

***EBI Report***

***on***

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

***(20 July 2024 – 4 April 2025)***

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## I. Economic Policy Measures

### A. European Central Bank (ECB) – Eurosystem

#### 1. Monetary Policy Measures

Monetary Policy Account: Meeting of 5-6 April:

<https://www.ecb.europa.eu/press/accounts/2025/html/ecb.mq250403~e578b5dbea.en.html> (3/4/2025)

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.qc250328~754c442fb3.en.html> (28/3/2025)

Monetary developments in the euro area: February 2025:

<https://www.ecb.europa.eu/press/stats/md/html/ecb.md2502~202f6500e4.en.html> (27/3/2025)

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.qc250221~6c1e486eb9.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.qc250131~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.qc241213~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.qc241129~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.qc241018~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.qc240927~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

Euro area bank interest rate statistics: February 2025:

<https://www.ecb.europa.eu/press/stats/mfi/html/ecb.mir2504~86702ea969.en.html> (2/4/2025)

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

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.sma250331\\_questionnaire.en.pdf?57b616a14bd2284b911f9c98ee427e4b](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma250331_questionnaire.en.pdf?57b616a14bd2284b911f9c98ee427e4b) (31/3/2025)

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

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

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

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

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

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

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

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

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

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

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

Euro area bank interest rate statistics: October 2024:

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

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

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

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

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

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter241115\\_Zijlstra~344bb2c155.en.pdf?473b5d69c44caeffbae78e95d68a60d](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](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar241021_october.en.pdf) (21/10/2024)

Euro area bank interest rate statistics: August 2024:

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

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

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.sma240930\\_questionnaire.en.pdf?eb9f993c06101d3dc71dba96b74f22c9](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma240930_questionnaire.en.pdf?eb9f993c06101d3dc71dba96b74f22c9) (30/9/2024)

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

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240927\\_Cavedagna~7c5d85d1b7.en.pdf?d6d121aeee7879afb9b19b0ed70e1230](https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240927_Cavedagna~7c5d85d1b7.en.pdf?d6d121aeee7879afb9b19b0ed70e1230) (27/9/2024)

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

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

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.smar240916\\_september.en.pdf?8cc9d84c6b1b77b33c3236e6007ae912](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar240916_september.en.pdf?8cc9d84c6b1b77b33c3236e6007ae912) (16/9/2024)

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

[https://www.ecb.europa.eu/press/projections/html/ecb.projections202409\\_ecbstaff~9c88364c57.en.html](https://www.ecb.europa.eu/press/projections/html/ecb.projections202409_ecbstaff~9c88364c57.en.html) (12/9/2024)

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

[https://www.ecb.europa.eu/pub/pdf/other/ecb.mepletter240905\\_Lalucq~20fceba3f6.en.pdf?d0f8997c7ee64a45bea62dd65901e4c9](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](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.sma240826_questionnaire.en.pdf?95128a0bce4c1fe4fc6f95ddd130c5e9) (26/8/2024)

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

Euro area bank interest rate statistics: June 2024:

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

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

[https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd\\_full2024q1~4e13444d3f.en.html](https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd_full2024q1~4e13444d3f.en.html) (26/7/2024)

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

[https://www.ecb.europa.eu/stats/ecb\\_surveys/sma/shared/pdf/ecb.smar240722\\_july.en.pdf](https://www.ecb.europa.eu/stats/ecb_surveys/sma/shared/pdf/ecb.smar240722_july.en.pdf) (22/7/2024)

### 3. Legal acts and legal instruments (including Opinions)

Decision (EU) 2025/673 of the European Central Bank of 24 March 2025 amending Decision (EU) 2023/1681 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities (ECB/2023/18) (ECB/2025/10) (OJ L, 2025/673, 4.4.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500673](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500673) (4/4/2025)

Opinion of the European Central Bank of 31 March 2025 on a 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 (CON/2025/7):

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_con\\_2025\\_7.en.pdf?462dbaa02ce53edb9057bb7e2e4c88b9](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_con_2025_7.en.pdf?462dbaa02ce53edb9057bb7e2e4c88b9) (1/4/2025)

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ECB publishes consolidated banking data for end-September 2024:  
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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](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](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](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](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](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](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](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](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](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](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](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](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](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](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](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](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](https://www.ecb.europa.eu/stats/ecb_surveys/safe/html/ecb.safe202411~451cceb0f4.en.html) (7/11/2024)

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

[https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd\\_full2024q2~29b4356052.en.html](https://www.ecb.europa.eu/press/stats/ffi/html/ecb.eaefd_full2024q2~29b4356052.en.html) (29/10/2024)

ECB Consumer Expectations Survey results – September 2024:

<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241025~9e2e752b00.en.html> (25/10/2024)

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

Results of the ECB Survey of Professional Forecasters for the fourth quarter of 2024:  
[https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241018\\_1~9b5ce6a9bf.en.html](https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr241018_1~9b5ce6a9bf.en.html) (18/10/2024)

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

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

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

Eurogroup meeting – Digital euro in a changing payments ecosystem:  
[https://www.ecb.europa.eu/euro/digital\\_euro/timeline/profuse/shared/pdf/ecb.deprep241007\\_Eurogroup\\_meeting\\_Digital\\_euro\\_changing\\_payments\\_ecosystem.en.pdf](https://www.ecb.europa.eu/euro/digital_euro/timeline/profuse/shared/pdf/ecb.deprep241007_Eurogroup_meeting_Digital_euro_changing_payments_ecosystem.en.pdf) (7/10/2024)

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

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

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

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

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

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

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

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

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

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

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

ECB harmonises rules for Eurosystem collateral management:  
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240814~05f90141a2.en.html> (14/8/2024)

ECB publishes consolidated banking data for end-March 2024:  
[https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240808\\_1~ad8d5e83bd.en.html](https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240808_1~ad8d5e83bd.en.html) (8/8/2024)

ECB and EBA publish joint report on payment fraud:  
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240801~f21cc4a009.en.html> (1/8/2024)

ECB Consumer Expectations Survey results – June 2024:  
<https://www.ecb.europa.eu/press/pr/date/2024/html/ecb.pr240726~2da9ec7bdf.en.html> (26/7/2024)

Payments statistics: second half of 2023:

[https://www.ecb.europa.eu/press/stats/paysec/html/ecb.pis2023\\_1~10a5662f81.en.html](https://www.ecb.europa.eu/press/stats/paysec/html/ecb.pis2023_1~10a5662f81.en.html) (25/7/2024)

## **B. Other Economic Policy Measures**

### **1. EU Council – Eurogroup Reports and Statements**

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

<https://www.consilium.europa.eu/en/press/press-releases/2025/04/01/report-by-president-antonio-costa-to-the-european-parliament-plenary-session/> (1/4/2025)

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:

<https://www.consilium.europa.eu/en/press/press-releases/2025/03/19/main-messages-from-the-tripartite-social-summit-of-19-march-2025/> (19/3/2025)

'Europe at a crossroads: navigating the challenges ahead' – speech by the Eurogroup President, Paschal Donohoe, at the Hertie School of Governance: <https://www.consilium.europa.eu/en/press/press-releases/2025/03/13/europe-at-a-crossroads-navigating-the-challenges-ahead-speech-by-the-eurogroup-president-paschal-donohoe-at-the-hertie-school-of-governance/> (13/3/2025)

"A strong euro area economy is an anchor for stability and security across our continent" - Eurogroup President Donohoe's report to the President of the Euro Summit: <https://www.consilium.europa.eu/en/press/press-releases/2025/03/13/eurogroup-president-donohoe-s-report-to-the-president-of-the-euro-summit/> (13/3/2025)

Remarks by Paschal Donohoe following the Eurogroup meeting of 10 March 2025:

<https://www.consilium.europa.eu/en/press/press-releases/2025/03/10/remarks-by-paschal-donohoe-following-the-eurogroup-meeting-of-10-march-2025/> (10/3/2025)

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)

Remarks by Paschal Donohoe following the Eurogroup meeting of 20 January 2025:

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

Remarks by Paschal Donohoe following the Eurogroup meeting of 9 December 2024:

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

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



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

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

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

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

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

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

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

## 2. Council of the EU

Council adopts financial benchmarks regulation to ease burden on SMEs:  
<https://www.consilium.europa.eu/en/press/press-releases/2025/03/24/council-adopts-financial-benchmarks-regulation-to-ease-burden-on-smes/> (24/3/2025)

Macroeconomic dialogue with the social partners on 10 March 2025:  
<https://www.consilium.europa.eu/en/press/press-releases/2025/03/10/macroeconomic-dialogue-with-the-social-partners-on-10-march-2025/> (10/3/2025)

Speech by President António Costa at the EU Ambassadors Conference 2025:  
<https://www.consilium.europa.eu/en/press/press-releases/2025/02/04/speech-by-president-antonio-costa-at-the-eu-ambassadors-conference-2025/> (4/2/2025)

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

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

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

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[antonio-costa-at-the-press-conference-following-the-european-council-meeting-of-19-december-2024/](https://www.consilium.europa.eu/en/press/press-releases/2024/12/19/european-council-conclusions-on-eu-in-the-world-resilience-preparedness-crisis-prevention-and-response-migration-and-other-items/)  
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Immobilised assets: Council greenlights up to €35 billion in macro-financial assistance to Ukraine and new loan mechanism implementing G7 commitment: <https://www.consilium.europa.eu/en/press/press-releases/2024/10/23/immobilised-assets-council-greenlights-up-to-35-billion-in-macro-financial-assistance-to-ukraine-and-new-loan-mechanism-implementing-g7-commitment/> **(23/10/2024)**

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Council Regulation (EU) 2024/2642 of 8 October 2024 concerning restrictive measures in view of Russia's destabilizing activities (OJ L, 2024/2642, 9.10.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202402642](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402642) (9/10/2024)

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### 3. European Parliament and Council of the EU

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

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

Regulation (EU) 2024/2747 of the European Parliament and of the Council of 9 October 2024 establishing a framework of measures related to an internal market emergency and to the resilience of the internal market 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](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](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](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](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_741) (11/3/2025)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference: [https://ec.europa.eu/commission/presscorner/detail/en/speech\\_25\\_729](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_729) (10/3/2025)

Commission Recommendation (EU) 2025/63 of 15 January 2025 on reviewing outbound investments in technology areas critical for the economic security of the Union (OJ L, 2025/63, 15.1.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500063](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500063) (15/1/2025)

Recommendation for a Council Recommendation on the economic policy of the euro area (COM/2024/704 final): <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52024DC0704&qid=1734717121715> (17/12/2024)

Communication from the Commission (...): Alert Mechanism Report 2025 prepared in accordance with Article 3 of Regulation (EU) No 1176/2011 on the prevention and correction of macroeconomic imbalances (COM/2024/702 final): <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](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406792) (13/11/2024)

Commission Notice on the interpretation and implementation of certain legal provisions of the Disclosures Delegated Act under Article 8 of the EU Taxonomy Regulation on the reporting of Taxonomy-eligible and Taxonomy-aligned economic activities and assets (third Commission Notice) (OJ C, C/2024/6691, 8.11.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202406691](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202406691) (8/11/2024)

Commission Notice – Guidance on recovery and resilience plans (OJ C, C/2024/4618, 22.7.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202404618](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404618) (22/7/2024)

## Other

Speech by President von der Leyen at the European Parliament Plenary debate on the conclusions of the European Council meeting of 20 March 2025: [https://ec.europa.eu/commission/presscorner/detail/en/speech\\_25\\_938](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_938) (1/4/2025)

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](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](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](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](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](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](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_528) (17/2/2025)

A bolder, simpler, faster Union: the 2025 Commission work programme:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_466](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_466) (12/2/2025)

An EU Compass to regain competitiveness and secure sustainable prosperity:

[https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_339](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_339) (29/1/2025)

Annual Single Market and Competitiveness Report highlights challenges and opportunities to EU competitiveness: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_335](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_335) (29/1/2025)

Statement by President von der Leyen on the EU Competitiveness Compass:

[https://ec.europa.eu/commission/presscorner/detail/en/statement\\_25\\_364](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](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](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_308) (21/1/2025)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference: [https://ec.europa.eu/commission/presscorner/detail/en/speech\\_25\\_301](https://ec.europa.eu/commission/presscorner/detail/en/speech_25_301) (20/1/2025)

Commission calls on Member States to review outbound investments and assess risks to economic security: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_25\\_261](https://ec.europa.eu/commission/presscorner/detail/en/ip_25_261) (15/1/2025)

Remarks by Commissioner Dombrovskis at the ECOFIN press conference: [https://ec.europa.eu/commission/presscorner/detail/en/speech\\_24\\_6344](https://ec.europa.eu/commission/presscorner/detail/en/speech_24_6344) (10/12/2024)

Remarks by Commissioner Dombrovskis at the Eurogroup press conference: [https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_6325](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_6325) (9/12/2024)

Questions and answers on the European Semester Autumn Package: [https://ec.europa.eu/commission/presscorner/detail/en/qanda\\_24\\_5923](https://ec.europa.eu/commission/presscorner/detail/en/qanda_24_5923) (26/11/2024)

Remarks by Executive Vice-President Dombrovskis and Commissioner Gentiloni at the press conference of the European Semester Autumn Package: [https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5929](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5929) (26/11/2024)

First European Semester Autumn Package under new economic governance framework sets out path for sound public finances and sustainable and inclusive growth: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5922](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5922) (26/11/2024)

EU secures agreement on carbon market rules and new climate finance goal, with broader contributor base to drive clean investments, increase resilience and prepare the ground for further emission reductions: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_6043](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_6043) (24/11/2024)

EU continues to be a global leader on sustainable finance: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5967](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5967) (20/11/2024)

Autumn 2024 Economic Forecast: A gradual rebound in an adverse environment: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5787](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5787) (14/11/2024)

EU to support continued global climate action and push for ambitious finance and investment goals at COP29: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5721](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5721) (8/11/2024)

Remarks by Executive Vice-President Dombrovskis at the ECOFIN press conference: [https://ec.europa.eu/commission/presscorner/detail/en/speech\\_24\\_5686](https://ec.europa.eu/commission/presscorner/detail/en/speech_24_5686) (5/11/2024)

Remarks by Commissioner Gentiloni at the Eurogroup press conference: [https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5668](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5668) (4/11/2024)

The Recovery and Resilience Facility continues to deliver, Commission third annual report shows: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5206](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5206) (10/10/2024)

Investing in sustainable economic growth and solidarity and safeguarding EU financial interests through our 2023 budget: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_5183](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_5183) (10/10/2024)

Remarks of Commissioner Gentiloni at the ECOFIN press conference: [https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5163](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5163) (8/10/2024)

Remarks of Commissioner Gentiloni at the Eurogroup press conference: [https://ec.europa.eu/commission/presscorner/detail/en/statement\\_24\\_5125](https://ec.europa.eu/commission/presscorner/detail/en/statement_24_5125) (7/10/2024)

First transfer of €1.5 billion of proceeds from immobilised Russian assets made available in support of Ukraine today: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_4029](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_4029) (26/7/2024)

Commission proposes to postpone by one year the market risk prudential requirements under Basel III in the EU: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_24\\_3981](https://ec.europa.eu/commission/presscorner/detail/en/ip_24_3981) (24/7/2024)

## 5. European Stability Mechanism (ESM)

ESM mandates Scope Ratings to rate its creditworthiness: <https://www.esm.europa.eu/press-releases/esm-mandates-scope-ratings-rate-its-creditworthiness> (31/3/2025)

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-qlf-loans> (28/11/2024)

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

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

Joint IMF-RFAs press release on the 9th High-level RFAs Dialogue: <https://www.esm.europa.eu/press-releases/joint-imf-rfas-press-release-9th-high-level-rfas-dialogue> (23/10/2024)

Pierre Gramegna at Eurogroup press conference, October 2024: <https://www.esm.europa.eu/press-conferences/pierre-gramegna-eurogroup-press-conference-october-2024> (7/10/2024)

ESM completes 2024 funding, raises €2 billion with bond sale: <https://www.esm.europa.eu/press-releases/esm-completes-2024-funding-raises-eu2-billion-bond-sale> (23/9/2024)

Remarks by ESM Managing Director Pierre Gramegna, Press conference following Eurogroup meeting Budapest, 13 September 2024: <https://www.esm.europa.eu/press-conferences/pierre-gramegna-eurogroup-press-conference-september-2024> (13/9/2024)

ESM raises €2 billion with 10-year bond sale: <https://www.esm.europa.eu/press-releases/esm-raises-eu2-billion-10-year-bond-sale> (2/9/2024)

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

## 6. Recovery and Resilience Facility

The link below guides to the National recovery and resilience plans, and contains the draft or final plans and, where available, the Commission assessment and accompanying press material: [https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility\\_en](https://ec.europa.eu/info/business-economy-euro/recovery-coronavirus/recovery-and-resilience-facility_en)

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

OECD headline inflation slows slightly to 4.5% in February 2025: <https://www.oecd.org/en/data/insights/statistical-releases/2025/04/consumer-prices-oecd-updated-3-april-2025.html> (3/4/2025)

R&D spending growth slows in OECD, surges in China; government support for energy and defence R&D rises sharply: <https://www.oecd.org/en/data/insights/statistical-releases/2025/03/rd-spending-growth-slows-in-oecd-surges-in-china-government-support-for-energy-and-defence-rd-rises-sharply.html> (31/3/2025)

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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## II. Financial Stability – Banking Regulation

### A. International Level

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

### **Financial Standards**

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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)

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### **Selected Reports and Studies**

Basel III risk-based capital ratios increase while leverage ratio and Net Stable Funding Ratio remain stable for large internationally active banks in the first half of 2024, latest Basel III monitoring exercise shows: <https://www.bis.org/press/p250326.htm> (26/3/2025)

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**

BIS Innovation Hub: Project AISE: enhancing financial supervision with AI-powered tools: [https://www.bis.org/about/bisih/topics/suptech\\_regtech/aise.htm](https://www.bis.org/about/bisih/topics/suptech_regtech/aise.htm) (3/4/2025)

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)

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Governors and Heads of Supervision endorse work programme of Basel Committee: <https://www.bis.org/press/p250204.htm> (4/2/2025)

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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)

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Basel Committee publishes more details on global systemically important banks: <https://www.bis.org/press/p241126.htm> (26/11/2024)

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

Basel Committee reaffirms expectation to implement Basel III; finalises guidelines to strengthen banks' counterparty credit risk management; and progresses work to strengthen supervisory effectiveness: <https://www.bis.org/press/p241120.htm> (20/11/2024)

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CGFS: Interest rate risk exposures of non-financial corporates and households: <https://www.bis.org/publ/cgfs70.htm> (15/11/2024)

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BIS Innovation Hub: Project Mandala: Streamlining cross-border transaction compliance: <https://www.bis.org/publ/othp87.htm> (28/10/2024)

Charting the course: prudential regulation and supervision for smooth sailing: <https://www.bis.org/speeches/sp241023a.htm> (23/10/2024)

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CPMI reports to G20 on fast payment system interlinking and APIs provide insights and recommendations to enhance cross-border payments: <https://www.bis.org/press/p241015.htm> (15/10/2024)

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<https://www.bis.org/press/p241002.htm> (2/10/2024)

BIS latest update October 2024: Lessons on bank turmoil, carry trade:

<https://www.bis.org/press/newsletter.htm> (1/10/2024)

International Journal of Central Banking (IJCB), October 2024 Issue: <https://www.bis.org/ijcb.htm> (1/10/2024)

Basel Committee approves annual G-SIB assessment and advances follow-up response to 2023 banking turmoil: <https://www.bis.org/press/p240924.htm> (24/9/2024)

BIS Quarterly Review, September 2024: [https://www.bis.org/publ/qtrpdf/r\\_qt2409.pdf](https://www.bis.org/publ/qtrpdf/r_qt2409.pdf) (16/9/2024)

BIS Innovation Hub: NGFS Data Directory: a growing resource for climate risk data:

[https://www.bis.org/about/bisih/topics/green\\_finance/ngfs.htm](https://www.bis.org/about/bisih/topics/green_finance/ngfs.htm) (9/9/2024)

BIS latest update September 2024: Carry trade unwind, external statistics, and central bank assets:

<https://www.bis.org/press/newsletter.htm> (2/9/2024)

BIS residential property price statistics, Q1 2024: [https://www.bis.org/statistics/pp\\_residential\\_2408.htm](https://www.bis.org/statistics/pp_residential_2408.htm) (29/8/2024)

New BIS data set on central bank total assets:

[https://data.bis.org/topics/CBTA?mtm\\_campaign=CBTAlaunch2024&mtm\\_kwd=announcement&mtm\\_source=website](https://data.bis.org/topics/CBTA?mtm_campaign=CBTAlaunch2024&mtm_kwd=announcement&mtm_source=website) (20/8/2024)

BIS monthly newsletter, latest update August 2024: r-star, housing costs and cryptoassets:

<https://www.bis.org/press/newsletter.htm> (2/8/2024)

Statistical release: BIS international banking statistics and global liquidity indicators at end-March 2024:

<https://www.bis.org/statistics/rppb2407.htm> (31/7/2024)

BIS Innovation Hub: Project Pyxtrial: monitoring the backing of stablecoins:

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

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

IADI Digest – March 2025: <https://www.iadi.org/2025/03/iadi-digest-march-2025/> (28/3/2025)

IADI reaches historic milestone: <https://www.iadi.org/2025/03/103-members/> (12/3/2025)

Testing of Crisis Preparedness and Management: Overview, Practices, and Experiences:

<https://www.iadi.org/2025/03/testing-of-crisis-preparedness-and-management-overview-practices-and-experiences/> (12/3/2025)

IADI Digest – February 2025: <https://www.iadi.org/2025/03/iadi-digest-february-2025> (3/5/2025)

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

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

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

Joint IADI-SEACEN conference – Emerging Challenges for Deposit Insurance Systems and Policy Implications: <https://www.iadi.org/2024/11/joint-iadi-seacen-conference-emerging-challenges-for-deposit-insurance-systems-and-policy-implications/> (7/11/2024)

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



<b>B. EU – Euro Area Level</b>
<b>1. European Parliament and Council of the EU</b>
<p>Directive of the European Parliament and of the Council amending Directive 2009/138/EC as regards proportionality, quality of supervision, reporting, long-term guarantee measures, macro-prudential tools, sustainability risks and group and cross-border supervision, amending Directives 2002/87/EC and 2013/34/EU: <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_5_2024_REV_1&amp;qid=1732885157133">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_5_2024_REV_1&amp;qid=1732885157133</a> (27/11/2024)</p>
<b>2. European Commission</b>
<b>Delegated and implementing acts</b>
<p>Commission Delegated Regulation (EU) 2025/212 of 13 September 2024 correcting Commission Delegated Regulation (EU) 2017/2055 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for the cooperation and exchange of information between competent authorities relating to the exercise of the right of establishment and the freedom to provide services of payment institutions (OJ L, 2025/212, 31.1.2025): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500212">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500212</a> (31/1/2025)</p> <p>Commission Delegated Regulation (EU) 2024/2795 of 24 July 2024 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the date of application of the own funds requirements for market risk (OJ L, 2024/2795, 31.10.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402795</a> (31/10/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2494 of 24 September 2024 laying down implementing technical standards for the application of Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to standard forms, templates and procedures for the cooperation and exchange of information between competent authorities and EBA and ESMA (OJ L, 2024/2494, 25.9.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402494</a> (25/9/2024)</p> <p>Corrigendum to Commission Implementing Regulation (EU) 2024/1618 of 6 June 2024 amending Implementing Regulation (EU) 2021/763 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (Official Journal of the European Union L, 2024/1618, 7 June 2024) (OJ L, 2024/90490, 8.8.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202490490</a> (8/8/2024)</p> <p>Commission Implementing Regulation (EU) 2024/2147 of 6 August 2024 laying down technical information for the calculation of technical provisions and basic own funds for reporting with reference dates from 30 June 2024 until 29 September 2024 in accordance with Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (OJ L, 2024/2147, 7.8.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402147</a> (7/8/2024)</p>
<b>Proposals for legislative acts</b>
<b>Communications / Guidelines / Recommendations</b>
<p>Commission Decision (EU) 2024/2033 of 21 September 2023 on measure SA.39451 (2015/C) (ex 2015/NN) implemented by Italy for Banca Tercas (notified under document C(2024) 6281) (OJ L, 2024/2033, 29.7.2024): <a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402033</a> (29/7/2024)</p>
<b>Other</b>



### 3. ECB – Single Supervisory Mechanism (SSM)

#### Regulatory Measures

ECB consults on its approach to options and discretions available in EU law:

<https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr241108~2c3cf996cf.en.html>  
(8/11/2014)

Draft Recommendation ECB/2025/XX amending Recommendation ECB/2017/10 on common specifications for the exercise of some options and discretions available in Union law:

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_draft\\_recom\\_2025\\_XX.en.pdf?39bf0052848202356a57bb24c7fc7921](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_recom_2025_XX.en.pdf?39bf0052848202356a57bb24c7fc7921) (8/11/2024)

Draft Guideline ECB/2025/XX amending Guideline ECB/2017/9 on the exercise of options and discretions available in Union law:

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_draft\\_gui\\_2025\\_XX.en.pdf?119e7ef82db66fba9db7c3a16d34143d](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_draft_gui_2025_XX.en.pdf?119e7ef82db66fba9db7c3a16d34143d) (8/11/2024)

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

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_reg\\_draft\\_2025\\_XX.en.pdf?51be82fcd7489de711f45bd2c9e4e2e8](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_reg_draft_2025_XX.en.pdf?51be82fcd7489de711f45bd2c9e4e2e8) (8/11/2024)

Draft Guideline ECB/2025/XX amending Guideline (EU) 2017/697 of the European Central Bank on the exercise of options and discretions available in Union law by national competent authorities in relation to less significant institutions (ECB/2017/9):

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

#### Selected Reports and Studies

ECB Annual Report on supervisory activities 2024: <https://www.bankingsupervision.europa.eu/press/other-publications/annual-report/html/ssm.ar2024~700cba1314.en.html> (27/3/2025)

Sound practices for managing intraday liquidity risk:

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

#### Other

Letter from Claudia Buch, Chair of the Supervisory Board, to Mr Markus Ferber, MEP, on banking supervision: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mepletter250328\\_ferber~32437b7350.en.pdf?491550e4383afc3c295e250b9075dabc](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mepletter250328_ferber~32437b7350.en.pdf?491550e4383afc3c295e250b9075dabc) (28/3/2025)

ECB publishes supervisory banking statistics on significant institutions for the fourth quarter of 2024:

<https://www.bankingsupervision.europa.eu/press/pr/date/2025/html/ssm.pr250320~d59cb011c5.en.html>  
(20/3/2025)

Letter from Claudia Buch, Chair of the Supervisory Board, to Ms Maria Zacharia, MEP, on banking supervision:

[https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mep250318\\_zacharia~290973f55d.en.pdf?b5c76049459ceac34ef72f407b8266c4](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mep250318_zacharia~290973f55d.en.pdf?b5c76049459ceac34ef72f407b8266c4) (18/3/2025)

Decision ECB/2025/8 on the total amount of annual supervisory fees for 2024:

[https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg\\_dec\\_2025\\_8.en.pdf?8e79e714fdfae42510175c78ec12b481](https://www.ecb.europa.eu/pub/pdf/legal/ecb.leg_dec_2025_8.en.pdf?8e79e714fdfae42510175c78ec12b481)  
(7/3/2025)

ECB staff response to the European Commission's call for evidence on a targeted amendment to the prudential treatment of securities financing transactions under the net stable funding ratio:

[https://www.ecb.europa.eu/press/letters/pdf/ecb.letter202503\\_treatmentSFTsNSFR~1a87de9de5.en.pdf?21f42793bd73e3bee1f4201706e5354e](https://www.ecb.europa.eu/press/letters/pdf/ecb.letter202503_treatmentSFTsNSFR~1a87de9de5.en.pdf?21f42793bd73e3bee1f4201706e5354e) (7/3/2025)

Decision (EU) 2025/451 of the European Central Bank of 21 February 2025 amending Decision (EU) 2024/461 on the reporting by national competent authorities to the European Central Bank of information on

remuneration, gender pay gap, approved higher ratios and high earners for the purposes of benchmarking (ECB/2024/2) (ECB/2025/7) (OJ L, 2025/451, 6.3.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500451](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500451) (6/3/2025)

Letter from Claudia Buch, Chair of the Supervisory Board, to Mr Fabio de Masi, MEP, on banking supervision: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mep250304\\_demasi~2fbec735b7.en.pdf?f51b3eb54537315ee59041439b09fad](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.mep250304_demasi~2fbec735b7.en.pdf?f51b3eb54537315ee59041439b09fad) (4/3/2025)

List of supervised entities – Cut-off date 1 January 2025: <https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.listofsupervisedentities202502.en.pdf?6ecf7e808dd27908591c734632df2b38> (26/2/2025)

SREP IT Risk Questionnaire 2024: [https://www.bankingsupervision.europa.eu/activities/srep/2025/html/ssm.srep\\_ITRQ2024.en.pdf?dfe4ffac8c14fe91376daacbc4cca7ca](https://www.bankingsupervision.europa.eu/activities/srep/2025/html/ssm.srep_ITRQ2024.en.pdf?dfe4ffac8c14fe91376daacbc4cca7ca) (21/2/2025)

2024 Outsourcing Register – annual horizontal analysis: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.outsourcing\\_horizontal\\_analysis\\_202502~c54626829c.en.pdf?debd80cf85c9f86f8d16b2ecdc86d3f5](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.outsourcing_horizontal_analysis_202502~c54626829c.en.pdf?debd80cf85c9f86f8d16b2ecdc86d3f5) (19/2/2025)

Supervision Newsletter - February 2025: <https://www.bankingsupervision.europa.eu/press/supervisory-newsletters/newsletter/html/index.en.html> (19/2/2025)

TIBER-EU Framework updated to align with DORA: <https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews250211.en.html> (11/2/2025)

ECB clarification on ICAAPs and ILAAPs and respective package submissions: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.ICAAP\\_ILAAP\\_info\\_collection\\_note~4934b71538.en.pdf?1630968929f057c024c2997288396840](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.ICAAP_ILAAP_info_collection_note~4934b71538.en.pdf?1630968929f057c024c2997288396840) (10/2/2025)

FAQs on Initial Margin model approvals under EMIR 3: <https://www.bankingsupervision.europa.eu/ecb/pub/html/ssm.emir3fags202501~2ef1994a55.en.html> (31/1/2025)

List of banks not included in the EBA sample that take part in the parallel ECB stress test: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.list\\_of\\_banks\\_2025~47d2b8bd83.en.pdf?906cf1b111c6a4216b0e948ec6db113b](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.list_of_banks_2025~47d2b8bd83.en.pdf?906cf1b111c6a4216b0e948ec6db113b) (20/1/2025)

ECB to stress test 96 euro area banks in 2025: <https://www.bankingsupervision.europa.eu/press/pr/date/2025/html/ssm.pr250120~6e75fde026.en.html> (20/1/2025)

Governing Council statement on macroprudential policies – the ECB's framework for assessing capital buffers of other systemically important institutions: <https://www.ecb.europa.eu/press/govcstatement/pdf/ecb.govcstatement202412~b1f786e5f1.en.pdf?360ec51a85fd451326c879c9d4c4fe54> (20/12/2024)

List of supervised entities – Cut-off date 1 November 2024: <https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.listofsupervisedentities202412.en.pdf?126df192fa6e088e2828a602da4755cd> (20/12/2024)

Supervisory Banking Statistics for significant institutions – Third quarter 2024: [https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.supervisorybankingstatistics\\_third\\_quarter\\_2024\\_202412~d50dbd570b.en.pdf?2e1b9fb734b7c6d1f23cbaaedaa32934](https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.supervisorybankingstatistics_third_quarter_2024_202412~d50dbd570b.en.pdf?2e1b9fb734b7c6d1f23cbaaedaa32934) (20/12/2024)

Supervisory Priorities 2025-2027: [https://www.bankingsupervision.europa.eu/framework/priorities/html/ssm.supervisory\\_priorities202412~6f69ad032f.en.html](https://www.bankingsupervision.europa.eu/framework/priorities/html/ssm.supervisory_priorities202412~6f69ad032f.en.html) (17/12/2024)

ECB keeps capital requirements broadly steady for 2025, reflecting strong bank performance amid heightened geopolitical risks: <https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr241217~8ca7d1d44e.en.html> (17/12/2024)

Market risk SREP methodology:

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

Internal governance and risk management SREP methodology:

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

Credit risk SREP methodology:

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

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

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_IRRBBCSRBBSrepmethodology.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_IRRBBCSRBBSrepmethodology.en.html) (17/12/2024)

Aggregated results of the 2024 SREP:

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

Operational & ICT risk SREP methodology:

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

Supervisory methodology:

[https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412\\_supervisormethodology2024.en.html](https://www.bankingsupervision.europa.eu/activities/srep/2024/html/ssm.srep202412_supervisormethodology2024.en.html) (17/12/2024)

LSI supervision report 2024:

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

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

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

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

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<https://www.eba.europa.eu/publications-and-media/press-releases/esas-respond-european-commissions-rejection-technical-standards-registers-information-under-digital> (15/10/2024)

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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 valuing banks in resolution: <https://www.srb.europa.eu/en/content/srb-launches-public-consultation-valuing-banks-resolution> (2/4/2025)

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)

General Board of European Systemic Risk Board held 57th regular meeting on 27 March 2025: <https://www.esrb.europa.eu/news/pr/date/2025/html/esrb.pr250403-02f9ee518f.en.html> (3/4/2025)

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](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](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](https://www.esrb.europa.eu/pub/pdf/other/esrb.letter250127_active_account_requirements-9ab5c1270e.en.pdf?8446f6be283b247f252d680ee1f2aef1) (27/1/2025)

Macro-financial scenario for the 2025 EU-wide banking sector stress test: [https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress\\_test250120-1bcaa4e336.en.pdf?356fd92f3f5c561fb71b294b95e2092c](https://www.esrb.europa.eu/mppa/stress/shared/pdf/esrb.stress_test250120-1bcaa4e336.en.pdf?356fd92f3f5c561fb71b294b95e2092c) (20/1/2025)

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

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

ESRB advice to EIOPA on the criteria for identification of exceptional sector-wide shocks (Article 144c (7)):  
[https://www.esrb.europa.eu/pub/pdf/other/ESRB.response.241220\\_EIOPA\\_advice~6ca0fec559.en.pdf?aab96cada3112c3a0a3e7516bf628572](https://www.esrb.europa.eu/pub/pdf/other/ESRB.response.241220_EIOPA_advice~6ca0fec559.en.pdf?aab96cada3112c3a0a3e7516bf628572) (19/12/2024)

High-Level Group on the ESRB Review publishes report entitled "Building on a Decade of Success":  
<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241218~65645580d2.en.html> (18/12/2024)

The General Board of the European Systemic Risk Board held its 56th regular meeting on 28 November 2024:  
<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241205~6f54b13a54.en.html> (5/12/2024)

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

ESRB publishes report on system-wide approach to macroprudential policy:  
<https://www.esrb.europa.eu/news/pr/date/2024/html/esrb.pr241204~116893e3e8.en.html> (4/12/2024)

Opinion of the European Systemic Risk Board of 7 October 2024 regarding the Norwegian notifications of the resetting of the systemic risk buffer pursuant to Article 133 and of the resetting of the O-SII buffer pursuant to Article 131 of Directive 2013/36/EU of the European Parliament and of the Council on access to the activity of credit institutions and the prudential supervision of credit institutions (ESRB/2024/6):  
<https://www.esrb.europa.eu/pub/pdf/other/esrb.opinion241204~038328cb31.en.pdf?f9aff548d3886122443945becced7dbb> (4/12/2024)

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

Opinion of the European Systemic Risk Board of 21 August 2024 regarding the Dutch notification of an extension of the period of application of a stricter national measure based on Article 458 of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions (ESRB/2024/4):  
<https://www.esrb.europa.eu/pub/pdf/other/esrb.opinion241028~f74d042e2b.en.pdf?3d889a76dd0e01f1d1499274b0f11e4c> (28/10/2024)

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

ESRB risk dashboard, September 2024 (Issue 49):  
[https://www.esrb.europa.eu/pub/pdf/dashboard/esrb.risk\\_dashboard\\_external\\_241004~46f2fb4895.en.pdf?d3d90d90e8f9ec167cfcbb0ea012c809](https://www.esrb.europa.eu/pub/pdf/dashboard/esrb.risk_dashboard_external_241004~46f2fb4895.en.pdf?d3d90d90e8f9ec167cfcbb0ea012c809) (4/10/2024)

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

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

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

ESRB letter to the European Parliament - Data sharing between the European Supervisory Authorities and the ESRB:  
[https://www.esrb.europa.eu/pub/pdf/other/esrb.letter240819\\_data\\_sharing\\_parliament~19250ab48e.en.pdf?1bc11ef61d2b4e40e946f05519a26c2a](https://www.esrb.europa.eu/pub/pdf/other/esrb.letter240819_data_sharing_parliament~19250ab48e.en.pdf?1bc11ef61d2b4e40e946f05519a26c2a) (19/8/2024)

Recommendation of the European Systemic Risk Board of 11 June 2024 amending Recommendation ESRB/2015/2 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy

measures (ESRB/2024/2) (OJ C, C/2024/4775, 29.7.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202404775](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202404775) **(29/7/2024)**

## 7. European Court of Auditors

Special report 13/2025: Support from the Recovery and Resilience Facility for the digital transition in EU member states – A missed opportunity for strategic focus in addressing digital needs (OJ C, C/2025/2151, 4.4.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202502151](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202502151) **(4/4/2025)**

Special report 10/2025: Labour market reforms in the national recovery and resilience plans – Some results, but not sufficient to address structural challenges (OJ C, C/2025/1950, 27.3.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202501950](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202501950) **(27/3/2025)**

Special report 14/2024: Green transition – Unclear contribution from the Recovery and Resilience Facility (OJ C, C/2024/5555, 16.9.2024): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C\\_202405555](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202405555) **(16/9/2024)**

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](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 issues Final Report on Standards Implementation Monitoring for Regulator Principles:  
<https://www.iosco.org/news/pdf/IOSCONEWS764.pdf> (2/4/2025)

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](https://www.iosco.org/v2/media_room/?subsection=media_releases) (21/11/2024)

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

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

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

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

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

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

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

IOSCO, IFAC and the IFRS Foundation co-host an international conference on Climate and Sustainability-Related Disclosures during Climate Week NYC: <https://www.iosco.org/news/pdf/IOSCONEWS741.pdf> (24/9/2024)

## B. EU Level

### 1. Council of the EU – Eurogroup

Insolvency law: Council settles on position for core capital markets union legislation:

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

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

Capital Markets Union: Council agrees to make consumers' financial data more accessible:

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

Environmental, social and governance (ESG) ratings: Council greenlights new regulation:

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

Capital markets union: Council adopts revamped rules for EU clearing services:

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

Financial Service Committee's contribution to the follow-up work to the Eurogroup statement on the future of the CMU: <https://www.consilium.europa.eu/media/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

Commission Implementing Regulation (EU) 2025/306 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 information to be included in the application for authorisation as a crypto-asset service provider (OJ L, 2025/306, 31.3.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500306](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500306) (31/3/2025)

Commission Delegated Regulation (EU) 2025/422 of 17 December 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the content, methodologies and presentation of information in respect of sustainability indicators in relation to adverse impacts on the climate and other environment-related adverse impacts (OJ L, 2025/422, 31.3.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500422](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500422) (31/3/2025)

Commission Delegated Regulation (EU) 2025/414 of 18 December 2024 supplementing Regulation (EU) 2023/1114 of the European Parliament and of the Council with regard to regulatory technical standards specifying the detailed content of information necessary to carry out the assessment of a proposed acquisition of a qualifying holding in a crypto-asset service provider (OJ L, 2025/414, 31.3.2025): [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L\\_202500414](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202500414) (31/3/2025)

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