma-news/active-account-requirement-esma-seeking-first-input-under-emir-3> (20/11/2024)

ESMA finalises its advice on the CSDR Penalty Mechanism: <https://www.esma.europa.eu/press-news/esma-news/esma-finalises-its-advice-csdr-penalty-mechanism> (19/11/2024)

ESMA proposes to move to T+1 by October 2027: <https://www.esma.europa.eu/press-news/esma-news/esma-proposes-move-t1-october-2027> (18/11/2024)

ESMA is collecting data on costs linked to investments in AIFs and UCITS: <https://www.esma.europa.eu/press-news/esma-news/esma-collecting-data-costs-linked-investments-aifs-and-ucits> (14/11/2024)

ESMA publishes latest edition of its newsletter: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-33> (12/11/2024)

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)

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)

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)

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)

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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)

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)

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)

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)

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)

New Q&As available: <https://www.esma.europa.eu/press-news/esma-news/new-qas-available-18> (11/10/2024)

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)

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)

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)

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)



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)

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)

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)

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)

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)

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)

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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)

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)

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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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