

EBI Report

on

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

(20 July 2024 – 21 March 2025)

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I. Economic Policy Measures

A. European Central Bank (ECB) – Eurosystem

1. Monetary Policy Measures

Monetary Policy decisions:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.mp250306~d4340800b3.en.html> (6/3/2025)

Monetary developments in the euro area: January 2025:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2501~c9f71fa6d5.en.html> (27/2/2025)

Monetary Policy Account: Meeting of 29-30 January 2025:

<https://www.ecb.europa.eu/press/accounts/2025/html/ecb.mq250227~5a2b6faa14.en.html> (27/2/2025)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2025/html/ecb.gc250221~6c1e486eb9.en.html> (21/2/2025)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2025/html/ecb.gc250131~d2c6d582b0.en.html> (31/1/2025)

Monetary policy decisions:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.mp250130~530b29e622.en.html> (30/1/2025)

Monetary developments in the euro area: December 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2412~3811a73442.en.html> (29/1/2025)

Monetary Policy Account: Meeting of 11-12 December 2024:

<https://www.ecb.europa.eu/press/accounts/2025/html/ecb.mq250116~2f8f2a2ad3.en.html> (16/1/2025)

Monetary developments in the euro area: November 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2411~7d8f5bf0c8.en.html> (2/1/2025)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc241213~b501b82aaf.en.html>
(13/12/2024)

Monetary policy decisions:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241212~2acab6e51e.en.html> (12/12/2024)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc241129~e585e6e5aa.en.html>
(29/11/2024)

Monetary developments in the euro area: October 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2410~9e01d5dea4.en.html> (28/11/2024)

Monetary Policy Account: Meeting of 16-17 October 2024:

<https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241114~c0e6f53cf7.en.html> (14/11/2024)

Monetary developments in the euro area: September 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2409~dc0acb79f5.en.html> (25/10/2024)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc241018~ebe88e2143.en.html>
(18/10/2024)

Monetary policy decisions:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp241017~aa366eaf20.en.html> (17/10/2024)

Monetary Policy Account: Meeting of 11-12 September 2024:

<https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq241010~1036884a9a.en.html> (10/10/2024)

Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates):

<https://www.ecb.europa.eu/press/govcdec/otherdec/2024/html/ecb.gc240927~faa60c1f5c.en.html> (27/9/2024)

Monetary developments in the euro area: August 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2408~929595b12b.en.html> (26/9/2024)

Monetary policy decisions:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.mp240912~67cb23badb.en.html> (12/9/2024)

Monetary developments in the euro area: July 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2407~08095b2bbf.en.html> (28/8/2024)

Monetary Policy Account: Meeting of 17-18 July 2024:

<https://www.ecb.europa.eu/press/accounts/2024/html/ecb.mq240822~d49b920824.en.html> (22/8/2024)

Monetary developments in the euro area: June 2024:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2406~e168976b76.en.html> (25/7/2024)

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

Economic Bulletin Issue 2, 2025: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202502.en.html> (20/3/2025)

ECB Survey of Monetary Analysts (SMA), March 2025, Aggregate Results:

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar250310_march.en.pdf?3261c84b43f50a85f4157e3b9624dbde (10/3/2025)

ECB staff macroeconomic projections for the euro area, March 2025:

https://www.ecb.europa.eu/press/projections/html/ecb.projections202503_ecbstaff~106050a4fa.en.html (6/3/2025)

Euro area bank interest rate statistics: January 2025:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2503~dfb2a50dce.en.html> (5/3/2025)

Letter from the ECB President to Ms Irene Tinagli, Mr Jonás Fernández, Ms Carla Tavares, Mr Nikos Papandreou, Ms Evelyn Regner, Mr Matthias Ecke, Ms Elisabetta Gualmini, Ms Camilla Laureti, Mr Thomas Bajada and Mr Bruno Gonçalves, MEPs, on the collateral framework for refinancing operations:

https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter250225_Tinagli_Fernandez_Tavares_Papandreou_Regner_Ecke_Gualmini_Laureti_Bajada_Goncalves~fe30ca20e7.en.pdf (25/2/2025)

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

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma250217_questionnaire.en.pdf?ec066f6900a0ad4c1182e860f9df48e8 (17/2/2025)

Letter from the ECB President to Mr Jonás Fernández, MEP, on energy and inflation:

https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter250214_Fernandez~464be25151.en.pdf?0b11941a16864ba58de3c094c0e6744e (14/2/2025)

Economic Bulletin Issue 1, 2025: <https://www.ecb.europa.eu/press/economic-bulletin/html/eb202501.en.html> (13/2/2025)

Euro area bank interest rate statistics: December 2024:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2502~a1a1bacbdc.en.html> (4/2/2025)

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

https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar250203_january.en.pdf?635a5a988fae448e4db1893581bf29d5 (3/2/2025)

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 (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?1bd506ee0a21fc820a7f4faa6ef6284d (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 (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?f6e8abbdb7d4b60de9699576c121b02f (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 (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 (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 (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 (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 (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?473b5d69c44caeffbae78e95d68a60d (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 (21/10/2024)

Euro area bank interest rate statistics: August 2024:

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

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

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

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

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

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

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

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

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

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

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

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

Euro area bank interest rate statistics: July 2024:

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

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

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

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

Euro area bank interest rate statistics: June 2024:

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

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

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

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

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

3. Legal acts and legal instruments (including Opinions)

Opinion of the European Central Bank of 19 March 2025 on the profit distribution rules of Lietuvos bankas (CON/2025/5) (Lithuania): <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52025AB0005&qid=1742615354426> (19/3/2025)

Recommendation of the European Central Bank of 31 January 2025 on statistical reporting requirements of the European Central Bank in the field of household wealth, income and consumption statistics (ECB/2025/5) (OJ C, C/2025/1164, 27.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202501164 (27/2/2025)

Recommendation of the European Central Bank of 12 February 2025 to the Council of the European Union on the external auditors of the European Central Bank (ECB/2025/6) (OJ C, C/2025/1362, 21.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202501362 (21/2/2025)

Guideline ECB/2025/3 on statistical information to be reported on household wealth, income and consumption: https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_gui_2025_3.en.pdf?2ea7595f0b938bfd6116196f49837002 (5/2/2024)

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 (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 (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 (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 (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 (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 (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 (13/12/2024)

Decision (EU) 2024/2938 of the European Central Bank of 14 November 2024 on the annual accounts of the European Central Bank (ECB/2024/32) (recast) (OJ L, 2024/2938, 11.12.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402938 (11/12/2024)

Decision (EU) 2024/2939 of the European Central Bank of 14 November 2024 amending Decision (EU) 2016/2248 on the allocation of monetary income of the national central banks of Member States whose currency is the euro (ECB/2016/36) (ECB/2024/33) (OJ L, 2024/2939, 11.12.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402939 (11/12/2024)

Decision (EU) 2024/2940 of the European Central Bank of 14 November 2024 amending Decision (EU) 2023/135 (ECB/2022/51), Decision (EU) 2015/287 (ECB/2014/61), and Decisions ECB/2013/53, ECB/2010/34, ECB/2008/33, ECB/2007/22 and ECB/2006/30 on the paying-up of capital, transfer of foreign reserve assets, and contributions to the European Central Bank's reserves and provisions by [certain national central banks] (ECB/2024/35) (OJ L, 2024/2940, 11.12.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402940 (11/12/2024)

Guideline (EU) 2024/2941 of the European Central Bank of 14 November 2024 on the legal framework for accounting and financial reporting in the European System of Central Banks (ECB/2024/31) (recast) (OJ L, 2024/2941, 11.12.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402941 (11/12/2024)

Guideline (EU) 2024/2942 of the European Central Bank of 14 November 2024 on the composition, valuation and modalities for the initial transfer of foreign-reserve assets, and the denomination and remuneration of equivalent claims by national central banks of those Member States which adopted the single currency on 1 January 1999 and repealing Guideline ECB/2000/15 (ECB/2024/34) OJ L, 2024/2942, 11.12.2024: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402942 (11/12/2024)

Opinion of the European Central Bank of 26 November 2024 on the establishment of the remuneration of the Governor and Deputy Governor of the Central Bank of Malta (CON/2024/38) (Malta): <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024AB0038&qid=1732885157133> (26/11/2024)

Guideline (EU) [YYYY/XX] of the European Central Bank of 14 November 2024 repealing Guideline (EU) [2024/XX] 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):
https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_gui_2024_37.en.pdf?bd579990e66a7e6ab6973080664906e0
(14/11/2024)

Guideline (EU) [YYYY/XX] of the European Central Bank of 14 November 2024 amending Guideline (EU) 2024/[XX] on the management of collateral in Eurosystem credit operations (ECB/2024/22) (ECB/2024/36):
https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_gui_2024_36.en.pdf?835a920e7da23b6b9e4911e53967eca4
(14/11/2024)

Opinion of the European Central Bank of 11 November 2024 on the supervision of compliance with sanctions by credit and financial institutions (CON/2024/37) (Austria): <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024AB0037&qid=1731679626557> **(11/11/2024)**

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

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

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

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

Regulation (EU) [2024/[XX]] of the European Central Bank of [date Month 2024] on oversight requirements for systemically important payment systems (ECB/2024/XX) (recast):
https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_reg_2024_XX.en.pdf **(18/10/2024)**

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

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

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

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

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

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

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

Opinion of the European Central Bank of 30 August 2024 on a proposal for a regulation on a framework for Financial Data Access and amending Regulations (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010 and (EU) 2022/2554: https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_con_2024_29.en.pdf?6d69e5152f7aef816aab61547e1a8592 (3/9/2024)

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

Guideline (EU) 2024/[XX] of the European Central Bank of 13 August 2024 amending Guideline (EU) 2015/510 on the implementation of the Eurosystem monetary policy framework (ECB/2014/60) (ECB/2024/23): https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_gui_2024_23.en.pdf?980352d010d73984e86e5ac8ac481503 (14/8/2024)

Guideline (EU) 2024/[XX] of the European Central Bank of 13 August 2024 on the management of collateral in Eurosystem credit operations (ECB/2024/22): https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_gui_2024_22.en.pdf?214a9a2c0c311ef2d51464e83750501a (14/8/2024)

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

Guideline (EU) 2024/[XX] of the European Central Bank of 30 July 2024 amending Guideline (EU) 2022/912 on a new-generation Trans-European Automated Real-time Gross Settlement Express Transfer system (TARGET) (ECB/2022/8) (ECB/2024/20): https://www.ecb.europa.eu/pub/pdf/legal/ecb_leg_gui_2024_20.en.pdf (31/7/2024)

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

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

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

4. Other

Euro area monthly balance of payments: January 2025: <https://www.ecb.europa.eu/press/stats/bop/2025/html/ecb.bp250131~ceccdc744d.en.html> (21/3/2025)

Euro Area Investment Fund Statistics, Reference Period: Jan- 2025: https://www.ecb.europa.eu/stats/financial_corporations/investment_funds/html/index.en.html (19/3/2025)

Quarterly payment statistics: Reference period: Q4 2024: https://www.ecb.europa.eu/stats/payment_statistics/payment_services/html/index.en.html (18/3/2025)

ECB launches pilot project for research access to confidential statistical data: <https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250313~9d160bc6e2.en.html> (13/3/2025)

New data release: ECB wage tracker continues to indicate that negotiated wage pressures will ease: <https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250312~2a67e8f000.en.html> (12/3/2025)

Eurosystem to offer verification of payee service:

<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews250310.en.html> (10/3/2025)

President Lagarde hosts International Women's Day event on closing gender gap in financial literacy:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250307~ce62f5c41c.en.html> (7/3/2025)

ECB Consumer Expectations Survey results – January 2025:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250228~966c00b790.en.html> (28/2/2025)

Most EU countries rely on international card schemes for card payments, ECB report shows:

https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250228_1~7f0697af45.en.html (28/2/2025)

Euro area quarterly insurance corporations statistics- Reference period: Q4 2024:

https://www.ecb.europa.eu/stats/financial_corporations/insurance_corporations/html/index.en.html (27/2/2025)

ECB announces changes to use of external ratings for private sector assets in Eurosystem collateral framework: https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250221_1~d851250115.en.html (21/2/2025)

Eurosystem expands initiative to settle DLT-based transactions in central bank money:

https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250220_1~ce3286f97b.en.html (20/2/2025)

Euro area monthly balance of payments: December 2024:

<https://www.ecb.europa.eu/press/stats/bop/2025/html/ecb.bp250219~1b7c22208f.en.html> (19/2/2025)

European Parliament plenary debate on the ECB Annual Report:

<https://www.ecb.europa.eu/press/key/date/2025/html/ecb.sp250210~77679a7d66.en.html> (10/2/2024)

ECB publishes consolidated banking data for end-September 2024:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250207~cb9caa3836.en.html> (7/2/2025)

Norges Bank explores possibility of joining T2:

<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews250206.en.html> (6/2/2025)

ECB Consumer Expectations Survey results – December 2024:

https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250131_1~fbb61c42ad.en.html (31/1/2025)

ECB and ESRB issue joint report on experiences of using the countercyclical capital buffer early in the cycle:

https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250131_3~f57297ee7f.en.html (31/1/2025)

Results of the ECB Survey of Professional Forecasters for the first quarter of 2025:

https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250131_2~615b4e6901.en.html (31/1/2025)

ECB selects motifs for future euro banknotes:

<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250131~611055a567.en.html> (31/1/2025)

Payments statistics: first half of 2024:

<https://www.ecb.europa.eu/press/stats/paysec/html/ecb.pis2024h1~5263055ced.en.html> (30/1/2025)

Euro Area bank lending survey – fourth Quarter of 2024:

https://www.ecb.europa.eu/stats/ecb_surveys/bank_lending_survey/html/ecb.blssurvey2024q4~e1ddae0f19.en.html (28/1/2025)

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

https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd_full2024q3~a6fab3ee62.en.html (28/1/2025)

Survey on the Access to Finance of Enterprises in the euro area – Fourth quarter of 2024:

https://www.ecb.europa.eu/stats/ecb_surveys/safe/html/ecb.safe202501~e940f53e7c.en.html (27/1/2025)

Euro Area Investment Fund Statistics, Reference Period: Nov- 2024:

https://www.ecb.europa.eu/stats/financial_corporations/investment_funds/html/index.en.html (21/1/2025)

Eurogroup meeting – Digital euro state of play:

https://www.ecb.europa.eu/euro/digital_euro/timeline/profuse/shared/pdf/ecb.deprep250120_Eurogroup_meeting_Digital_euro_state_of_play.en.pdf (20/1/2025)

15th T2S Harmonisation Progress Report: <https://www.ecb.europa.eu/press/payments-news/ecb.t2shaprrep202501.en.pdf> (20/1/2025)

Euro area monthly balance of payments: November 2024:
<https://www.ecb.europa.eu/press/stats/bop/2025/html/ecb.bp250117~ce1c7226d7.en.html> (17/1/2025)

Euro area quarterly balance of payments and international investment position: third quarter of 2024:
<https://www.ecb.europa.eu/press/stats/bop/2025/html/ecb.bq250113~2ac9514a21.en.html> (13/1/2025)

ECB Consumer Expectations Survey results – November 2024:
<https://www.ecb.europa.eu/press/pr/date/2025/html/ecb.pr250107~1beebaa07a.en.html> (7/1/2025)

Euro area monthly balance of payments: October 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bp241219~73bef98de4.en.html> (19/12/2024)

Bulgarian market successfully joins TIPS:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews241219.en.html> (19/12/2024)

Euro Area Investment Fund Statistics, Reference Period: Oct- 2024:
https://www.ecb.europa.eu/stats/financial_corporations/investment_funds/html/index.en.html#latest
(19/12/2024)

Digital payments continue to rise, albeit at a slower pace; cash remains a key payment method:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241219~172b929461.en.html> (19/12/2024)

ECB publishes new wage tracker indicators:
https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241218_1~1acca7fac8.en.html (18/12/2024)

ECB and EIOPA propose European approach to reduce economic impact of natural catastrophes:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241218~b6df28c7af.en.html> (18/12/2024)

ESCB Legal Conference 2024:
https://www.ecb.europa.eu/press/legconf/pdf/ecb.legconf202412_en.pdf?c8c7f22941b6987477c7e308b1dfb9db
(13/12/2024)

ECB announces new timeline for harmonisation of banks' statistical reporting:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241204~18b9ac26a0.en.html> (4/12/2024)

Hearing of the Committee on Economic and Monetary Affairs of the European Parliament:
https://www.ecb.europa.eu/press/key/date/2024/html/ecb.sp241204_1~1a69c1e83e.en.html (4/12/2024)

Eurosystem completes tests using DLT for central bank money settlement:
<https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews241204.en.html> (4/12/2024)

ECB staff contribution to the European Commission's targeted consultation on the functioning of the EU securitisation framework:
https://www.ecb.europa.eu/press/consultationresponse/pdf/ecb.conresp202412_en.pdf?6d5febfb36aad686ad6122ff325c798c (3/12/2024)

ECB publishes second progress report on the digital euro preparation phase:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241202~d0b19e5e1b.en.html> (2/12/2024)

ECB announces changes to the Eurosystem collateral framework to foster greater harmonisation:
https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241129_2~e99f2a88d5.en.html (29/11/2024)

ECB Consumer Expectations Survey results – October 2024:
https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241129_1~de1563755e.en.html (29/11/2024)

Norway joins TIPS, adding Norwegian krone to Eurosystem's instant payment service:
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241129~e98f169ac2.en.html> (29/11/2024)

Euro area quarterly insurance corporations statistics- Reference period: Q3 2024:
https://www.ecb.europa.eu/stats/financial_corporations/insurance_corporations/html/index.en.html#latest
(27/11/2024)

Letter from Frank Elderson, Member of the Executive Board of the European Central Bank, to Zbyněk Stanjura, Minister for Finance of the Czech Republic, regarding a draft law amending certain laws in the field of

the financial market as regards the establishment and functioning of the European Single Access Point:
<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=IMMC%3ALET%2F2024%2F11261&qid=1732885157133>
(26/11/2024)

Eurosystem response to EU Commission's consultation on macroprudential policies for non-bank financial intermediation (NBFi):
https://www.ecb.europa.eu/pub/pdf/other/ecb.eurosystem_response_EUcommission_on_macroprudential_policies_NBFi_202411~a38ef4423d.en.pdf?2997f7ff2386e7d174deab18354444cd **(22/11/2024)**

Euro area monthly balance of payments: September 2024:
<https://www.ecb.europa.eu/press/stats/bop/2024/html/ecb.bp241119~eceed08a33.en.html> **(19/11/2024)**

Euro Area Investment Fund Statistics, Reference Period: Sep-2024/ Q3 2024:
https://www.ecb.europa.eu/stats/financial_corporations/investment_funds/html/index.en.html **(19/11/2024)**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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:
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(29/8/2024)

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<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:
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ECB publishes consolidated banking data for end-March 2024:
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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:
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B. Other Economic Policy Measures

1. EU Council – Eurogroup Reports and Statements

Remarks by President António Costa at the press conference following the European Council meeting of 20 March 2025: <https://www.consilium.europa.eu/en/press/press-releases/2025/03/20/remarks-by-president-antonio-costa-at-the-press-conference-following-the-european-council-meeting-of-20-march-2025/> (20/3/2025)

European Council conclusions on competitiveness, European defence and security and migration:
<https://www.consilium.europa.eu/en/press/press-releases/2025/03/20/european-council-conclusions-on-competitiveness-european-defence-and-security-and-migration/> (20/3/2025)

Statement of the Euro Summit, 20 March 2025: <https://www.consilium.europa.eu/en/press/press-releases/2025/03/20/euro-summit-statement/> (20/3/2025)

Remarks by President António Costa following the Tripartite Social Summit:
<https://www.consilium.europa.eu/en/press/press-releases/2025/03/19/remarks-by-president-antonio-costa-following-the-tripartite-social-summit/> (19/3/2025)

Main messages from the Tripartite Social Summit of 19 March 2025:
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Opening remarks by the Eurogroup President, Paschal Donohoe, at the European Parliament's ECON Committee, 19 February 2025: <https://www.consilium.europa.eu/en/press/press-releases/2025/02/19/opening-remarks-by-the-eurogroup-president-paschal-donohoe-at-the-european-parliament-s-econ-committee-19-february-2025/> (19/2/2025)

Remarks by Paschal Donohoe following the Eurogroup meeting of 17 February 2025: <https://www.consilium.europa.eu/en/press/press-releases/2025/02/17/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-17-february-2025/> (17/2/2025)

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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

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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)

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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)

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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

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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 (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 and amending Council Regulation (EC) No 2679/98 (Internal Market Emergency and Resilience Act) (OJ L, 2024/2747, 8.11.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402747 (8/11/2024)

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

4. European Commission

Decisions and Regulations

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

Proposals for legislative acts

Communications / Guidelines / Recommendations

Remarks by Commissioner Dombrovskis at the ECOFIN press conference:

https://ec.europa.eu/commission/presscorner/detail/en/speech_25_741 (11/3/2025)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference:

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(COM/2024/702 final): <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0702&qid=1734717121715> (17/12/2024)

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): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406792 (13/11/2024)

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Other

Opening remarks by President von der Leyen at the joint press conference with President Costa following the meeting of the European Council of 20 March 2025: https://ec.europa.eu/commission/presscorner/detail/en/statement_25_845 (20/3/2025)

Remarks by Commissioners Dombrovskis and Albuquerque on the proposals to simplify rules on sustainability and EU investments: https://ec.europa.eu/commission/presscorner/detail/en/speech_25_631 (26/2/2025)

Commission simplifies rules on sustainability and EU investments, delivering over €6 billion in administrative relief: https://ec.europa.eu/commission/presscorner/detail/en/ip_25_614 (26/2/2025)

Questions and answers on simplification omnibus I and II:

https://ec.europa.eu/commission/presscorner/detail/en/qanda_25_615 (26/2/2025)

Commission strengthens further the European Union's financial risk management framework:

https://ec.europa.eu/commission/presscorner/detail/en/ip_25_610 (25/2/2025)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference: https://ec.europa.eu/commission/presscorner/detail/en/speech_25_528 (17/2/2025)

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https://ec.europa.eu/commission/presscorner/detail/en/ip_25_339 (29/1/2025)

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https://ec.europa.eu/commission/presscorner/detail/en/statement_25_364 (29/1/2025)

Speech by President von der Leyen at the European Parliament Plenary on the conclusions of the European Council meeting of 19 December 2024: https://ec.europa.eu/commission/presscorner/detail/en/speech_25_311 (22/1/2025)

Remarks by Commissioner Dombrovskis at the ECOFIN press conference:

https://ec.europa.eu/commission/presscorner/detail/en/speech_25_308 (21/1/2025)

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https://ec.europa.eu/commission/presscorner/detail/en/speech_25_301 (20/1/2025)

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https://ec.europa.eu/commission/presscorner/detail/en/ip_25_261 (15/1/2025)

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Questions and answers on the European Semester Autumn Package:

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 (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 (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 (24/11/2024)

EU continues to be a global leader on sustainable finance:

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 (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 (8/11/2024)

Remarks by Executive Vice-President Dombrovskis at the ECOFIN press conference:

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

Remarks by Commissioner Gentiloni at the Eurogroup press conference:

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 (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 (10/10/2024)

Remarks of Commissioner Gentiloni at the ECOFIN press conference:

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 (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 (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 (24/7/2024)

5. European Stability Mechanism (ESM)

Statement to press by Pierre Gramegna following meeting with Greek Finance Minister Kostis Hatzidakis: <https://www.esm.europa.eu/press-releases/statement-pierre-gramegna-following-meeting-greek-finance-minister-kostis-hatzidakis> (14/3/2025)

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-glf-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

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

Higher and more expensive sovereign and corporate debt risks restricting capacity to finance future investment needs: <https://www.oecd.org/en/about/news/press-releases/2025/03/higher-and-more-expensive-sovereign-and-corporate-debt-risks-restricting-capacity-to-finance-future-investment-needs.html> (20/3/2025)

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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)

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II. Financial Stability – Banking Regulation

A. International Level

1. Financial Stability Board (FSB)

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FSB finds that the G20 financial regulatory reforms have enhanced the resilience of securitisation markets:

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FSB develops analytical framework and toolkit to assess climate-related vulnerabilities:

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<https://www.fsb.org/2025/01/public-responses-to-consultation-on-format-for-incident-reporting-exchange-fire/> (3/1/2025)

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<https://www.fsb.org/publications> (19/12/2024)

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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/> (16/12/2024)

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FSB publishes 2024 G-SIB list: <https://www.fsb.org/2024/11/fsb-publishes-2024-g-sib-list/> (26/11/2024)

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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)

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

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<https://www.fsb.org/2024/09/building-bridges-the-case-for-better-data-and-coordination-for-the-non-bank-sector/> (12/9/2024)

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<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

Principles for the management of credit risk: <https://www.bis.org/bcbs/publ/d591.htm> (5/2/2025)

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

Basel Committee progresses work to strengthen supervisory effectiveness, initiates analytical work on information and communication technology risk management and synthetic risk transfers: <https://www.bis.org/press/p250313.htm> (13/3/2025)

BIS monthly newsletter-March 2025: <https://www.bis.org/press/newsletter.htm> (3/3/2025)

BIS residential property price statistics, Q3 2024: https://www.bis.org/statistics/pp_residential_2502.htm (27/2/2025)

BIS Innovation Hub: Project Rialto: improving instant cross-border payments using central bank money settlement: <https://www.bis.org/about/bisih/topics/cbdc/rialto.htm> (13/2/2025)

BIS newsletter – February 2025: <https://www.bis.org/press/newsletter.htm> (4/2/2025)

Governors and Heads of Supervision endorse work programme of Basel Committee:

<https://www.bis.org/press/p250204.htm> (4/2/2025)

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 (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 (19/12/2024)

BIS Quarterly Review, December 2024: 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 (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 (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 (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)

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B. EU – Euro Area Level

1. European Parliament and Council of the EU

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: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_5_2024_REV_1&qid=1732885157133 (27/11/2024)

2. European Commission
Delegated and implementing acts
<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): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500212 (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): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795 (31/10/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2494 of 24 September 2024 laying down implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to standard forms, templates and procedures for the cooperation and exchange of information between competent authorities and EBA and ESMA (OJ L, 2024/2494, 25.9.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494 (25/9/2024)</p> <p>Corrigendum to Commission Implementing Regulation (EU) 2024/1618 of 6 June 2024 amending Implementing Regulation (EU) 2021/763 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (Official Journal of the European Union L, 2024/1618, 7 June 2024) (OJ L, 2024/90490, 8.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490 (8/8/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2147 of 6 August 2024 laying down technical information for the calculation of technical provisions and basic own funds for reporting with reference dates from 30 June 2024 until 29 September 2024 in accordance with Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (OJ L, 2024/2147, 7.8.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147 (7/8/2024)</p>
Proposals for legislative acts
Communications / Guidelines / Recommendations
<p>Commission Decision (EU) 2024/2033 of 21 September 2023 on measure SA.39451 (2015/C) (ex 2015/NN) implemented by Italy for Banca Tercas (notified under document C(2024) 6281) (OJ L, 2024/2033, 29.7.2024): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033 (29/7/2024)</p>
Other
3. ECB – Single Supervisory Mechanism (SSM)
Regulatory Measures
<p>ECB consults on its approach to options and discretions available in EU law: https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr241108-2c3cf996cf.en.html (8/11/2014)</p> <p>Draft Recommendation ECB/2025/XX amending Recommendation ECB/2017/10 on common specifications for the exercise of some options and discretions available in Union law:</p>

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

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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)

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 launches public consultation on resolvability testing for banks: <https://www.srb.europa.eu/en/content/srb-launches-public-consultation-resolvability-testing-banks> (17/3/2025)

MREL targets met, shows Q3.2024 dashboard: <https://www.srb.europa.eu/en/content/mrel-targets-met-shows-q32024-dashboard> (20/2/2025)

No additional SRF bank levies needed for 2025; Fund continues to meet target level: <https://www.srb.europa.eu/en/content/no-additional-srf-bank-levies-needed-2025-fund-continues-meet-target-level> (10/2/2025)

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 Laboueix's opening words at the SRB Annual Press Breakfast: <https://www.srb.europa.eu/en/content/dominique-laboueixs-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)

Macro-financial scenario for the 2025 EU-wide banking sector stress test (updated on 28 February 2025): https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress_test250120~1bcaa4e336.en.pdf?77c08f80759415aa620e297d6f64db6f (28/2/2025)

Recommendation of the European Systemic Risk Board of 3 December 2024 amending Recommendation ESRB/2015/2 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2024/7) (OJ C, C/2025/1010, 12.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202501010 (12/2/2025)

ESRB publishes report on a monitoring framework for systemic liquidity risks in financial system:

<https://www.esrb.europa.eu/news/pr/date/2025/html/esrb.pr250203~a4b1990d58.en.html> (3/2/2025)

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 (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 (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 (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 (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 (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 (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~f8b49e2cf.en.html> (26/9/2024)

ESRB response to the ESMA consultation on draft Regulatory Technical Standards and Guidelines on liquidity management tools:

https://www.esrb.europa.eu/pub/pdf/other/ESRB.response.240902_ESMA_consultation_LMTs~738ff47fe8.en.pdf?30b3f3f06f99917b749c121e4d606c54 (2/9/2024)

Advisory Scientific Committee publishes report on banks' vulnerability to deposit runs:

<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr240829~c5f44cf813.en.html> (29/8/2024)

ESRB letter to the European Parliament - Data sharing between the European Supervisory Authorities and the ESRB:

https://www.esrb.europa.eu/pub/pdf/other/esrb.letter240819_data_sharing_parliament~19250ab48e.en.pdf?1bc11ef61d2b4e40e946f05519a26c2a (19/8/2024)

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

7. European Court of Auditors

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

Special report 07/2025: The European Fund for Strategic Investments – Contributed substantially to addressing the investment gap, but had not fully reached the € 500 billion target in the real economy by the end of 2022 (OJ C, C/2025/1822, 20.3.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202501822 (20/3/2025)

III. Capital Markets Regulation

A. International Level: International Organization of Securities Commissions (IOSCO)

IOSCO launches new alerts portal to help combat retail investment fraud:

<https://www.iosco.org/news/pdf/IOSCONEWS763.pdf> (20/3/2025)

IOSCO publishes Consultation Report on Neo-Brokers: <https://www.iosco.org/news/pdf/IOSCONEWS762.pdf> (12/3/2025)

IOSCO publishes new Consultation Report on Artificial Intelligence in Capital Markets: Use Cases, Risks, and Challenges: <https://www.iosco.org/news/pdf/IOSCONEWS761.pdf> (12/3/2025)

IOSCO unveils Work Program for 2025: <https://www.iosco.org/news/pdf/IOSCONEWS760.pdf> (12/3/2025)

The IFRS Foundation Monitoring Board reaffirmed the importance of oversight of the standard-setting activities and governance by the IFRS Foundation Trustees: <https://www.iosco.org/news/pdf/IOSCONEWS759.pdf> (10/3/2025)

IOSCO concludes Thematic Review on Technological Challenges to Effective Market Surveillance:

<https://www.iosco.org/news/pdf/IOSCONEWS758.pdf> (19/2/2025)

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 (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)

Combatting 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/twic2zii/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

Remarks by Commissioner Albuquerque on the Savings and Investments Union Communication: https://ec.europa.eu/commission/presscorner/detail/en/speech_25_835 (19/3/2025)

Commission unveils Savings and Investments Union strategy to enhance financial opportunities for EU citizens and businesses: https://ec.europa.eu/commission/presscorner/detail/en/ip_25_802 (19/3/2025)

Questions and answers on the Savings and Investments Union: https://ec.europa.eu/commission/presscorner/detail/en/qanda_25_803 (19/3/2025)

Commission Delegated Regulation (EU) 2025/416 of 29 November 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the content and format of order book records for crypto-asset service providers operating a trading platform for crypto-assets (OJ L, 2025/416, 14.3.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500416 (14/3/2025)

Commission Delegated Regulation (EU) 2025/417 of 28 November 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the manner in which crypto-asset service providers operating a trading platform for crypto-assets are to present transparency data (OJ L, 2025/417, 14.3.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500417 (14/3/2025)

Commission Delegated Regulation (EU) 2025/303 of 31 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the information to be included by certain financial entities in the notification of their intention to provide crypto-asset services (OJ L, 2025/303, 20.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500303 (20/2/2025)

Commission Delegated Regulation (EU) 2025/301 of 23 October 2024 supplementing Regulation (EU) 2022/2554 of the European Parliament and of the Council with regard to regulatory technical standards specifying the content and time limits for the initial notification of, and intermediate and final report on, major ICT-related incidents, and the content of the voluntary notification for significant cyber threats (OJ L, 2025/301, 20.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500301 (20/2/2025)

Commission Implementing Regulation (EU) 2025/302 of 23 October 2024 laying down implementing technical standards for the application of Regulation (EU) 2022/2554 of the European Parliament and of the Council with regard to the standard forms, templates, and procedures for financial entities to report a major ICT-related incident and to notify a significant cyber threat (OJ L, 2025/302, 20.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500302 (20/2/2025)

Commission Implementing Regulation (EU) 2025/304 of 31 October 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 notification by certain financial entities of their intention to provide crypto-asset services (OJ L, 2025/304, 20.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500304 (20/2/2025)

Commission Delegated Regulation (EU) 2025/292 of 26 September 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards establishing a template document for cooperation arrangements between competent authorities and supervisory authorities of third countries (OJ L, 2025/292, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500292 (13/2/2025)

Commission Delegated Regulation (EU) 2025/293 of 30 September 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the requirements, templates and procedures for the handling of complaints relating to asset referenced tokens (OJ L, 2025/293, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500293 (13/2/2025)

Commission Delegated Regulation (EU) 2025/294 of 1 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the requirements, templates and procedures for the handling of complaints by the crypto-asset service providers (OJ L, 2025/294, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500294 (13/2/2025)

Commission Delegated Regulation (EU) 2025/295 of 24 October 2024 supplementing Regulation (EU) 2022/2554 of the European Parliament and of the Council with regard to regulatory technical standards on harmonisation of conditions enabling the conduct of the oversight activities (OJ L, 2025/295, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500295 (13/2/2025)

Commission Delegated Regulation (EU) 2025/296 of 31 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the procedure for the approval of a crypto-asset white paper (OJ L, 2025/296, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500296 (13/2/2025)

Commission Delegated Regulation (EU) 2025/297 of 31 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the conditions for the establishment and functioning of consultative supervisory colleges (OJ L, 2025/297, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500297 (13/2/2025)

Commission Delegated Regulation (EU) 2025/298 of 31 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the methodology to estimate the number and value of transactions associated to uses of asset-referenced tokens and of e-money tokens denominated in a currency that is not an official currency of a

Member State as a means of exchange (OJ L, 2025/298, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500298 (13/2/2025)

Commission Delegated Regulation (EU) 2025/299 of 31 October 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council on markets in crypto-assets with regard to regulatory technical standards on continuity and regularity in the performance of crypto-asset services (OJ L, 2025/299, 13.2.2025): https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500299 (13/2/2025)

Proposal for a Regulation of the European Parliament and of the Council amending Regulation (EU) No 909/2014 as regards a shorter settlement cycle in the Union: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52025PC0038&qid=1739651231499> (12/2/2025)

Questions and answers on the proposal to shorten EU settlement cycle from two days to one: https://ec.europa.eu/commission/presscorner/detail/en/qanda_25_447 (12/2/2025)

Commission proposes to shorten settlement cycle for EU securities from two days to one: https://ec.europa.eu/commission/presscorner/detail/en/ip_25_446 (12/2/2025)

Communication from the Commission to the European Parliament, the Council and the European Economic and Social Committee and the Committee of the Regions Towards a Savings and Investment Union: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=PI_COM%3AAres%282025%29971505&qid=1738981297794 (7/2/2025)

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 (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 (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 (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 (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 (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 (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 (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 (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 (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 (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 (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 (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 (19/9/2024)

3. European Securities and Markets Authority (ESMA)

ESMA and Bank of England Conclude a Revised MoU In Respect of UK-based CCPs Under EMIR: <https://www.esma.europa.eu/press-news/esma-news/esma-and-bank-england-conclude-revised-mou-respect-uk-based-ccps-under-emir> (17/3/2025)

ESMA Extends The Tiering and Recognition of The Three UK-based CCPs: <https://www.esma.europa.eu/press-news/esma-news/esma-extends-tiering-and-recognition-three-uk-based-ccps> (17/3/2025)

ESMA clarifies the treatment of settlement fails with respect to the CSDR penalty mechanism: <https://www.esma.europa.eu/press-news/esma-news/esma-clarifies-treatment-settlement-fails-respect-csdr-penalty-mechanism> (14/3/2025)

ESMA publishes the results of the Annual Transparency Calculations for Equity and equity-like instruments: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-results-annual-transparency-calculations-equity-and-equity-2> (28/2/2025)

New Q&As available: <https://www.esma.europa.eu/press-news/esma-news/new-qas-available-20> (21/2/2025)

CSDR Refit: ESMA Publishes a First Set of Technical Standards To Recalibrate and Clarify The Framework: <https://www.esma.europa.eu/press-news/esma-news/csdr-refit-esma-publishes-first-set-technical-standards-recalibrate-and> (20/2/2025)

ESMA Publishes Latest Edition of Its Newsletter: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-latest-edition-its-newsletter-36> (19/2/2025)

ESMA Proposes Guidelines On Product Supplements: <https://www.esma.europa.eu/press-news/esma-news/esma-proposes-guidelines-product-supplements> (18/2/2025)

ESMA Consults On The Criteria For The Assessment of Knowledge and Competence Under MiCA: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-criteria-assessment-knowledge-and-competence-under-mica> (17/2/2025)

ESMA Launches a Common Supervisory Action With NCAs On Compliance and Internal Audit Functions: <https://www.esma.europa.eu/press-news/esma-news/esma-launches-common-supervisory-action-ncas-compliance-and-internal-audit> (14/2/2025)

ESMA Consults On Amendments To Settlement Discipline: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-amendments-settlement-discipline> (13/2/2025)

ESMA Consults On Revised Disclosure Requirements For Private Securitisations: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-revised-disclosure-requirements-private-securitisations> (13/2/2025)

Geopolitical and Macroeconomic developments driving market uncertainty: <https://www.esma.europa.eu/press-news/esma-news/geopolitical-and-macroeconomic-developments-driving-market-uncertainty> (12/2/2025)

ESMA consults on CCP Authorisations, Extensions and Validations: <https://www.esma.europa.eu/press-news/esma-news/esma-consults-ccp-authorisations-extensions-and-validations> (7/2/2025)

ESMA contributes to simplification and burden reduction: <https://www.esma.europa.eu/press-news/esma-news/esma-contributes-simplification-and-burden-reduction> (7/2/2025)

ESMA's conference "Shaping the future of EU capital markets" results: <https://www.esma.europa.eu/press-news/esma-news/esmas-conference-shaping-future-eu-capital-markets-results> (6/2/2025)

ESMA publishes the results of the survey on legal entities identifiers: <https://www.esma.europa.eu/press-news/esma-news/esma-publishes-results-survey-legal-entities-identifiers> (3/2/2025)

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)

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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)

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