

Prioritisation key: High EBA Priority = 1: Mandated in 2015; AND mandates are in respect of TS/GL/CfA Mandates demanded of EBA in 2014 to which EBA has sought from EC revised deadlines, having prior sought MB approval; but the EC has yet to opine on revised deadlines; AND priority tasks relating to Resolution; AND operational tasks demanded of the EBA, such as at the request of the Court of Auditors and/or in accordance with the Agencies' Internal Control Standards Requirements; AND Ongoing task viewed high priority; Priority = 2 if Mandated in 2015, or Ongoing AND viewed of lower priority - which MAY not be completed in 2015; plus Mediation tasks given conditional of mediation request; Priority =3 If non mandated in 2015

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
1	CRD	4	7	Member States shall ensure that the functions of supervision pursuant to this Directive and to Regulation (EU) No 575/2013 and any other functions of the competent authorities are separate and independent from the functions relating to resolution. Member States shall inform the Commission and EBA thereof, indicating any division of duties.	Notification	Separation of supervisory and resolution functions	Notification on separation of supervisory and resolution functions	Ongoing		3	
2	CRD	8	1	Member States shall require credit institutions to obtain authorisation before commencing their activities. Without prejudice to Articles 10 to 14, they shall lay down the requirements for such authorisation and notify EBA.	Notification	Authorisation and withdrawal of authorisation	Notification on authorisation requirements	Ongoing		3	
3	CRD	8	2	EBA shall develop draft regulatory technical standards to specify: (a) the information to be provided to the competent authorities in the application for the authorisation of credit institutions, including the programme of operations provided for in Article 10; (b) the requirements applicable to shareholders and members with qualifying holdings pursuant to Article 14; and (c) obstacles which may prevent effective exercise of the supervisory functions of the competent authority, as referred to in Article 14.	RTS	Authorisation and withdrawal of authorisation	RTS on Authorisation of credit institutions	31/12/2015		1	2
4	CRD	8	3	EBA shall develop draft implementing technical standards on standard forms, templates and procedures for the provision of the information referred to in point (a) of the first subparagraph of paragraph 2. EBA shall submit the draft technical standards referred to in paragraphs 2 and 3 to the Commission by 31 December 2015.	ITS	Authorisation and withdrawal of authorisation	ITS on Authorisation of credit institutions	31/12/2015		1	2
5	CRD	12	4	Member States may grant authorisation to particular categories of credit institutions the initial capital of which is less than that specified in paragraph 1, subject to the following conditions: (a) the initial capital is no less than EUR 1 million; (b) the Member States concerned notify the Commission and EBA of their reasons for exercising that option.	Notification	Authorisation and withdrawal of authorisation	Notification on authorisation of particular categories of credit institutions	Ongoing		3	
6	CRD	20	1	Competent authorities shall notify EBA of every authorisation granted under Article 8.	Notification	Authorisation and withdrawal of authorisation	Notification of authorisations of credit institutions	Ongoing		3	
7	CRD	20	2	EBA shall publish on its website, and shall update regularly, a list of the names of all credit institutions that have been granted authorisation.	Register	Authorisation and withdrawal of authorisation	List of authorised credit institutions	Ongoing		3	
8	CRD	20	3	The consolidating supervisor shall provide the competent authorities concerned and EBA with all information regarding the group of credit institutions in accordance with Article 14(3), Article 74(1) and Article 109(2), in particular regarding the legal and organisational structure of the group and its governance.	Notification	Authorisation and withdrawal of authorisation	Notification on the Group's structure and governance	Ongoing		3	
9	CRD	20	5	The competent authorities shall notify EBA of each withdrawal of authorisation together with the reasons for such a withdrawal.	Notification	Authorisation and withdrawal of authorisation	Notification on withdrawal of authorisations	Ongoing		3	
10	CRD	22	9	EBA shall develop draft implementing technical standards to establish common procedures, forms and templates for the consultation process between the relevant competent authorities as referred to in Article 24. EBA shall submit those draft implementing technical standards to the Commission by 31 December 2015.	ITS	Qualifying holdings	ITS on the notification on proposed acquisitions	31/12/2015		1	2
11	CRD	37	N/A	Member States shall inform the Commission and EBA of the number and type of cases in which there has been a refusal pursuant to Article 35 and Article 36(3).	Notification	Passporting	Notification of refusals of passports	Ongoing		3	

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12	CRD	41	2	Where the competent authorities of the host Member State consider that the competent authorities of the home Member State have not fulfilled their obligations or will not fulfil their obligations pursuant to the second subparagraph of paragraph 1, they may refer the matter to EBA and request its assistance in accordance with Article 19 of Regulation (EU) No 1093/2010. Where EBA acts in accordance with that Article, it shall take any decision under Article 19(3) of that Regulation within 24 hours.	Mediation	Home-host	Mediation on measures taken by home authorities in relation to activities in host country	Ongoing		2	
13	CRD	41	2	EBA may also assist the competent authorities in reaching an agreement on its own initiative in accordance with the second subparagraph of Article 19(1) of that Regulation.	Mediation	Home-host	Mediation on measures taken by home authorities on EBA's own initiative	Ongoing		2	
14	CRD	43	5	The Commission, EBA and the competent authorities of the other Member States concerned shall be informed of precautionary measures without undue delay.	Notification	Home-host	Notification of precautionary measures in emergency situations	Ongoing		3	
15	CRD	43	5	Where the competent authorities of the home Member State or of any other affected Member State object to measures taken by the competent authorities of the host Member State, they may refer the matter to EBA and request its assistance in accordance with Article 19 of Regulation (EU) No 1093/2010. Where EBA acts in accordance with that Article, it shall take any decision under Article 19(3) of that Regulation within 24 hours. EBA may also assist the competent authorities in reaching an agreement on its own initiative in accordance with the second subparagraph of Article 19(1) of that Regulation.	Mediation	Home-host	Mediation on precautionary measures in emergency situations	Ongoing		2	
16	CRD	47	2	The competent authorities shall notify the Commission, EBA and the European Banking Committee established by Commission Decision 2004/10/EC ( 1 ) of all authorisations for branches granted to credit institutions having their head office in a third country.	Notification	3rd countries	Notification of authorisations for branches of 3rd country institutions	Ongoing		3	
17	CRD	48	4	EBA shall assist the Commission for the purposes of this Article in accordance with Article 33 of Regulation (EU) No 1093/2010.	Advice/Opinion	3rd countries	N/A	Ongoing		3	
18	CRD	51	2	Where the competent authorities of the home Member State have not consulted the competent authorities of the host Member State, or where, following such consultation, the competent authorities of the host Member State maintain that operational steps required by Article 86(11) are not adequate, the competent authorities of the host Member State may refer the matter to EBA and request its assistance in accordance with Article 19 of Regulation (EU) No 1093/2010.	Mediation	Home-host	Mediation on decision regarding identification of significance of branches	Ongoing		2	
19	CRD	53	2	Paragraph 1 shall not prevent the competent authorities from exchanging information with each other or transmitting information to the ESRB, EBA, or the European Supervisory Authority (European Securities and Markets Authority) ("ESMA") established by Regulation (EU) No 1095/2010 of the European Parliament and of the Council ( 1 ) in accordance with this Directive, with Regulation (EU) No 575/2013, with other Directives applicable to credit institutions, with Article 15 of Regulation (EU) No 1092/2010, with Articles 31, 35 and 36 of Regulation (EU) No 1093/2010 and with Articles 31 and 36 of Regulation (EU) No 1095/2010. That information shall be subject to paragraph 1.	Various	various	-	Ongoing		3	
20	CRD	53	3	Paragraph 1 shall not prevent the competent authorities from publishing the outcome of stress tests carried out in accordance with Article 100 of this Directive or Article 32 of Regulation (EU) No 1093/2010 or from transmitting the outcome of stress tests to EBA for the purpose of the publication by EBA of the results of Union-wide stress tests.	Notification	Stress testing	-	Ongoing		3	
21	CRD	55	1	Member States and EBA, in accordance with Article 33 of Regulation (EU) No 1093/2010, may conclude cooperation agreements, providing for exchanges of information, with the supervisory authorities of third countries or with authorities or bodies of third countries in accordance with Article 56 and Article 57(1) of this Directive only if the information disclosed is subject to a guarantee that professional secrecy requirements at least equivalent to those referred to in Article 53(1) of this Directive are complied with. Such exchange of information shall be for the purpose of performing the supervisory tasks of those authorities or bodies. Where the information originates in another Member State, it shall only be disclosed with the express agreement of the authorities which have disclosed it and, where appropriate, solely for the purposes for which those authorities gave their agreement	Notification	Colleges	-	Ongoing		3	
22	CRD	57	5	The competent authorities shall communicate to EBA the names of the authorities or bodies which may receive information pursuant to this Article.	Notification	Exchange of information	Notification on the identification of authorities or bodies for exchange of information	Ongoing		3	

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23	CRD	68	4	By 18 July 2015 EBA shall submit a report to the Commission on the publication of penalties by Member States on an anonymous basis as provided for under paragraph 2, in particular where there have been significant divergences between Member States in this respect. In addition, EBA shall submit a report to the Commission on any significant divergences in the duration of publication of penalties under national law.	Report	Supervisory disclosure	Report on administrative sanctions	18/07/2015		1	2
24	CRD	69	1	Subject to the professional secrecy requirements referred to in Article 53(1), the competent authorities shall inform EBA of all administrative penalties, including all permanent prohibitions, imposed under Articles 65, 66 and 67 including any appeal in relation thereto and the outcome thereof. EBA shall maintain a central database of administrative penalties communicated to it solely for the purposes of exchanging information between competent authorities. That database shall be accessible to competent authorities only and it shall be updated on the basis of the information provided by competent authorities.	Notification	Supervisory disclosure	Notification on administrative sanctions	Ongoing		3	
25	CRD	69	2	Where a competent authority assesses good repute for the purposes of Article 13(1), Article 16(3), Article 91(1) and Article 121, it shall consult the EBA database of administrative penalties. In the event of a change of status or a successful appeal, EBA shall delete or update relevant entries in the database on request by the competent authorities	Notification	Supervisory disclosure	Notification on administrative sanctions	Ongoing		3	
26	CRD	69	4	EBA shall maintain a website with links to each competent authority's publication of administrative penalties under Article 68 and shall show the time period for which each Member State publishes administrative penalties.	Publication	Supervisory disclosure	Publication of administrative sanctions	TBD		3	
Change - 27	CRD	74	3	EBA shall issue guidelines on the arrangements, processes and mechanisms referred to in paragraph 1, in accordance with paragraph 2.	Guidelines	Internal Governance	Guidelines on Internal Governance	TBD	31/12/2016	2	
28	CRD	74	3	In accordance with Article 25 of Regulation (EU) No 1093/2010, EBA shall be entitled to participate in and contribute to the development and coordination of effective and consistent recovery and resolution plans. In that regard EBA shall be informed of, and shall be entitled to participate in, meetings relating to the development and coordination of recovery and resolution plans. Where any such meetings or activities take place, EBA shall be fully informed in advance of the organisation of such meetings, of the main issues to be discussed and of the activities to be considered.	Notification	Recovery and Resolution Planning	Notification and the EBA's participation in meetings on recovery and resolution	TBD		3	
New - 29	CRD	74	3	In accordance with Article 25 of Regulation (EU) No 1093/2010, EBA shall be entitled to participate in and contribute to the development and coordination of effective and consistent recovery and resolution plans. In that regard EBA shall be informed of, and shall be entitled to participate in, meetings relating to the development and coordination of recovery and resolution plans. Where any such meetings or activities take place, EBA shall be fully informed in advance of the organisation of such meetings, of the main issues to be discussed and of the activities to be considered.			Benchmarking of recovery plans (database and reports)	Ongoing			1
New - 30	CRD	74	3	In accordance with Article 25 of Regulation (EU) No 1093/2010, EBA shall be entitled to participate in and contribute to the development and coordination of effective and consistent recovery and resolution plans. In that regard EBA shall be informed of, and shall be entitled to participate in, meetings relating to the development and coordination of recovery and resolution plans. Where any such meetings or activities take place, EBA shall be fully informed in advance of the organisation of such meetings, of the main issues to be discussed and of the activities to be considered.			Benchmarking of resolution plans (database and reports)	Ongoing			1
31	CRD	74	4	In accordance with Article 25 of Regulation (EU) No 1093/2010, EBA shall be entitled to participate in and contribute to the development and coordination of effective and consistent recovery and resolution plans. In that regard EBA shall be informed of, and shall be entitled to participate in, meetings relating to the development and coordination of recovery and resolution plans. Where any such meetings or activities take place, EBA shall be fully informed in advance of the organisation of such meetings, of the main issues to be discussed and of the activities to be considered.	Promoting and monitoring	Recovery and Resolution Planning	Notification and the EBA's participation in meetings on recovery and resolution	Ongoing		1	
32	CRD	75	1	Competent authorities shall collect the information disclosed in accordance with the criteria for disclosure established in points (g), (h) and (i) of Article 450(1) of Regulation (EU) No 575/2013 and shall use it to benchmark remuneration trends and practices. The competent authorities shall provide EBA with that information.	Notification	Remuneration	Notification on remuneration trends and practices	Ongoing		3	1
Change - 33	CRD	75	2	EBA shall issue guidelines on sound remuneration policies which comply with the principles set out in Articles 92 to 95. The guidelines shall take into account the principles on sound remuneration policies set out in Commission Recommendation 2009/384/EC of 30 April 2009 on remuneration policies in the financial services sector <sup>1</sup> .	Guidelines	Remuneration	GL on Remuneration Policies	TBD	31/12/2015	3	1

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34	CRD	75	2	EBA shall use the information received from the competent authorities in accordance with paragraph 1 to benchmark remuneration trends and practices at Union level.	Various	Remuneration	Benchmark Remuneration Trends and Practices	Ongoing		3	
Change - 35	CRD	75	2	ESMA shall cooperate closely with EBA to develop guidelines on remuneration policies for categories of staff involved in the provision of investment services and activities within the meaning of point 2 of Article 4(1) of Directive 2004/39/EC.	Guidelines	Remuneration	GL on remuneration policies/Investment Services	TBD	31/12/2015	3	2
36	CRD	75	3	Competent authorities shall collect information on the number of natural persons per institution that are remunerated EUR 1 million or more per financial year, in pay brackets of EUR 1 million, including their job responsibilities, the business area involved and the main elements of salary, bonus, long-term award and pension contribution. That information shall be forwarded to EBA, which shall publish it on an aggregate home Member State basis in a common reporting format. EBA may elaborate guidelines to facilitate the implementation of this paragraph and ensure the consistency of the information collected.	Publication	Remuneration	List of high-earners	Ongoing		3	2
37	CRD	75	3	Competent authorities shall collect information on the number of natural persons per institution that are remunerated EUR 1 million or more per financial year, in pay brackets of EUR 1 million, including their job responsibilities, the business area involved and the main elements of salary, bonus, long-term award and pension contribution. That information shall be forwarded to EBA, which shall publish it on an aggregate home Member State basis in a common reporting format. EBA may elaborate guidelines to facilitate the implementation of this paragraph and ensure the consistency of the information collected.	Guidelines	Remuneration	GL on data collection on high earners	31/12/2015		1	
38	CRD	78	2	Competent authorities shall ensure that institutions submit the results of the calculations referred to in paragraph 1 in accordance with the template developed by EBA in accordance with paragraph 8 to the competent authorities and to EBA. Where competent authorities choose to develop specific portfolios, they shall do so in consultation with EBA and ensure that institutions report the results of the calculations separately from the results of the calculations for EBA portfolios.	Notification	IRB	Benchmarking Exercise	Ongoing		3	
39	CRD	78	3	EBA shall produce a report to assist the competent authorities in the assessment of the quality of the internal approaches based on the information referred to in paragraph 2.	Report	IRB	Benchmarking Exercise	TBD		1	
40	CRD	78	3	Produce a report to assist the competent authorities in the assessment of the quality of the internal approaches based on the information referred to in paragraph 2	Report	IRB	Benchmarking Exercise (2015)	31/12/2015		1	
41	CRD	78	3	EBA shall produce a report to assist the competent authorities in the assessment of the quality of the internal approaches based on the information referred to in paragraph 2.	Report	IRB	Report on Benchmarking Exercise	16/09/2015		1	
42	CRD	78	6	EBA may issue guidelines and recommendations in accordance with Article 16 of Regulation (EU) No 1093/2010 where it considers them necessary on the basis of the information and assessments referred to in paragraphs 2 and 3 of this Article in order to improve supervisory practices or practices of institutions with regard to internal approaches.	Guidelines	IRB	Benchmarking Exercise	TBD		3	
Change - 43	CRD	78	7	EBA shall develop draft regulatory technical standards to specify: (a) the procedures for sharing assessments made in accordance with paragraph between the competent authorities and with EBA; (b) the standards for the assessment made by competent authorities referred to in paragraph 3. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2014.	RTS	Benchmarking of internal models	Benchmarking Exercise	31/12/2014	31/12/2016		
44	CRD	78	9	The Commission shall, by 1 April 2015 and after consulting EBA, submit a report to the European Parliament and to the Council on the functioning of the benchmarking of internal models including the scope of the model. Where appropriate, the report shall be followed by a legislative proposal.	Advice/Opinion	IRB	Opinion on Benchmarking Exercise	01/04/2015		1	

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45	CRD	86	3	Competent authorities shall inform EBA about any actions carried out pursuant to the third subparagraph. EBA shall make recommendations where appropriate in accordance with Regulation (EU) No 1093/2010	Notification	Liquidity risk	-	TBD		3	
46	CRD	91	6	Competent authorities may authorise members of the management body to hold one additional non-executive directorship. Competent authorities shall regularly inform EBA of such authorisations.	Notification	Internal Governance	List of approvals of additional Directorships	Ongoing		3	2
47	CRD	91	11	Competent authorities shall collect the information disclosed in accordance with Article 435(2)(c) of Regulation (EU) No 575/2013 and shall use it to benchmark diversity practices. The competent authorities shall provide EBA with that information. EBA shall use that information to benchmark diversity practices at Union level.	Notification	Internal Governance	Report on diversity practices at the Union Level	Ongoing		3	1
48	CRD	91	11	Competent authorities shall collect the information disclosed in accordance with Article 435(2)(c) of Regulation (EU) No 575/2013 and shall use it to benchmark diversity practices. The competent authorities shall provide EBA with that information. EBA shall use that information to benchmark diversity practices at Union level.	Guidelines	Internal Governance	Guidelines on benchmark diversity practices	TBD		3	
Change - 49	CRD	91	12	EBA shall issue guidelines on the following: (a) the notion of sufficient time commitment of a member of the management body to perform his functions, in relation to the individual circumstances and the nature, scale and complexity of activities of the institution; EBA shall issue those guidelines by 31 December 2015	Guidelines	Internal Governance	Guidelines on Internal Governance/ Guidelines on the assessment of the suitability of members of the management body	31/12/2015	31/12/2016	1	2
Change - 50	CRD	91	12	EBA shall issue guidelines on the following: (c) the notions of honesty, integrity and independence of mind of a member of the management body as referred to in paragraph 8; EBA shall issue those guidelines by 31 December 2015	Guidelines	Internal Governance	Guidelines on Internal Governance/ Guidelines on the assessment of the suitability of members of the management body	31/12/2015	31/12/2016	1	2
Change - 51	CRD	91	12	EBA shall issue guidelines on the following: (d) the notion of adequate human and financial resources devoted to the induction and training of members of the management body as referred to in paragraph 9; EBA shall issue those guidelines by 31 December 2015	Guidelines	Internal Governance	Guidelines on Internal Governance/ Guidelines on the assessment of the suitability of members of the management body	31/12/2015	31/12/2016	1	2
Change - 52	CRD	91	12	EBA shall issue guidelines on the following: (e) the notion of diversity to be taken into account for the selection of members of the management body as referred to in paragraph 10. EBA shall issue those guidelines by 31 December 2015	Guidelines	Internal Governance	Guidelines on Internal Governance/ Guidelines on the assessment of the suitability of members of the management body	31/12/2015	31/12/2016	1	2
Change - 53	CRD	91	12	EBA shall issue guidelines on the following: (b) the notion of adequate collective knowledge, skills and experience of the management body as referred to in paragraph 7; EBA shall issue those guidelines by 31 December 2015	Guidelines	Internal Governance	Guidelines on Internal Governance/ Guidelines on the assessment of the suitability of members of the management body	31/12/2015	31/12/2016	1	2

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54	CRD	94	1	the institution shall, without delay, inform the competent authority of the decisions taken by its shareholders or owners or members, including any approved higher maximum ratio pursuant to the first subparagraph of this point, and the competent authorities shall use the information received to benchmark the practices of institutions in that regard. The competent authorities shall provide EBA with that information and EBA shall publish it on an aggregate home Member State basis in a common reporting format. EBA may elaborate guidelines to facilitate the implementation of this indent and to ensure the consistency of the information collected;	Guidelines	Remuneration	Guidelines on approved higher maximum ratios for variable remuneration	TBD	31/12/2015	3	1
55	CRD	94	1	The institution shall, without delay, inform the competent authority of the decisions taken by its shareholders or owners or members, including any approved higher maximum ratio pursuant to the first subparagraph of this point, and the competent authorities shall use the information received to benchmark the practices of institutions in that regard. The competent authorities shall provide EBA with that information and EBA shall publish it on an aggregate home Member State basis in a common reporting format. EBA may elaborate guidelines to facilitate the implementation of this indent and to ensure the consistency of the information collected;	Publication	Remuneration	Report on approved higher maximum ratios for variable remuneration	TBD		3	
56	CRD	97	5	Member States shall ensure that whenever a review shows that an institution may pose systemic risk in accordance with Article 23 of Regulation (EU) No 2010/1093 the competent authority informs EBA without delay about the results of the review.	Notification	SREP	Notification on systemic risk	Ongoing		3	
57	CRD	100	2	EBA shall issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to ensure that common methodologies are used by the competent authorities when conducting annual supervisory stress tests.	Guidelines	Stress testing	Guidelines on supervisory stress testing	TBD		2	1
58	CRD	101	5	In order to promote consistent soundness of internal approaches in the Union, EBA shall analyse internal approaches across institutions, including the consistency of implementation of the definition of default and how those institutions treat similar risks or exposures. EBA shall develop guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010, which contain benchmarks on the basis of that analysis.	Guidelines	Internal approaches	GL on review of the permission to use internal approaches	TBD		3	
Change - 59	CRD	103	2	The competent authorities shall notify EBA where they apply paragraph 1. EBA shall monitor supervisory practices and issue guidelines to specify how similar risks should be assessed and how consistent application of paragraph 1 across the Union can be ensured. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	Supervisory measures	GL for application of supervisory measures to institutions with similar risk profiles	30/06/2016	31/12/2017	1	
60	CRD	103	2	The competent authorities shall notify EBA where they apply paragraph 1. EBA shall monitor supervisory practices and issue guidelines to specify how similar risks should be assessed and how consistent application of paragraph 1 across the Union can be ensured. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Notification	Supervisory measures	Notification for application of supervisory measures to institutions with similar risk profiles	Ongoing		3	
61	CRD	107	1	Competent authorities shall inform EBA of: (a) the functioning of their review and evaluation process referred to in Article 97; (b) the methodology used to base decisions referred to in Articles 98, 100, 101, 102, 104 and 105 on the process referred to in point (a).	Notification	SREP	Information on functioning of national SREP approaches	Ongoing		3	
62	CRD	107	1	EBA shall assess the information provided by competent authorities for the purposes of developing consistency in the supervisory review and evaluation process. It may request additional information from competent authorities in order to complete its assessment, on a proportional basis in accordance with Article 35 of Regulation (EU) No 1093/2010.	Various	SREP	Assessment of national SREP approaches	Ongoing		1	

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63	CRD	107	2	EBA shall annually report to the European Parliament and the Council on the degree of convergence of the application of this Chapter between Member States.	Report	SREP	Assessment of national SREP approaches	31/12/2015		1	
64	CRD	111	6	The competent authorities shall notify the Commission and EBA of any agreement falling within paragraph 5.	Notification	Home-host	Notification of waivers from consolidating supervision	Ongoing		3	
65	CRD	112	2	Where the consolidating supervisor fails to carry out the tasks referred to in paragraph 1 or where the competent authorities do not cooperate with the consolidating supervisor to the extent required in carrying out the tasks in paragraph 1, any of the competent authorities concerned may refer the matter to EBA and request its assistance under Article 19 of Regulation (EU) No 1093/2010.	Mediation	Home-host	Mediation on coordination of activities by consolidating supervisor	Ongoing		2	
66	CRD	112	2	EBA may also assist the competent authorities in the event of a disagreement concerning the coordination of supervisory activities under this Article on its own initiative in accordance with the second subparagraph of Article 19(1) of that Regulation.	Mediation	Home-host	Mediation on coordination of activities by consolidating supervisor on EBA's own initiative	Ongoing		2	
67	CRD	113	2	The joint decisions shall be set out in documents containing full reasons which shall be provided to the EU parent institution by the consolidating supervisor. In the event of disagreement, the consolidating supervisor shall at the request of any of the other competent authorities concerned consult EBA. The consolidating supervisor may consult EBA on its own initiative.	Mediation	Home-host	Mediation (non-binding) on joint decision on institution-specific prudential requirements	Ongoing		2	
68	CRD	113	3	In the absence of such a joint decision between the competent authorities within the time periods referred to in paragraph 2, a decision on the application of Articles 73, 86 and 97, Article 104(1)(a) and Article 105 shall be taken on a consolidated basis by the consolidating supervisor after duly considering the risk assessment of subsidiaries performed by relevant competent authorities. If, at the end of the time periods referred to in paragraph 2, any of the competent authorities concerned has referred the matter to EBA in accordance with Article 19 of Regulation (EU) No 1093/2010, the consolidating supervisor shall defer its decision and await any decision that EBA may take in accordance with Article 19(3) of that Regulation, and shall take its decision in conformity with the decision of EBA. The time periods referred to in paragraph 2 shall be deemed the conciliation periods within the meaning of Regulation (EU) No 1093/2010. EBA shall take its decision within 1 month. The matter shall not be referred to EBA after the end of the four month period or one-month period, as applicable, or after a joint decision has been reached. The decision on the application of Articles 73, 86 and 97, Article 104(1)(a) and Article 105 shall be taken by the respective competent authorities responsible for supervision of subsidiaries of an EU parent credit institution or a EU parent financial holding company or EU parent mixed financial holding company on an individual or sub-consolidated basis after duly considering the views and reservations expressed by the consolidating supervisor. If, at the end of any of the time periods referred to in paragraph 2, any of the competent authorities concerned has referred the matter to EBA in accordance with Article 19 of Regulation (EU) No 1093/2010, the competent authorities shall defer their decision and await any decision that EBA shall take in accordance with Article 19(3) of that Regulation, and shall take their decision in conformity with the decision of EBA. The time periods referred to in paragraph 2 shall be deemed the conciliation periods within the meaning of that Regulation. EBA shall take its decision within 1 month. The matter shall not be referred to EBA after the end of the four-month or one-month period, as applicable, or after a joint decision has been reached.	Mediation	Joint decision	Mediation (binding) on joint decision on institution-specific prudential requirements	Ongoing		2	
69	CRD	114	1	Where an emergency situation, including a situation as described in Article 18 of Regulation (EU) No 1093/2010 or a situation of adverse developments in markets, arises, which potentially jeopardises the market liquidity and the stability of the financial system in any of the Member State where entities of a group have been authorised or where significant branches referred to in Article 51 are established, the consolidating supervisor shall, subject to Chapter 1, Section 2, and where applicable Articles 54 and 58 of Directive 2004/39/EC, alert as soon as is practicable, EBA and the authorities referred to in Article 58(4) and Article 59 and shall communicate all information essential for the pursuance of their tasks. Those obligations shall apply to all competent authorities. If an ESCB central bank becomes aware of a situation described in the first subparagraph, it shall alert as soon as is practicable the competent authorities referred to in Article 112, and EBA.	Notification	Crisis management	Notification of emergency situations	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
70	CRD	115	2	The competent authorities responsible for authorising the subsidiary of a parent undertaking which is an institution may, by bilateral agreement, in accordance with Article 28 of Regulation (EU) No 1093/2010, delegate their responsibility for supervision to the competent authorities which authorised and supervise the parent undertaking so that they assume responsibility for supervising the subsidiary in accordance with this Directive. EBA shall be kept informed of the existence and content of such agreements. It shall forward such information to the competent authorities of the other Member States and to the European Banking Committee.	Notification	Home-host	Notification of bilateral MoUs	Ongoing		3	
71	CRD	116	1	Ongoing participation in the work of colleges, including on-site visits and crisis management activities	Promoting and Monitoring	Colleges		Ongoing		1	
72	CRD	116	1	EBA shall contribute to promoting and monitoring the efficient, effective and consistent functioning of colleges of supervisors referred to in this Article in accordance with Article 21 of Regulation (EU) No 1093/2010. To that end, EBA shall participate as appropriate and shall be considered to be a competent authority for that purpose.	Promoting and monitoring	Home-host	Report on operational functioning of colleges	Ongoing		1	
73	CRD	116	1	Mapping of cross-border banking group presence in Europe (EEA cross-border banks and large 3rd country banks with cross-border operations in EEA)	Promoting and monitoring	Colleges	Database of cross-border banks	Ongoing		2	
74	CRD	116	6	Engagement with 3rd country colleges in EU	Promoting and Monitoring	Colleges		Ongoing		2	
75	CRD	116	9	The consolidating supervisor, subject to the confidentiality requirements under Chapter 1, Section II, of this Directive, and where applicable, Articles 54 and 58 of Directive 2004/39/EC, shall inform EBA of the activities of the college of supervisors, including in emergency situations, and communicate to EBA all information that is of particular relevance for the purposes of supervisory convergence.	Promoting and monitoring	Colleges	Colleges of supervisors	Ongoing		2	1
76	CRD	116	9	In the event of a disagreement between competent authorities on the functioning of supervisory colleges, any of the competent authorities concerned may refer the matter to EBA and request its assistance in accordance with Article 19 of Regulation (EU) No 1093/2010.	Mediation	Colleges	Mediation on the functioning of supervisory colleges	Ongoing		2	
77	CRD	116	9	EBA may also assist the competent authorities in the event of a disagreement concerning the functioning of supervisory colleges under this Article on its own initiative in accordance with the second subparagraph of Article 19(1) of that Regulation.	Mediation	Colleges	Mediation on the functioning of supervisory colleges on EBA's own initiative	Ongoing		2	
78	CRD	117	1	The competent authorities shall cooperate with EBA for the purposes of this Directive and Regulation (EU) No 575/2013, in accordance with Regulation (EU) No 1093/2010. The competent authorities shall provide EBA with all information necessary to carry out its duties under this Directive, under Regulation (EU) No 575/2013, and under Regulation (EU) No 1093/2010, in accordance with Article 35 of Regulation (EU) No 1093/2010.	Various	various	-	TBD		3	
79	CRD	117	2	The competent authorities may refer to EBA any of the following situations: (a) where a competent authority has not communicated essential information; (b) where a request for cooperation, in particular to exchange relevant information, has been rejected or has not been acted upon within a reasonable time. Without prejudice to Article 258 TFEU, EBA may act in accordance with the powers conferred on it under Article 19 of Regulation (EU) No 1093/2010.	Mediation	Cooperation of supervisors	-	Ongoing		2	
80	CRD	120	3	The consolidating supervisor shall inform EBA and EIOPA of the decisions taken under paragraphs 1 and 2.	Notification	Mixed Financial Holding Companies	-	Ongoing		3	



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
81	CRD	120	4	EBA, EIOPA and ESMA shall, through the Joint Committee referred to in Article 54 of Regulations (EU) No 1093/2010, (EU) No 1094/2010 and (EU) No 1095/2010, develop guidelines aiming to converge supervisory practices and shall, within three years of the adoption of those guidelines, develop draft regulatory technical standards for the same purpose.	RTS	Mixed Financial Holding Companies	Supervision of Mixed Financial Holding Companies	TBD		3	
82	CRD	120	4	EBA, EIOPA and ESMA shall, through the Joint Committee referred to in Article 54 of Regulations (EU) No 1093/2010, (EU) No 1094/2010 and (EU) No 1095/2010, develop guidelines aiming to converge supervisory practices and shall, within three years of the adoption of those guidelines, develop draft regulatory technical standards for the same purpose.	Guidelines	Mixed Financial Holding Companies	Supervision of Mixed Financial Holding Companies	TBD		3	
83	CRD	125	3	The competent authorities responsible for supervision on a consolidated basis shall establish lists of the financial holding companies or mixed financial holding companies referred to in Article 11 of Regulation (EU) No 575/2013. Those lists shall be communicated to the competent authorities of the other Member States, to EBA and to the Commission.	Notification	Home-host	Notification of financial conglomerates	Ongoing		3	
84	CRD	127	2	The Commission may request the European Banking Committee to give general guidance as to whether the consolidated supervision arrangements of supervisory authorities in third countries are likely to achieve the objectives of consolidated supervision as set out in this Chapter, in relation to institutions the parent undertaking of which has its head office in a third country. The European Banking Committee shall keep any such guidance under review and take into account any changes to the consolidated supervision arrangements applied by such competent authorities. EBA shall assist the Commission and the European Banking Committee in carrying out those tasks, including as to assessing whether such guidance should be updated.	Various	3rd countries	Equivalence of 3rd countries consolidated supervision	Ongoing		3	
85	CRD	127	2	The competent authority carrying out the assessment referred to in the first subparagraph of paragraph 1 shall take into account any such guidance. For that purpose, the competent authority shall consult EBA before adopting a decision.	Advice/Opinion	3rd countries	-	Ongoing		3	
86	CRD	127	3	The supervisory techniques shall be designed to achieve the objectives of consolidated supervision as set out in this Chapter and shall be notified to the other competent authorities involved, to EBA and to the Commission.	Notification	various	Equivalence of 3rd countries consolidated supervision	Ongoing		3	
87	CRD	129	2	Member States which decide to apply such an exemption shall notify the Commission, the ESRB, EBA and the competent authorities of the Member States concerned accordingly.	Notification	Macro-prudential measures	Notification on application of capital conservation buffers	Ongoing		3	
88	CRD	130	2	Member States which decide to apply such an exemption shall notify the Commission, the ESRB, EBA and the competent authorities of the Member States concerned accordingly.	Notification	Macro-prudential measures	Notification on application of institutions specific countercyclical buffer	Ongoing		3	
89	CRD	131	7	Before setting or resetting an O-SII buffer, the competent authority or the designated authority shall notify the Commission, the ESRB, EBA, and the competent and designated authorities of the Member States concerned one month before the publication of the decision referred to in paragraph 5. That notification shall describe in detail:	Notification	various	OSII Buffer	Ongoing		3	
90	CRD	131	11	Where the competent authority or the designated authority takes a decision in accordance with paragraph 10(b), it shall notify EBA accordingly, providing reasons.	Notification	various	-	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
91	CRD	131	12	The competent authority or the designated authority shall notify the names of the G-SIIs and O-SIIs and the respective sub-category to which each G-SIII is allocated, to the Commission, the ESRB and EBA, and shall disclose their names to the public. The competent authorities or designated authorities shall disclose to the public the sub-category to which each G-SII is allocated.	Notification	various	-	Ongoing		3	
92	CRD	132	1	The Commission shall, by 31 December 2015, submit a report to the European Parliament and to the Council on the basis of international developments and EBA opinion on the possibility of extending the framework for G-SIIs to additional types of systemically important institutions within the Union, accompanied by a legislative proposal where appropriate.	Advice/Opinion	G-SIIs	Extending the framework for G-SIIs to additional types	31/12/2015		1	2
93	CRD	132	2	The Commission shall, by 31 December 2016, after consulting the ESRB and EBA, submit a report to the European Parliament and to the Council on whether the provisions relating to G-SIIs as set out in Article 131 should be amended, accompanied by a legislative proposal where appropriate. Any such proposal shall take due account of international regulatory developments and shall review, where appropriate, the process of allocating institution-specific O-SII buffers within a group taking into consideration any possible undue impact on the implementation of structural separation within Member States.	Advice/Opinion	G-SIIs	GSII Buffer Report	TBD		3	
94	CRD	133	11	Before setting or resetting a systemic risk buffer rate of up to 3 %, the competent authority or the designated authority shall notify the Commission, the ESRB, EBA and the competent and designated authorities of the Member States concerned one month before the publication of the decision referred to in paragraph 16. If the buffer applies to exposures located in third countries the competent authority or the designated authority shall also notify the supervisory authorities of those third-countries. That notification shall describe in detail: (a) the systemic or macroprudential risk in the Member State; (b) the reasons why the dimension of the systemic or macroprudential risks threatens the stability of the financial system at national level justifying the systemic risk buffer rate; (c) the justification for why the systemic risk buffer is considered likely to be effective and proportionate to mitigate the risk; (d) an assessment of the likely positive or negative impact of the systemic risk buffer on the internal market, based on information which is available to the Member State; the justification for why none of the existing measures in this Directive or in Regulation (EU) No 575/2013, excluding Articles 458 and 459 of that Regulation, alone or in combination, will be sufficient to address the identified macroprudential or systemic risk taking into account the relative effectiveness of those measures; (f) the systemic risk buffer rate that the Member State wishes to require.	Notification	various	-	Ongoing		3	
95	CRD	133	12	Before setting or resetting a systemic risk buffer rate of above 3 %, the competent authority or the designated authority shall notify the Commission, the ESRB, EBA and the competent and designated authorities of the Member States concerned. If the buffer applies to exposures located in third-countries the competent authority or the designated authority shall also notify the supervisory authorities of those third-countries. That notification shall describe in detail: (...)	Notification	various	Systemic risk buffer rate of above 3 %	Ongoing		3	
96	CRD	133	14	Where one subset of the financial sector is a subsidiary whose parent is established in another Member State, the competent authority or the designated authority shall notify the authorities of that Member State, the Commission and the ESRB. Within one month of the notification, the Commission and the ESRB shall issue a recommendation on the measures taken in accordance with this paragraph. Where the authorities disagree and in the case of a negative recommendation of both the Commission and the ESRB, the competent authority or the designated authority may refer the matter to EBA and request its assistance in accordance with Article 19 of Regulation (EU) No 1093/2010. The decision to set the buffer for those exposures shall be suspended until EBA has taken a decision.	Mediation	various	-	Ongoing		2	
97	CRD	133	15	Within one month of the notification referred to in paragraph 12, the ESRB shall provide the Commission with an opinion as to whether the systemic risk buffer is deemed appropriate. EBA may also provide the Commission with its opinion on the buffer in accordance with Article 34(1) of Regulation (EU) No 1093/2010. Within two months of notification, the Commission, taking into account the assessment of the ESRB and EBA, if relevant, and if it is satisfied that the systemic risk buffer does not entail disproportionate adverse effects on the whole or parts of the financial system of other Member States or of the Union as a whole forming or creating an obstacle to the proper functioning of the internal market, shall adopt an implementing act authorising the competent authority or the designated authority to adopt the proposed measure.	Notification	various	Systematic Risk Buffer SRB	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
98	CRD	134	2	If Member States recognise the systemic risk buffer rate for domestically authorised institutions they shall notify the Commission, the ESRB, EBA and the Member State that sets that systemic risk buffer rate.	Notification	various	SRB	Ongoing		3	
99	CRD	143	1	Competent authorities shall publish the following information:	Publication	various	Supervisory disclosure aggregate statistical data	Ongoing		3	
100	CRD	143	1	Competent authorities shall publish the following information:	Publication	various	Supervisory disclosure (rules and guidance, SREP, options and national discretions)	Ongoing		3	
101	CRD	160	6	Member States may impose a shorter transitional period than that specified in paragraphs 1 to 4 and thereby implement the capital conservation buffer and the countercyclical capital buffer from 31 December 2013. Where a Member State imposes such a shorter transitional period, it shall inform the relevant parties, including the Commission, the ESRB, EBA and the relevant supervisory colleges, accordingly. Such a shorter transitional period may be recognised by other Member States. Where another Member State recognises such a shorter transitional period, it shall notify the Commission, the ESRB, EBA and the relevant supervisory college accordingly.	Notification	various	Capital conservation Buffer	TBD		3	
102	CRD	161	2	By 30 June 2016, the Commission shall, in close cooperation with EBA, submit a report to the European Parliament and to the Council, together with a legislative proposal if appropriate, on the provisions on remuneration in this Directive and in Regulation (EU) No 575/2013, following a review thereof, taking into account international developments and with particular regard to: (a) their efficiency, implementation and enforcement, including the identification of any lacunae arising from the application of the principle of proportionality to those provisions; (b) the impact of compliance with the principle in Article 94(1)(g) in respect of: (i) competitiveness and financial stability; and (ii) any staff working effectively and physically in subsidiaries established outside the EEA of parent institutions established within the EEA. That review shall consider, in particular, whether the principle set out in Article 94(1)(g) should continue to apply to any staff covered by point (b)(ii) of the first subparagraph.	Advice/Opinion	Remuneration	Report from Commission on Remuneration Positions	30/06/2016		2	
103	CRD	161	3	From 2014, EBA shall, in cooperation with EIOPA and ESMA, publish a biannual report analysing the extent to which Member States' law refers to external credit ratings for regulatory purposes and the steps taken by Member States to reduce such references. Those reports shall outline how the competent authorities meet their obligations under Article 77(1) and (3) and Article 79(b). Those reports shall also outline the degree of supervisory convergence in that regard. By 31 December 2014, the Commission shall review and report on the application of Articles 108 and 109 and shall submit that report to the European Parliament and to the Council together with a legislative proposal if appropriate.	Report	ECAIs	Report on reliance on external ratings	31/12/2015		1	
104	CRD	161	6	By 31 December 2015, the Commission shall consult the ESRB, EBA, EIOPA, ESMA, and other relevant parties on the effectiveness of information-sharing arrangements under this Directive, both in normal times and during times of stress.	Advice/Opinion	Home-host	Review of information sharing arrangements	31/12/2015		1	
105	CRD	161	7	By 31 December 2015, EBA shall review and submit a report to the Commission on the application of this Directive and of Regulation (EU) No 575/2013 on the cooperation of the Union and Member States with third countries. That report shall identify any areas which require further development as regards cooperation and information sharing. EBA shall publish the report on its website.	Report	Financial sector entities operating in accordance with Islamic banking principles	Cooperation of the Union and Member States with third countries	31/12/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
106	CRD	161	8	Upon receiving a mandate from the Commission, EBA shall explore whether financial sector entities which declare that they carry out their activities in accordance with Islamic banking principles are adequately covered by this Directive and by Regulation (EU) No 575/2013. The Commission shall review the report prepared by EBA and shall submit a legislative proposal to the European Parliament and to the Council if appropriate.	Report	Financial sector entities operating in accordance with Islamic banking principles	Islamic banking principles adequately covered	TBD		3	
107	CRD	162	1	By 31 December 2013 Member States shall adopt and publish the laws, regulations and administrative provisions necessary to comply with this Directive. Member States shall apply those provisions from 1 January 2014. Member States shall communicate to the Commission and to EBA the text of the main provisions of national law which they adopt in the field covered by this Directive. Where the documents accompanying notification of transposition measures provided by Member States are not sufficient to assess fully the compliance of the transposing provisions with certain provisions of this Directive, the Commission may, upon EBA's request with a view to carrying out its tasks under Regulation (EU) No 1093/2010, or on its own initiative, require Member States to provide more detailed information regarding the transposition and implementation of those provisions and this Directive. By way of derogation from paragraph 1, Title VII, Chapter 4 shall apply from 1 January 2016.	Advice/Opinion	Organisation of supervision	Notification of transposition of the CRD	Ongoing		3	
108	CRR	18	7	EBA shall develop draft regulatory technical standards to specify conditions according to which consolidation shall be carried out in the cases referred to in paragraphs 2 to 6 of this Article. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2016.	RTS	Prudential consolidation	RTS on consolidation methods	31/12/2016		2	
109	CRR	20	4	If, at the end of the six month period, any of the competent authorities concerned has referred the matter to EBA in accordance with Article 19 of Regulation (EU) No 1093/2010, the consolidating supervisor shall defer its decision on paragraph 1(a) and await any decision that EBA may take in accordance with Article 19(3) of that Regulation on its decision, and shall take its decision in conformity with the decision of EBA. The six-month period shall be deemed the conciliation period within the meaning of that Regulation. EBA shall take its decision within 1 month. The matter shall not be referred to EBA after the end of the six month period or after a joint decision has been reached.	Mediation	Prudential consolidation	Mediation on joint decision on approval of internal models	Ongoing		2	
110	CRR	20	5	If, at the end of the six month period, the consolidating supervisor has referred the matter to EBA in accordance with Article 19 of Regulation (EU) No 1093/2010, the competent authority responsible for the supervision of the subsidiary on an individual basis shall defer its decision on point (b) of paragraph 1 of this Article and await any decision that EBA may take in accordance with Article 19(3) of that Regulation on its decision, and shall take its decision in conformity with the decision of EBA. The six-month period shall be deemed the conciliation period within the meaning of that Regulation. EBA shall take its decision within one month. The matter shall not be referred to EBA after the end of the six month period or after a joint decision has been reached.	Mediation	Joint decision	Disagreement in the process of reaching joint decision on approval of internal models	Ongoing		2	
111	CRR	21	1	The joint decision shall be reached within six months after submission by the consolidating supervisor of a report identifying single liquidity sub-groups on the basis of the criteria laid down in Article 8. In the event of disagreement during the six months period, the consolidating supervisor shall consult EBA at the request of any of the other competent authorities concerned. The consolidating supervisor may consult EBA on its own initiative.	Mediation	Prudential consolidation	Mediation on joint decisions on the level of application of liquidity requirements	Ongoing		2	
112	CRR	21	2	However, any competent authority may during the six months period refer to EBA the question whether the conditions of (a) to (d) of Article 8(1) are met. In this case, EBA may carry out its non-binding mediation in accordance with Article 31 (c) of Regulation No (EC) 1093/2010. In such a case, all the competent authorities involved shall defer their decisions pending the conclusion of the non-binding mediation. Where, during the mediation, no agreement has been reached by the competent authorities within 3 months, each competent authority responsible for supervision on an individual basis shall take its own decision taking into account the proportionality of benefits and risks at the level of the Member State of the parent institution and the proportionality of benefits and risks at the level of the Member State of the subsidiary. The matter shall not be referred to EBA after the end of the six month period or after a joint decision has been reached.	Mediation	Prudential consolidation	Mediation on joint decisions on the level of application of liquidity requirements	Ongoing		2	
113	CRR	21	3	Any relevant competent authority may also during the six months period consult EBA in the event of a disagreement on the conditions in points (a) to (d) of Article 8(3). In that case, EBA may carry out its non-binding mediation in accordance with Article 31(c) of Regulation (EU) No 1093/2010, and all the competent authorities involved shall defer their decisions pending the conclusion of the non-binding mediation. Where, during the mediation, no agreement has been reached by the competent authorities within three months, each competent authority responsible for supervision on an individual basis shall take its own decision.	Mediation	Prudential consolidation	Mediation on joint decisions on the level of application of liquidity requirements	Ongoing		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
114	CRR	26	3	Competent authorities shall evaluate whether issuances of Common Equity Tier 1 instruments meet the criteria set out in Article 28 or, where applicable, Article 29. With respect to issuances after 28 June 2013, institutions shall classify capital instruments as Common Equity Tier 1 instruments only after permission is granted by the competent authorities, which may consult EBA. For capital instruments, with the exception of State aid, that are approved as eligible for classification as Common Equity Tier 1 instruments by the competent authority but where, in the opinion of EBA, the compliance with the criteria in Article 28 or, where applicable, Article 29, is materially complex to ascertain, the competent authorities shall explain their reasoning to EBA. On the basis of information from each competent authority, EBA shall establish, maintain and publish a list of all the forms of capital instruments in each Member State that qualify as Common Equity Tier 1 instruments. EBA shall establish that list and publish it by 28 July 2013 for the first time. EBA may, after the review process set out in Article 80 and, where there is significant evidence of those instruments not meeting the criteria set out in Article 28 or, where applicable, Article 29, decide to remove non-State aid capital instruments issued after 28 June 2013 from the list and may make an announcement to that effect.	Publication	Own Funds	List of eligible capital instruments	Ongoing		3	
115	CRR	31	2	Upon reasoned request by and in cooperation with the relevant competent authority, EBA shall consider the capital instruments referred to in paragraph 1 as equivalent to Common Equity Tier 1 instruments for the purposes of this Regulation.	Various	Own Funds	N/A	N/A		3	
116	CRR	80	1	EBA shall monitor the quality of own funds instruments issued by institutions across the Union and shall notify the Commission immediately where there is significant evidence of those instruments not meeting the criteria set out in Article 28 or, where applicable, Article 29. Competent authorities shall, without delay, upon request by EBA, forward all information that EBA deems relevant concerning new capital instruments issued in order to enable EBA to monitor the quality of own funds instruments issued by institutions across the Union. A notification shall include the following: (a) a detailed explanation of the nature and extent of the shortfall identified; (b) technical advice on the action by the Commission that EBA considers to be necessary; (c) significant developments in the methodology of EBA for stress testing the solvency of institutions.	Notification	Own Funds	Own Funds Monitoring	Ongoing		3	
117	CRR	80	3	EBA shall provide technical advice to the Commission on any significant changes it considers to be required to the definition of own funds as a result of any of the following: (a) relevant developments in market standards or practice; (b) changes in relevant legal or accounting standards; (c) significant developments in the methodology of EBA for stress testing the solvency of institutions.	Advice/Opinion	Own Funds	Advice on the definition of Own Funds	Ongoing		3	
New - 118	CRR	80	3	EBA shall provide technical advice to the Commission on any significant changes it considers to be required to the definition of own funds as a result of any of the following: (a) relevant developments in market standards or practice; (b) changes in relevant legal or accounting standards; (c) significant developments in the methodology of EBA for stress testing the solvency of institutions.	Report	Own funds	Update on Report on monitoring AT1 instruments		31/12/2015		1
119	CRR	89	4	For the purposes of point (b) of paragraph 1, EBA shall issue guidelines specifying the following concepts: (a) activities that are a direct extension of banking; (b) activities ancillary to banking; (c) similar activities. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	Qualifying holdings	GL on the definition of financial activities	01/06/2015		1	2
120	CRR	99	6	Where a competent authority considers that the financial information required by paragraph 2 is necessary to obtain a comprehensive view of the risk profile of the activities of, and a view of the systemic risks to the financial sector or the real economy posed by, institutions other than those referred to in paragraphs 2 and 3 that are subject to an accounting framework based on Directive 86/635/EEC, the competent authority shall consult EBA on the extension of the reporting requirements of financial information on a consolidated basis to those institutions, provided that they are not already reporting on such a basis.	Consultation	Reporting	ITS on reporting	Ongoing		3	
121	CRR	99	7	Where a competent authority considers information not covered by the implementing technical standards referred to in paragraph 5 to be necessary for the purposes set out in paragraph 4, it shall notify EBA and the ESRB about the additional information it deems necessary to include in the implementing technical standards referred to in paragraph 5.	Notification	Reporting	ITS on reporting	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
122	CRR	107	4	For the purposes of paragraph 3, the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies prudential supervisory and regulatory requirements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to treat exposures to the entities referred to in paragraph 3 as exposures to institutions provided that the relevant competent authorities had approved the third country as eligible for that treatment before 1 January 2014.	Advice/Opinion	3rd countries equivalence of exposures to third country investment firms, clearing houses and exchanges treated as exposures to an institution	Implementing acts on third country equivalence decisions on exposures to third country investment firms, clearing houses and exchanges treated as exposures to an institution	01/03/2015		1	
123	CRR	114	7	For the purposes of paragraph 3, the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies prudential supervisory and regulatory requirements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to treat exposures to the entities referred to in paragraph 3 as exposures to institutions provided that the relevant competent authorities had approved the third country as eligible for that treatment before 1 January 2014.	Advice/Opinion	3rd countries equivalence of exposures to their central government and central bank denominated and funded in the domestic country	Implementing acts on third country equivalence decisions on exposures to third country investment firms, clearing houses and exchanges treated as exposures to an institution	01/03/2015		3	
124	CRR	115	2	EBA shall maintain a publicly available database of all regional governments and local authorities within the Union which relevant competent authorities treat as exposures to their central governments.	Register	Credit Risk	Database of all regional governments and local authorities	N/A		3	
125	CRR	115	4	For the purposes of this paragraph, the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies supervisory and regulatory arrangements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to apply the treatment set out in this paragraph to the third country where the relevant competent authorities had approved the third country as eligible for that treatment before 1 January 2014.	Advice/Opinion	3rd countries equivalence of exposures to third country investment firms, clearing houses and exchanges treated as exposures to an institution	Implementing acts on third country equivalence decisions on exposures to third country investment firms, clearing houses and exchanges treated as exposures to an institution	01/03/2015		3	
126	CRR	116	5	For the purposes of this paragraph, the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies supervisory and regulatory arrangements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to apply the treatment set out in this paragraph to the third country where the relevant competent authorities had approved the third country as eligible for that treatment before 1 January 2014.	Advice/Opinion	3rd countries on preferential RW of PSEs	Implementing acts on third country equivalence decisions on preferential RW of PSEs	01/03/2015		3	
127	CRR	124	2	The competent authorities shall consult EBA on the adjustments to the risk weights and criteria applied, which will be calculated in accordance with the criteria set out in this paragraph as specified by the regulatory technical standards referred to in paragraph 4 of this Article.	Consultation	Standardised Approach	Risk weights for mortgage lending	N/A		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
128	CRR	124	2	EBA shall publish the risk weights and criteria that the competent authorities set for exposures referred to in Articles 125, 126 and 199.	Publication	Standardised Approach	List of risk weights	Ongoing		3	
Change - 129	CRR	124	4	EBA shall develop draft regulatory technical standards to specify: (a) the rigorous criteria for the assessment of the mortgage lending value referred to in paragraph 1; (b) the conditions referred to in paragraph 2 that competent authorities shall take into account when determining higher risk-weights, in particular the term of "financial stability considerations". EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	Standardised Approach	RTS on mortgage lending	30/04/2015	End 2015	1	
130	CRR	128	3	EBA shall issue guidelines specifying which types of exposures are associated with particularly high risk and under which circumstances. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	Standardised Approach	GL on exposures associated to high risks	TBD		3	
131	CRR	132	3	For the purposes of point (a), the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies supervisory and regulatory arrangements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to apply the treatment set out in this paragraph to exposures in the form of units or shares of CIUs from third countries where the relevant competent authorities had approved the third country as eligible for that treatment before 1 January 2014.	Advice/Opinion	3rd countries equivalence on treatment of CIUs shares	Implementing acts on third country equivalence decisions on treatment of CIUs shares	01/03/2015		3	
Change - 132	CRR	136	3	EBA, EIOPA and ESMA shall develop draft implementing technical standards to specify the quantitative factors referred to in point (a), the qualitative factors referred to in point (b) and the benchmark referred to in point (c) of paragraph 2. EBA, EIOPA and ESMA shall submit those draft implementing technical standards to the Commission by 1 July 2014.	ITS	ECAIs	ITS on mapping of external credit assessments	01/07/2014	Q2 2015		1
Change - 133	CRR	136	1, 2	EBA, EIOPA and ESMA shall, through the Joint Committee, develop draft implementing technical standards to specify for all ECAIs, with which of the credit quality steps set out in Section 2 the relevant credit assessments of the ECAI correspond ("mapping"). Those determinations shall be objective and consistent. EBA, EIOPA and ESMA shall submit those draft implementing technical standards to the Commission by 1 July 2014 and shall submit revised draft implementing technical standards where necessary. When determining the mapping of credit assessments, EBA, EIOPA and ESMA shall comply with the following requirements: (a) in order to differentiate between the relative degrees of risk expressed by each credit assessment, EBA, EIOPA and ESMA shall consider quantitative factors such as the long-term default rate associated with all items assigned the same credit assessment. For recently established ECAIs and for those that have compiled only a short record of default data, EBA, EIOPA and ESMA shall ask the ECAI what it believes to be the long-term default rate associated with all items assigned the same credit assessment; (b) in order to differentiate between the relative degrees of risk expressed by each credit assessment, EBA, EIOPA and ESMA shall consider qualitative factors such as the pool of issuers that the ECAI covers, the range of credit assessments that the ECAI assigns, each credit assessment meaning and the ECAI's definition of default; (c) EBA, EIOPA and ESMA shall compare default rates experienced for each credit assessment of a particular ECAI and compare them with a benchmark built on the basis of default rates experienced by other ECAIs on a population of issuers that present an equivalent level of credit risk; (d) where the default rates experienced for the credit assessment of a particular ECAI are materially and systematically higher than the benchmark, EBA, EIOPA and ESMA shall assign a higher credit quality step in the credit quality assessment scale to the ECAI credit assessment; (e) where EBA, EIOPA and ESMA have increased the associated risk weight for a specific credit assessment of a particular ECAI, and where default rates experienced for that ECAI's credit assessment are no longer materially and systematically higher than the benchmark, EBA, EIOPA and ESMA may restore the original credit quality step in the credit quality assessment scale for the ECAI credit assessment.	ITS	ECAIs	ITS on mapping of external credit assessments	31/12/2014	Q2 2015		1

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
134	CRR	138		An institution may nominate one or more ECAIs to be used for the determination of risk weights to be assigned to assets and off-balance sheet items. An institution may revoke its nomination of an ECAI. An institution shall substantiate the revocation if there are concrete indications that the intention underlying the revocation is to reduce the capital adequacy requirements. Credit assessments shall not be used selectively. An institution shall use solicited credit assessments. However it may use unsolicited credit assessments if EBA has confirmed that unsolicited credit assessments of an ECAI do not differ in quality from solicited credit assessments of this ECAI. EBA shall refuse or revoke this confirmation in particular if the ECAI has used an unsolicited credit assessment to put pressure on the rated entity to place an order for a credit assessment or other services. In using credit assessment, institutions shall comply with the following requirements: (..)	Advice/Opinion	ECAIs	Use of unsolicited ratings	28/02/2015		3	
135	CRR	142	2	For the purposes of point (4)(b) of paragraph 1 of this Article, the Commission may adopt, by way of implementing acts, and subject to the examination procedure referred to in Article 464(2), a decision as to whether a third country applies supervisory and regulatory arrangements at least equivalent to those applied in the Union. In the absence of such a decision, until 1 January 2015, institutions may continue to apply the treatment set out in this paragraph to a third country where the relevant competent authorities had approved the third country as eligible for this treatment before 1 January 2014.	Advice/Opinion	3rd countries equivalence on permission by competent authorities to use the IRB approach	Implementing acts on third country equivalence decisions	01/03/2015		3	
Change - 136	CRR	144	2	EBA shall develop draft regulatory technical standards to specify the assessment methodology competent authorities shall follow in assessing the compliance of an institution with the requirements to use the IRB Approach. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on PD estimation	30/06/2015	End 2015	1	
Change - 137	CRR	148	6	EBA shall develop draft regulatory technical standards to specify the conditions according to which competent authorities shall determine the appropriate nature and timing of the sequential roll out of the IRB Approach across exposure classes referred to in paragraph 3. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on Roll out	31/12/2014	30/06/2015		1
138	CRR	150	1	The competent authorities shall permit the application of Standardised Approach for equity exposures referred to in points (g) and (h) of the first subparagraph which have been permitted for that treatment in other Member States. EBA shall publish on its website and regularly update a list with the exposures referred to in those points (to be treated according to the Standardised Approach.	Publication	IRB	Publication of equity exposures	N/A		3	
139	CRR	150	4	EBA shall issue guidelines on the application of point (d) of paragraph 1 in 2018, recommending limits in terms of a percentage of total balance sheet and/or risk weighted assets to be calculated in accordance with the Standardised Approach. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	IRB	Permanent partial use of SA for Sovereign exposures	N/A		3	
Change -140	CRR	153	9	EBA shall develop draft regulatory technical standards to specify how institutions shall take into account the factors referred to the second subparagraph of paragraph 5 when assigning risk weights to specialised lending exposures. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on risk weights for specialised lending exposures	30/06/2015	End 2015	1	
141	CRR	164	5	Competent authorities shall notify EBA of any changes to the minimum LGD values that they make in accordance with the first subparagraph and EBA shall publish these LGD values.	Publication	IRB	LGD floors for mortgage lending	30/04/2015		1	
Change - 142	CRR	164	6	EBA shall develop draft regulatory technical standards to specify the conditions that competent authorities shall take into account when determining higher minimum LGD values. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	LGD floors for mortgage lending	30/04/2015	End 2015	1	



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Change - 143	CRR	173	3	EBA shall develop draft regulatory technical standards for the methodologies of the competent authorities to assess the integrity of the assignment process and the regular and independent assessment of risks. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on PD estimation	30/06/2015	End 2015	1	
Change - 144	CRR	178	6	EBA shall develop draft regulatory technical standards to specify the conditions according to which a competent authority shall set the threshold referred to in paragraph 2(d). EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	Definition of default - Thresholds for past due items	28/02/2015	Q2 2015	1	
145	CRR	178	7	EBA shall issue guidelines on the application of this Article. Those guidelines shall be adopted in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	IRB	GL on default of an obligor	TBD		3	
Change - 146	CRR	180	3b	EBA shall develop draft regulatory technical standards to specify the following: (b) the methodologies according to which competent authorities shall assess the methodology of an institution for estimating PD pursuant to Article 143. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on PD estimation	30/06/2015	End 2015	1	
Change -147	CRR	181	3	EBA shall develop draft regulatory technical standards to specify the following: (a) the nature, severity and duration of an economic downturn referred to in paragraph 1; EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on own downturn LGD	30/06/2015	End 2015	1	
Change -148	CRR	182	4	EBA shall develop draft regulatory technical standards to specify the following: (a) the nature, severity and duration of an economic downturn referred to in paragraph 1; EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on own downturn LGD	30/06/2015	End 2015	1	
Change - 149	CRR	183	6	EBA shall develop draft regulatory technical standards to specify the conditions according to which competent authorities may permit conditional guarantees to be recognised. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	IRB	RTS on conditions for conditional guarantees	30/06/2015	End 2016	1	2
Change - 150	CRR	194	10	EBA shall develop draft regulatory technical standards to specify what constitutes sufficiently liquid assets and when asset values can be considered as sufficiently stable for the purpose of paragraph 3. EBA shall submit those draft regulatory technical standards to the Commission by 30 September 2014.	RTS	Credit Risk Mitigation	Eligible collateral within CRM framework	30/09/2015	End 2016	1	2
151	CRR	199	8	EBA shall disclose a list of types of physical collateral for which institutions can assume that the conditions referred to in points (a) and (b) of paragraph 6 are met.	Publication	Credit Risk Mitigation	List of types of physical collateral	30/06/2016		3	
152	CRR	221	9	EBA shall develop draft regulatory technical standards to specify the following: (a) what constitutes an immaterial portfolio for the purpose of paragraph 3; (b) the criteria for determining whether an internal model is sound and implemented with integrity for the purpose of paragraphs 4 and 5 and master netting agreements. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2015.	RTS	IRB	RTS on Immaterial Portfolios	31/12/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
153	CRR	243	6	The competent authorities shall keep EBA informed about the specific cases, referred to in paragraph 2, where the possible reduction in risk-weighted exposure amounts is not justified by a commensurate transfer of credit risk to third parties, and the use institutions make of paragraph 4. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines. EBA shall review Member States' implementation of those guidelines and provide advice to the Commission by 31 December 2017 on whether a binding technical standard is required.	Guidelines	Securitisation	GL on significant risk transfer in traditional securitisation	31/12/2017		2	
154	CRR	243	6	The competent authorities shall keep EBA informed about the specific cases, referred to in paragraph 2, where the possible reduction in risk-weighted exposure amounts is not justified by a commensurate transfer of credit risk to third parties, and the use institutions make of paragraph 4. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines. EBA shall review Member States' implementation of those guidelines and provide advice to the Commission by 31 December 2017 on whether a binding technical standard is required.	Notification	Securitisation	Notification on significant risk transfer in traditional securitisation	31/12/2017		3	
155	CRR	244	6	The competent authorities shall keep EBA informed about the specific cases, referred to in paragraph 2, where the possible reduction in risk-weighted exposure amounts is not justified by a commensurate transfer of credit risk to third parties, and the use institutions make of paragraph 4. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines. EBA shall review Member States' implementation of those guidelines and provide advice to the Commission by 31 December 2017 on whether a binding technical standard is required.	Guidelines	Securitisation	GL on significant risk transfer in synthetic securitisation	31/12/2017		2	
156	CRR	248	2	EBA shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines on what constitutes arm's length conditions and when a transaction is not structured to provide support.	Guidelines	Securitisation	GL on implicit support	TBD		3	
157	CRR	262	3	The competent authorities shall keep EBA informed about the use institutions make of paragraph 2. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines.	Guidelines	Securitisation	GL on Supervisory Formula Method	TBD		3	
Change -158	CRR	270	1	EBA shall develop draft implementing technical standards to determine, for all ECAIs, which of the credit quality steps set out in this Chapter are associated with the relevant credit assessments of an ECAI. Those determinations shall be objective and consistent, and carried out in accordance with the following principles: (a) EBA shall differentiate between the relative degrees of risk expressed by each assessment; (b) EBA shall consider quantitative factors, such as default and/or loss rates and the historical performance of credit assessments of each ECAI across different asset classes; (c) EBA shall consider qualitative factors such as the range of transactions assessed by the ECAI, its methodology and the meaning of its credit assessments, in particular whether based on expected loss or first Euro loss, and to timely payment of interest or to ultimate payment of interest; (d) EBA shall seek to ensure that securitisation positions to which the same risk weight is applied on the basis of the credit assessments of ECAIs are subject to equivalent degrees of credit risk. EBA shall consider amending its determination as to the credit quality step with which a particular credit assessment shall be associated, as appropriate. EBA shall submit those draft implementing technical standards to the Commission by 1 July 2014.	ITS	ECAIs	ITS on mapping of external credit assessments	31/03/2015	Q2 2015	1	
159	CRR	292	10	EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines on the application of this Article.	Guidelines	Counterparty Credit Risk	GL on integrity of the modelling process	TBD		3	
160	CRR	295		Institutions may treat as risk reducing in accordance with Article 298 only the following types of contractual netting agreements where the netting agreement has been recognised by competent authorities with Article 296 and where the institution meets the requirements set out in Article 297:	Notification	Credit Risk	-	TBD		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
161	CRR	314	5	EBA shall develop draft regulatory technical standards to specify the following: (a) the conditions that competent authorities shall use when assessing the methodology referred to in point (a) of paragraph 2; (b) the conditions that the competent authorities shall use when deciding whether to impose the additional conditions referred to in paragraph 3. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2016.	RTS	Operational Risk	RTS on the combined use of different approaches	31/12/2016		2	
162	CRR	315	3	Where an institution can prove to its competent authority that, due to a merger, an acquisition or a disposal of entities or activities, using a three year average to calculate the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to amend the calculation in a way that would take into account such events and shall duly inform EBA thereof. In such circumstances, the competent authority may, on its own initiative, also require an institution to amend the calculation.	Notification	Operational Risk	Notification on basic indicator approach	Ongoing		3	
163	CRR	316	3	EBA shall develop draft regulatory technical standards to determine the methodology to calculate the relevant indicator referred to in paragraph 2. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2017.	RTS	Operational Risk	RTS on relevant indicator under accounting standards different from Dir 86/635	31/12/2017		2	
164	CRR	317	4	Where an institution can prove to its competent authority that, due to a merger, an acquisition or a disposal of entities or activities, using a three year average to calculate the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit institutions to amend the calculation in a way that would take into account such events and shall duly inform EBA thereof. In such circumstances, the competent authority may, on its own initiative, also require an institution to amend the calculation.	Notification	Operational Risk	Notification on Standard Approach	Ongoing		3	
165	CRR	318	3	EBA shall develop draft implementing technical standards to determine the conditions of application of the principles for business line mapping provided in this Article. EBA shall submit those draft implementing technical standards to the Commission by 31 December 2017.	ITS	Operational Risk	ITS on principles for business line mapping	31/12/2017		2	
166	CRR	327	2	No netting shall be allowed between a convertible and an offsetting position in the instrument underlying it, unless the competent authorities adopt an approach under which the likelihood of a particular convertible's being converted is taken into account or require an own funds requirement to cover any loss which conversion might entail. Such approaches or own funds requirements shall be notified to EBA. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines.	Guidelines	Market Risk	GL on netting	TBD		3	
167	CRR	327	2	No netting shall be allowed between a convertible and an offsetting position in the instrument underlying it, unless the competent authorities adopt an approach under which the likelihood of a particular convertible's being converted is taken into account or require an own funds requirement to cover any loss which conversion might entail. Such approaches or own funds requirements shall be notified to EBA. EBA shall monitor the range of practices in this area and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines.	Notification	Market Risk	Notification on netting	TBD		3	
168	CRR	337	2	In accordance with Article 16 of Regulation (EU) No 1093/2010, EBA shall issue guidelines on the use of estimates of PD and LGD as inputs when those estimates are based on an IRC approach.	Guidelines	Market Risk	GL on the use of estimates of PD and LGD as inputs	TBD		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
169	CRR	340	3	Correction shall be made to the calculation of the modified duration for debt instruments which are subject to prepayment risk. EBA shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines about how to apply such corrections.	Guidelines	Market Risk	GL on corrections to modified duration for debt instruments	TBD		3	
Change - 170	CRR	363	4	EBA shall develop draft regulatory technical standards to specify the following: (b) the assessment methodology under which competent authorities permit institutions to use internal models; (c) the conditions under which the share of positions covered by the internal model within a risk category shall be considered significant as referred to in paragraph 2. EBA shall submit those draft regulatory technical standards to the Commission by 31 December 2014.	RTS	Market Risk	RTS on assessment methodology	01/09/2015	Q1 2016	1	2
171	CRR	365	2	In addition, the institution shall at least weekly calculate a 'stressed value-at-risk' of the current portfolio, in accordance with the requirements set out in the first paragraph, with value-at-risk model inputs calibrated to historical data from a continuous 12-month period of significant financial stress relevant to the institution's portfolio. The choice of such historical data shall be subject to at least annual review by the institution, which shall notify the outcome to the competent authorities. EBA shall monitor the range of practices for calculating stressed value at risk and shall, in accordance with Article 16 of Regulation (EU) No 1093/2010, issue guidelines on such practices.	Guidelines	Market Risk	GL on stressed VaR	TBD		3	
172	CRR	372		EBA shall issue guidelines on the requirements in Articles 373 to 376.	Guidelines	Market Risk	GL on Incremental default and migration risk	TBD		3	
173	CRR	377	5	With regard to the portfolio of all the positions incorporated in the model referred to in paragraph 1, the institution shall regularly apply a set of specific, predetermined stress scenarios. Such stress scenarios shall examine the effects of stress to default rates, recovery rates, credit spreads, basis risk, correlations and other relevant risk factors on the correlation trading portfolio. The institution shall apply stress scenarios at least weekly and report at least quarterly to the competent authorities the results, including comparisons with the institution's own funds requirement in accordance with this Article. Any instances where the stress test results materially exceed the own funds requirement for the correlation trading portfolio shall be reported to the competent authorities in a timely manner. EBA shall issue guidelines on the application of stress scenarios for the correlation trading portfolio.	Guidelines	Market Risk	GL on Stress in correlation trading portfolios	TBD		3	
174	CRR	382	5	The following transactions shall be excluded from the own funds requirements for CVA risk: (a) transactions with non-financial counterparties as defined in point (9) of Article 2 of Regulation (EU) No 648/2012, or with non-financial counterparties established in a third country, where those transactions do not exceed the clearing threshold as specified in Article 10(3) and (4) of that Regulation; (b) intragroup transactions as provided for in Article 3 of Regulation (EU) No 648/2012 unless Member States adopt national laws requiring the structural separation within a banking group, in which case competent authorities may require those intragroup transactions between the structurally separated institutions to be included in the own funds requirements; (c) transactions with counterparties referred to in point (10) of Article 2 of Regulation (EU) No 648/2012 and subject to the transitional provisions set out in Article 89(1) of that Regulation until those transitional provisions cease to apply; (d) transactions with counterparties referred to in Article 1(4)(a) and (b) and Article 1(5)(a), (b) and (c) of Regulation (EU) No 648/2012 and transactions with counterparties for which Article 115 of this Regulation specifies a risk weight of 0 % for exposures to those counterparties. The exemption from the CVA charge for those transactions referred to in point (c) of this paragraph) which are entered into during the transitional period laid down in Article 89(1) of Regulation (EU) No 648/2012 shall apply for the length of the contract of that transaction.  EBA in cooperation with ESMA shall develop draft regulatory technical standards to specify the procedures for excluding transactions with non-financial counterparties established in a third country from the own funds requirement for CVA risk. EBA shall submit those draft regulatory technical standards within six months of the date of the review referred to in the first subparagraph,	RTS	Market Risk	RTS on Exclusion of CVA for 3rd country NFC	TBD		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
175	CRR	383	5	The three-times multiplier used in the calculation of own funds requirements based on a Value-at-Risk and a stressed Value-at-Risk in accordance with 364(1) will apply to these calculations. EBA shall monitor for consistency any supervisory discretion used to apply a higher multiplier than that three-times multiplier to the Value-at-Risk and stressed Value-at-Risk inputs to the CVA charge. Competent authorities applying a multiplier higher than three shall provide a written justification to EBA;	Various	CVA	Monitoring of CVA Multiplier	TBD		3	
176	CRR	395	1	Competent authorities may set a lower limit than EUR 150 million and shall inform EBA and the Commission thereof.	Notification	Large Exposures	Notification on large exposures limits	Ongoing		3	
177	CRR	395	7	Before adopting the specific structural measures as referred to in paragraph 6 relating to large exposures, the competent authorities shall notify the Council, the Commission, the competent authorities concerned and EBA at least two months prior to the publication of the decision to adopt the structural measures, and submit relevant quantitative or qualitative evidence of all of the following: (a) the scope of the activities that are subject to the structural measures; (b) an explanation as to why such draft measures are deemed to be suitable, effective and proportionate to protect depositors; (c) an assessment of the likely positive or negative impact of the measures on the internal market based on information which is available to the Member State.	Advice/Opinion	Large Exposures	Notification on limits to exposures to shadow banking entities	Ongoing		3	
178	CRR	395	8	Within one month of receiving the notification referred to in paragraph 7, EBA shall provide its opinion on the points mentioned in that paragraph to the Council, the Commission and the Member State concerned. Competent authorities concerned may also provide their opinions on the points mentioned in that paragraph to the Council, the Commission and the Member State concerned. The assessment of the Commission shall take account of the opinion of EBA and shall take into account the evidence presented in accordance with paragraph 7. Before the expiry of the measures, the competent authorities may propose new measures for the extension of the period of application for an additional period of 2 years each time. In this case, they shall notify the Commission, the Council, the competent authorities concerned and EBA. Approval of the new measures shall be subject to the process set out in this Article. This Article shall be without prejudice to Article 458.	Advice/Opinion	Large Exposures	Opinion on limits to exposures to shadow banking entities	N/A		3	
179	CRR	400	3	Competent authorities shall inform EBA whether or not they intend to use any of the exemptions provided for in paragraph 2 in accordance with points (a) and (b) of this paragraph and shall consult EBA on this choice.	Consultation	Large Exposures	Notification of use of LE exemption	Ongoing		3	
180	CRR	410	1	EBA shall report to the Commission annually on measures taken by the competent authorities in order to ensure the compliance with the requirements of Titles II and III by institutions.	Report	Securitisation	Report on securitisation retention requirement	Ongoing - annual	Ongoing		1
New - 181	CRR	415	3		ITS	Liquidity risk	Update on ITS on LCR reporting		30/04/2015		1
182	CRR	420	2	The competent authorities shall at least annually report to EBA the types of products or services for which they have determined outflows on the basis of the reports from institutions. They shall in that report also explain the methodology applied to determine the outflows.	Notification	Liquidity risk	Notification on liquidity outflows	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
183	CRR	422	9	Competent authorities may waive the conditions set out in point (d) of paragraph 8 where point (b) of Article 20(1) is applied. In that case additional objective criteria as set out in the delegated act referred to in Article 460 have to be met. Where such lower outflow is permitted to be applied, the competent authorities shall inform EBA about the result of the process referred to in point (b) of Article 20(1). The fulfilment of the conditions for such lower outflows shall be regularly reviewed by the competent authorities.	Notification	Liquidity risk	Notification on criteria for intragroup outflows	Ongoing		1	
184	CRR	422	10	EBA shall develop draft regulatory technical standards to further specify the additional objective criteria referred to in paragraph 9. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2015.	RTS	Liquidity risk	RTS on criteria for intragroup outflows	01/06/2015		1	
185	CRR	425	5	Competent authorities may waive the condition set out in point (d) of paragraph 4 where Article 20(1)(b) is applied. In that case additional objective criteria as set out in the delegated act referred to in Article 460 have to be met. Where such higher inflow is permitted to be applied, the competent authorities shall inform EBA about the result of the process referred to in Article 20(1)(b). Fulfilment of the conditions for such higher inflows shall be regularly reviewed by the competent authorities.	Notification	Liquidity risk	Notification on criteria for intragroup inflows	Ongoing		1	
186	CRR	425	5	EBA shall develop draft regulatory technical standards to further specify the additional objective criteria referred to in paragraph 5. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2015.	RTS	Liquidity risk	RTS on criteria for intragroup inflows	01/06/2015		1	
187	CRR	426		Following, the adoption by the Commission of a delegated act to specify the liquidity requirement in accordance with Article 460, EBA may develop draft implementing technical standards to specify the conditions set out in Article 421(1), Article 422, with the exception of paragraphs 8, 9 and 10 of that Article, and Article 424 to take account of standards agreed internationally.	ITS	Liquidity risk	ITS on specific outflow conditions	TBD		3	
188	CRR	430	1	Competent authorities shall submit the information received from institutions to EBA upon its request to facilitate the review referred to in Article 511.	Notification	Leverage ratio	N/A	Ongoing		3	
Change - 189	CRR	430	2	EBA shall develop draft implementing technical standards to determine the uniform reporting template, the instructions on how to use such template, the frequencies and dates of reporting and the IT solutions, for the purposes of the reporting requirement laid down in paragraph 1. EBA shall submit those draft implementing technical standards to the Commission by 1 February 2015.	ITS	Leverage ratio	Update on ITS on reporting of the leverage ratio	01/02/2015	30/04/2015	1	
190	CRR	443	N/A	EBA shall develop draft regulatory technical standards to specify disclosure of the balance sheet value per exposure class broken down by asset quality and the total amount of the balance sheet value that is unencumbered, taking into account Recommendation ESRB/2012/2 and conditional on EBA considering in its report that such additional disclosure offers reliable and meaningful information. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2016.	RTS	Unencumbered assets	RTS on disclosures of unencumbered asset	01/01/2016		1	
New - 191	CRR	451	2		ITS	Leverage ratio	Update on ITS on disclosure template for leverage ratio		01/06/2015		1

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Change - 192	CRR	456	2	EBA shall monitor the own fund requirements for credit valuation adjustment risk and by 1 January 2015 submit a report to the Commission. In particular, the report shall assess: (a) the treatment of CVA risk as a stand-alone charge versus an integrated component of the market risk framework; (b) the scope of the CVA risk charge including the exemption in Article 482; (c) eligible hedges; (d) calculation of capital requirements of CVA risk On the basis of that report and where the findings are that such action is necessary the Commission shall also be empowered to adopt a delegated act in accordance with Article 462 to amend Article 381, Article 382(1) to (3) and Articles 383 to 386 concerning those items.	Report	CVA	Report on capital requirement to CVA	01/01/2015	Q1 2015	1	
193	CRR	458	2	Where the authority determined in accordance with paragraph 1 identifies changes in the intensity of macroprudential or systemic risk in the financial system with the potential to have serious negative consequences to the financial system and the real economy in a specific Member State and which that authority considers would better be addressed by means of stricter national measures, it shall notify the European Parliament, the Council, the Commission, the ESRB and EBA of that fact and submit relevant quantitative or qualitative evidence of all of the following: (...)	Notification	Macro-prudential measures	Notification on national macro-prudential measures	Ongoing		3	
194	CRR	458	4	Within one month of receiving the notification referred to in paragraph 2, the ESRB and EBA shall provide their opinions on the points mentioned in that paragraph to the Council, the Commission and the Member State concerned. The assessment of the Council shall take into account the opinion of the ESRB and EBA and shall be based on the evidence presented in accordance with paragraph 2 by the authority determined in accordance with paragraph 1.	Advice/Opinion	Macro-prudential measures	N/A	N/A		2	
195	CRR	458	6	Where Member States recognise the measures set in accordance with this Article, they shall notify the Council, the Commission, EBA, the ESRB and the Member State authorised to apply the measures.	Notification	Macro-prudential measures	Notification on national macro-prudential measures	Ongoing		3	
196	CRR	458	9	Before the expiry of the authorisation issued in accordance with paragraph 4, the Member State shall, in consultation with the ESRB and EBA, review the situation and may adopt, in accordance with the procedure referred to in paragraph 4, a new decision for the extension of the period of application of national measures for one additional year each time. After the first extension, the Commission shall in consultation with the ESRB and EBA review the situation at least annually.	Advice/Opinion	Macro-prudential measures	N/A	N/A		3	
197	CRR	459		The Commission shall be empowered to adopt delegated acts in accordance with Article 462, to impose, for a period of one year, stricter prudential requirements for exposures where this is necessary to address changes in the intensity of microprudential and macroprudential risks which arise from market developments in the Union or outside the Union affecting all Member States, and where the instruments of this Regulation and Directive 2013/36/EU are not sufficient to address these risks, in particular upon the recommendation or opinion of the ESRB or EBA, concerning: (...)	Advice/Opinion	Macro-prudential measures	N/A	31/12/2015		1	
198	CRR	461	1	EBA shall, after consulting the ESRB, by 30 June 2016 report to the Commission on whether the phase-in of the liquidity coverage requirement as specified in Article 460(2) should be amended. Such analysis shall take due account of market and international regulatory developments as well as Union specificities. EBA shall in its report assess in particular a deferred introduction of the 100 % minimum binding standard, until 1 January 2019. The report shall take into account the annual reports referred to in Article 509(1), relevant market data and the recommendations of all competent authorities.	Report	Liquidity risk	Report on phase-in of LCR	30/06/2016		2	
199	CRR	495	1	Competent authorities shall notify the Commission and EBA of the implementation of this paragraph.	Notification	IRB	Grandfathering of SA approach for equity exposures	Ongoing		3	
200	CRR	500	5	The competent authorities may, after having consulted EBA, waive the application of point (b) of paragraph 1 to institutions provided that all the requirements for the Internal Ratings Based Approach set out in Part Three, Title II, Chapter 3, Section 6 or the qualifying criteria for the use of the Advanced Measurement Approach set out in Part Three, Title III, Chapter 4, as applicable, are met.	Consultation	Basel I floor	N/A	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
201	CRR	501	5	For the purpose of paragraph 4, EBA shall report the following to the Commission: (a) analysis of the evolution of the lending trends and conditions for SMEs over the period referred to in paragraph 4; (b) analysis of effective riskiness of Union SMEs over a full economic cycle; (c) the consistency of own funds requirements laid down in this Regulation for credit risk on exposures to SMEs with the outcomes of the analysis under points (a) and (b).	Report	SME	Report on SMEs	01/07/2015		1	
202	CRR	504		The Commission shall, by 31 December 2016, after consulting EBA, report to the European Parliament and the Council, together with any appropriate proposals, whether the treatment set out in Article 31 needs to be amended or removed.	Report	Own Funds	CET1 disqualification	31/12/2016		2	
Change - 203	CRR	505		Review of long-term financing By 31 December 2014, the Commission shall report to the European Parliament and to the Council, together with any appropriate proposals, about the appropriateness of the requirements of this Regulation in light of the need to ensure adequate levels of funding for all forms of long-term financing for the economy, including critical infrastructure projects in the Union in the field of transport, energy and communications.	Opinion/Consultation	Long-term financing for the economy, including critical infrastructure projects	Advice on long-term financing for the economy, including critical infrastructure projects	15/05/2014	28/02/2015	1	
204	CRR	506	1	EBA shall, by 31 December 2017, report to the Commission on how replacing 90 days by 180 days past due, as provided in point (b) of Article 178(1), impacts risk-weighted exposure amounts and the appropriateness of the continued application of that provision after 31 December 2019.	Report	IRB	Definition of default - Days past due	31/12/2019		3	
205	CRR	508	2	By 31 December 2015, the Commission shall report on whether and how the liquidity coverage requirement laid down in Part Six should apply to investment firms and shall, after consulting EBA, submit that report to the European Parliament and to the Council, together with a legislative proposal if appropriate.	Advice/Opinion	Liquidity coverage requirement	Report from Commission on LCR for investment firms	31/12/2015		1	
206	CRR	508	3	By 31 December 2015, the Commission shall, after consulting EBA and ESMA and in the light of discussions with the competent authorities, report to the European Parliament and to the Council on an appropriate regime for the prudential supervision of investment firms and of firms referred to in points (2)(b) and (c) of Article 4(1). Where appropriate the report shall be followed by a legislative proposal.	Advice/Opinion	Liquidity risk	Report from Commission on regime on appropriate investment funds	31/12/2015		1	
207	CRR	510	1	By 31 December 2015, EBA shall report to the Commission, on the basis of the items to be reported in accordance with Part Six, Title III, on whether and how it would be appropriate to ensure that institutions use stable sources of funding, including an assessment of the impact on the business and risk profile of institutions established in the Union or on financial markets or the economy and bank lending, with a particular focus on lending to SMEs and on trade financing, including lending under official export credit insurance schemes and pass through financing models, including match funded mortgage lending. In particular EBA shall analyse the impact of stable sources of funding on the refinancing structures of different banking models in the Union.	Report	Liquidity risk	Report on NSFR impact	31/12/2015		1	
208	CRR	510	2	By 31 December 2015, EBA shall also report to the Commission, on the basis of the items to be reported in accordance with Part Six, Title III and in accordance with the uniform reporting formats referred to in point (a) of Article 415(3) and after consulting the ESRB, on methodologies for determining the amount of stable funding available to and required by institutions and on appropriate uniform definitions for calculating such a net stable funding requirement, examining in particular the following: (a) the categories and weightings applied to sources of stable funding in Article 427(1); (b) the categories and weightings applied to determine the requirement for stable funding in Article 428(1); (c) methodologies shall provide incentives and disincentives as appropriate to encourage a more stable longer term funding of assets, business activities, investment and funding of institutions; (d) the need to develop different methodologies for different types of institutions.	Report	Liquidity risk	Report on NSFR methodologies	31/12/2015		1	
209	CRR	511	3	For the purposes of paragraph 1, EBA shall report to the Commission by 31 October 2016 on at least the following: (a) whether the leverage ratio framework provided by this Regulation and Articles 87 and 98 of Directive 2013/36/EU is the appropriate tool to suppress the risk of excessive leverage on the part of the institutions in a satisfactory manner and degree; (b...)	Report	Leverage ratio	Report on leverage	31/10/2016		2	



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
210	CRR	515	1	EBA, together with ESMA, shall by 28 June 2014 report on the functioning of this Regulation with the related obligations under Regulation (EU) No 648/2012 and in particular with regard to institutions operating a central counterparty, in order to avoid duplication of requirements for derivative transactions and thereby avoid increased regulatory risk and increased costs for monitoring by competent authorities.	Report	CRR/EMIR in CCP	Monitoring and evaluation to avoid duplication of requirements for derivatives	31/12/2015		1	
211	CRR	515	2	EBA shall monitor and evaluate the operation of the provisions for own funds requirements for exposures to a central counterparty as set out in Section 9 of Chapter 6 of Title II of Part Three. By 1 January 2015 EBA shall report to the Commission on the impact and effectiveness of such provisions.	Report	CRR/EMIR in CCP	Monitoring and evaluation to avoid duplication of requirements for derivatives	31/12/2015		1	
Change - 212	CRR	517	1	By 31 December 2014, the Commission shall review, and report on, the appropriateness of the definition of eligible capital being applied for the purposes of Title III of Part Two and Part Four and shall submit that report to the European Parliament and the Council, and, if appropriate, a legislative proposal.	Opinion/Consultation	Definition of eligible capital for Large Exposures	Report on the appropriateness of eligible capital being applied for the purposes of Title III Part Two and Part Four	31/12/2014	30/06/2015		1
Change - 213	EMIR	11	15	In order to ensure consistent application of this Article, the ESAs shall develop common draft regulatory technical standards specifying: (a) the risk-management procedures, including the levels and type of collateral and segregation arrangements, required for compliance with paragraph 3; (b) the level of capital required for compliance with paragraph 4; (c) the procedures for the counterparties and the relevant competent authorities to be followed when applying exemptions under paragraphs 6 to 10; (d) the applicable criteria referred to in paragraphs 5 to 10 including in particular what should be considered as practical or legal impediment to the prompt transfer of own funds and repayment of liabilities between the counterparties. The ESAs shall submit those common draft regulatory technical standards to the Commission by 30 September 2012.	RTS	OTC derivatives	RTS on risk-mitigation techniques for OTC derivative contracts not cleared by a CCP	30/10/2014	Q1 2016		2
214	BRRD	2	2	The Commission shall be empowered to adopt delegated acts in accordance with Article 115 in order to specify the criteria for the determination of the activities, services and operations referred to in point (35) of the first subparagraph as regards the definition of 'critical functions' and the criteria for the determination of the business lines and associated services referred to in point (36) of the first subparagraph as regards the definition of 'core business lines'.	Advice/Opinion	Resolution	Call of Advice - Definitions	31/01/2015		1	
215	BRRD	3	9	EBA, in cooperation with competent authorities and resolution authorities, shall develop the required expertise, resources and operational capacity and shall monitor the implementation of paragraph 8, including through periodical peer reviews.	Peer review	EBA Peer Review	EBA to monitor resourcing of resolution authorities	TBD		1	
216	BRRD	3	11	Member States shall inform EBA of the national authority or authorities designated as resolution authorities and the contact authority and, where relevant, their specific functions and responsibilities. EBA shall publish the list of those resolution authorities and contact authorities.	Publication	Resolution	-	TBD		3	
217	BRRD	4	5	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify the criteria referred to in paragraph 1, for assessing, in accordance with that paragraph, the impact of an institution's failure on financial markets, on other institutions and on funding conditions.	Guidelines	Recovery and Resolution Planning	Criteria for applying simplified obligations (GL)	03/07/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Change - 218	BRRD	4	6	Taking into account, where appropriate, experience acquired in the application of the guidelines referred to in paragraph 5, EBA shall develop draft regulatory technical standards to specify the criteria referred to in paragraph 1, for assessing, in accordance with that paragraph, the impact of an institution's failure on financial markets, on other institutions and on funding conditions. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2017. Power is conferred on the Commission to adopt the regulatory technical standards referred to in the first subparagraph in accordance with Articles 10 to 14 of Regulation (EU) No 1093/2010.	RTS	Recovery and Resolution Planning	Criteria for applying simplified obligations (TS)	03/07/2017	30/06/2015	3	
219	BRRD	4	7	Competent authorities and resolution authorities shall inform EBA of the way they have applied paragraphs 1, 8, 9 and 10 to institutions in their jurisdiction. EBA shall submit a report to the European Parliament, to the Council and to the Commission by 31 December 2017 on the implementation of paragraphs 1, 8, 9 and 10. In particular, that report shall identify any divergences regarding the implementation at national level of paragraphs 1, 8, 9 and 10.	Report	Resolution	-	31/12/2017		3	
220	BRRD	4	11	EBA shall develop draft implementing technical standards to specify uniform formats, templates and definitions for the identification and transmission of information by competent authorities and resolution authorities to EBA for the purposes of paragraph 7, subject to the principle of proportionality. EBA shall submit those draft implementing technical standards to the Commission by 3 July 2015.	ITS	Recovery and Resolution Planning	Simplified obligations for certain institutions	03/07/2015		1	
221	BRRD	5	7	EBA, in close cooperation with the European Systemic Risk Board (ESRB), shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify further the range of scenarios to be used for the purposes of paragraph 6 of this Article.	Guidelines	Recovery plans	Range of scenarios for recovery plans	03/07/2015		1	
222	BRRD	5	10	EBA shall develop draft regulatory technical standards further specifying, without prejudice to Article 4, the information to be contained in the recovery plan referred to in paragraph 5 of this Article. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Recovery plans	Content of recovery plans	03/07/2015		1	
223	BRRD	6	8	EBA shall develop draft regulatory technical standards specifying the minimum criteria that the competent authority is to assess for the purposes of the assessment of paragraph 2 of this Article and of Article 8(1). EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Recovery plans	Assessment of the recovery plan by competent authority	03/07/2015		1	
224	BRRD	8	2	The consolidating supervisor and the competent authorities of subsidiaries shall endeavour to reach a joint decision on: (i) the review and assessment of the group recovery plan; (ii) whether a recovery plan on an individual basis shall be drawn up for institutions that are part of the group; and (iii) on the application of the measures referred to in Article 6(3) and Article 6(4) The parties shall endeavour to reach a joint decision within a period of four months from the date of the transmission by the consolidating supervisor of the group recovery plan in accordance with Article 7(2). EBA may, at the request of a competent authority, assist the competent authorities in reaching a joint decision in accordance with Article 31(c) of Regulation (EU) No 1093/2010.	Joint Decision	Recovery and Resolution Planning	-	-		1	
225	BRRD	8	7	Upon request of a competent authority in accordance with paragraph 3 or 4, EBA may only assist the competent authorities in reaching an agreement in accordance with Article 19(3) of Regulation (EU) No 1093/2010 in relation to the assessment of recovery plans and implementation of the measures of point (a), (b) and (d) of Article 6(6).	Mediation	Recovery and Resolution Planning	-	-		1	
226	BRRD	8	2c	The other competent authorities which do not disagree under paragraph 2b may reach a joint decision on a group recovery plan covering group entities under their jurisdictions.	Joint Decision	Recovery and Resolution Planning	-	-		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
227	BRRD	9	2	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify the minimum list of qualitative and quantitative indicators as referred to in paragraph 1.	Guidelines	Recovery plans	-	03/07/2015		1	
228	BRRD	10	9	EBA, after consulting the ESRB, shall develop draft regulatory technical standards further specifying the contents of the resolution plan. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Resolution plans	Specifying a range of contents	03/07/2015		1	
229	BRRD	11	3	EBA shall develop draft implementing technical standards to specify procedures and a minimum set of standard forms and templates for the provision of information under this Article. EBA shall submit those draft implementing technical standards to the Commission by 3 July 2015.	ITS	Recovery and Resolution Planning	Procedures, minimum forms & templates resolution plans	03/07/2015		1	
230	BRRD	13	1	Union parent undertakings shall submit the information that may be required in accordance with Article 11 to the group-level resolution authority. That information shall concern the Union parent undertaking and to the extent required each of the group entities including entities referred to in points (c) and (d) of Article 1(1). The information provided by the group-level resolution authority to the resolution authorities and competent authorities of subsidiaries, resolution authorities of the jurisdiction in which any significant branches are located, and to the relevant competent authorities referred to in Articles 115 and 116 of Directive 2013/36/EU, shall include at a minimum all information that is relevant to the subsidiary or significant branch. The information provided to EBA shall include all information that is relevant to the role of EBA in relation the group resolution plans. In the case of information relating to third-country subsidiaries, the group-level resolution authority shall not be obliged to transmit that information without the consent of the relevant third-country supervisory authority or resolution authority.	Various	Recovery and Resolution Planning	-	Ongoing		1	
231	BRRD	13	4	The adoption of the group resolution plan shall take the form of a joint decision of the group-level resolution authority and the resolution authorities of subsidiaries. Those resolution authorities shall make a joint decision within four months of the date of the transmission by the group-level resolution authority of the information referred to in the second subparagraph of paragraph 1. EBA may, at the request of a resolution authority, assist the resolution authorities in reaching a joint decision in accordance with Article 31(c) of Regulation (EU) No 1093/2010.	Mediation	Resolution plans	Group resolution plans	-		2	
232	BRRD	13	9	In accordance with paragraphs 5 and 6 of this Article, upon request of a resolution authority, EBA may assist the resolution authorities in reaching an agreement in accordance with Article 19(3) of Regulation (EU) No 1093/2010 unless any resolution authority concerned assesses that the subject matter under disagreement may in any way impinge on its Member States' fiscal responsibilities.	Mediation	Resolution plans	Group resolution plans	-		2	
233	BRRD	15	1	The resolution authorities shall notify EBA in a timely manner whenever an institution is deemed not to be resolvable	Resolution Planning	Resolvability assessment	-	-		3	
234	BRRD	15	4	EBA, after consulting the ESRB, shall develop draft regulatory technical standards further specifying the contents of the resolution plan. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Recovery and Resolution Planning	Contents of group resolution plans	03/07/2015		1	
235	BRRD	15	4	EBA, after consulting the ESRB, shall develop draft regulatory technical standards to specify the matters and criteria for the assessment of the resolvability of institutions or groups provided for in paragraph 2 of this Article and in Article 16. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Recovery and Resolution Planning	RTS on Assessment of resolvability	03/07/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
236	BRRD	16	1	An institution shall be deemed to be resolvable if it is feasible and credible for the resolution authority to either liquidate it under normal insolvency proceedings or to resolve it by applying the different resolution tools and powers to the institution while avoiding to the maximum extent possible any significant adverse effect on the financial system, including in circumstances of broader financial instability or system-wide events, of the Member State in which the institution is established, or other Member States or the Union and with a view to ensuring the continuity of critical functions carried out by the institution. The resolution authorities shall notify EBA in a timely manner whenever an institution is deemed not to be resolvable.	Notification	Recovery and Resolution Planning	-	Ongoing		3	1
237	BRRD	17	8	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify further details on the measures provided for in paragraph 5 and the circumstances in which each measure may be applied. Article	Guidelines	Recovery and Resolution Planning	Powers to address resolvability	03/07/2015		1	
238	BRRD	18	2	The group-level resolution authority, in cooperation with the consolidating supervisor and EBA in accordance with Article 25(1) of Regulation (EU) No 1093/2010, shall prepare and submit a report to the Union parent undertaking, to the resolution authorities of subsidiaries, which will provide it to the subsidiaries under their supervision, and to the resolution authorities of jurisdictions in which significant branches are located. The report shall be prepared after consulting the competent authorities, and shall analyse the substantive impediments to the effective application of the resolution tools and the exercising of the resolution powers in relation to the group. The report shall consider the impact on the institution's business model and recommend any proportionate and targeted measures that, in the authority's view, are necessary or appropriate to remove those impediments.	Report	Resolution	Report on impediments to resolvability	TBD		1	
239	BRRD	18	5	The joint decision shall be reached within four months of submission of any observations by the Union parent undertaking or at the expiry of the four-month period referred to in paragraph 3, whichever the earlier. It shall be reasoned and set out in a document which shall be provided by the group-level resolution authority to the Union parent undertaking.  EBA may, at the request of a resolution authority, assist the resolution authorities in reaching a joint decision in accordance with Article 31(c) of Regulation (EU) No 1093/2010.	Mediation	Resolution plans	Impediment to resolvability	-		2	
240	BRRD	18	9	In the absence of a joint decision on the taking of any measures referred to in point (g), (h) or (k) of Article 17(5), EBA may, upon the request of a resolution authority in accordance with paragraph 6 or 7 of this Article, assist the resolution authorities in reaching an agreement in accordance with Article 19(3) of Regulation (EU) No 1093/2010.	Mediation	Resolution plans	Impediment to resolvability	-		2	
241	BRRD	20	5	The competent authorities shall do everything within their power to reach a joint decision, taking into account the potential impact, including any fiscal consequences, of the execution of the agreement in all the Member States where the group operates, on whether the terms of the proposed agreement are consistent with the conditions for financial support laid down in Article 23 within four months of the date of receipt of the application by the consolidating supervisor. The joint decision shall be set out in a document containing the fully reasoned decision, which shall be provided to the applicant by the consolidating supervisor. EBA may at the request of a competent authority assist the competent authorities in reaching an agreement in accordance with Article 31 of Regulation (EU) No 1093/2010.	Mediation	Intra group financial support	Financial support agreement	-		2	
242	BRRD	23	3	EBA shall, by 3 January 2016, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to promote convergence in practices to specify the conditions laid down in points (b), (d), (f), (g) and (h) of paragraph 1 of this Article. Article	Guidelines	Recovery and Resolution Planning	Conditions Group financial support (group 2)	03/01/2016		1	
243	BRRD	25	1	Before providing support in accordance with a group financial support agreement, the management body of a group entity that intends to provide financial support (a) its competent authority; (b) where different from authorities in points (a) and (c), where applicable, the consolidating supervisor; (c) where different from points (a) and (b), the competent authority of the group entity receiving the financial support; and (d) EBA.	Notification	Recovery and Resolution Planning	-	Ongoing		3	1

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
244	BRRD	25	4	Where the consolidating supervisor or the competent authority responsible for the group entity receiving support has objections regarding the decision to prohibit or restrict the financial support, they may within two days refer the matter to EBA and request its assistance in accordance with Article 31 of Regulation (EU) No 1093/2010.	Mediation	Intra group financial support	Financial support agreement	-		2	
245	BRRD	26	2	EBA shall develop draft implementing technical standards to specify the form and content of the description referred to in paragraph 1. EBA shall submit those draft implementing technical standards to the Commission by 3 July 2015.	ITS	Recovery and Resolution Planning	Group financial support agreement	03/07/2015		1	2
246	BRRD	27	4	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to promote the consistent application of the trigger for use of the measures referred to in paragraph 1 of this Article.	Guidelines	Trigger for early intervention measures	Early intervention measures	03/07/2015		1	
247	BRRD	27	5	EBA shall develop draft regulatory technical standards to specify the conditions laid down in points (a), (c), (e) and (i) of paragraph 1. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Recovery and Resolution Planning	Conditions Group financial support (group 1)	03/07/2015		1	
248	BRRD	30	1	Where the conditions for the imposition of requirements under Article 27 or the appointment of a temporary administrator in accordance with Article 29 are met in relation to a Union parent undertaking, the consolidating supervisor shall notify EBA and consult the other competent authorities within the supervisory college. EN L 173/246 Official Journal of the European Union 12.6.2014	Notification	Trigger for early intervention measures	Early intervention measures	Ongoing		3	
249	BRRD	30	4+6	4. Where more than one competent authority intends to appoint a temporary administrator or apply any of the measures in Article 27 to more than one institution in the same group, the consolidating supervisor and the other relevant competent authorities shall consider whether it is more appropriate to appoint the same temporary administrator for all the entities concerned or to coordinate the application of any measures in Article 27 to more than one institution in order to facilitate solutions restoring the financial position of the institution concerned. The assessment shall take the form of a joint decision of the consolidating supervisor and the other relevant competent authorities. The joint decision shall be reached within five days from the date of the notification referred to in paragraph 1. The joint decision shall be reasoned and set out in a document, which shall be provided by the consolidating supervisor to the Union parent undertaking. EBA may at the request of a competent authority assist the competent authorities in reaching an agreement in accordance with Article 31 of Regulation (EU) No 1093/2010.  In the absence of a joint decision within five days the consolidating supervisor and the competent authorities of subsidiaries may take individual decisions on the appointment of a temporary administrator to the institutions for which they have responsibility and on the application of any of the measures in Article 27. 6. EBA may at the request of any competent authority assist the competent authorities that intend to apply one or more of the measures in point (a) of Article 27(1) of this Directive with respect to the points (4), (10), (11) and (19) of Section A of the Annex to this Directive, in point (e) of Article 27(1) of this Directive or in point (g) of Article 27(1) of this Directive in reaching an agreement in accordance with Article 19(3) of Regulation (EU) No 1093/2010.	Mediation	Early intervention measures	Coordination of early intervention measures	-		2	
250	BRRD	32	6	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to promote the convergence of supervisory and resolution practices regarding the interpretation of the different circumstances when an institution shall be considered to be failing or likely to fail.	Guidelines	Resolution	Tests which may lead to public support measures	03/07/2015		1	
251	BRRD	36	14	EBA shall develop draft regulatory technical standards to specify the circumstances in which a person is independent from both the resolution authority and the institution or entity referred to in point (b), (c) or (d) of Article 1(1) for the purposes of paragraph 1 of this Article, and for the purposes of Article 74.	RTS	Resolution	Independence of valuers	03/07/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
252	BRRD	36	15	EBA may develop draft regulatory technical standards to specify the following criteria for the purposes of paragraphs 1, 3 and 9 of this Article, and for the purposes of Article 74: (a) the methodology for assessing the value of the assets and liabilities of the institution or entity referred to in point (b), (c) or (d) of Article 1(1); (b) the separation of the valuations under Articles 36 and 74; (c) the methodology for calculating and including a buffer for additional losses in the provisional valuation. 16. EBA shall submit the draft regulatory technical standards referred to in paragraph 14 to the Commission by 3 July 2015.	RTS	Resolution	Valuation methodology	03/07/2015		1	
253	BRRD	39	4	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 specifying the factual circumstances amounting to a material threat and the elements relating to the effectiveness of the sale of business tool provided for in points (a) and (b) of paragraph 3.	Guidelines	Resolution	Sale of business tool	03/07/2015		1	2
254	BRRD	42	14	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to promote the convergence of supervisory and resolution practices regarding the determination when, in accordance to paragraph 5 of this Article the liquidation of the assets or liabilities under normal insolvency proceeding could have an adverse effect on one or more financial markets.	Guidelines	Resolution	Asset separation tool	03/07/2015		1	
255	BRRD	44	11	The Commission shall be empowered to adopt delegated acts in accordance with Article 115 in order to specify further the circumstances when exclusion is necessary to achieve the objectives specified in paragraph 3 of this Article.	Various	Resolution	Exclusions from bail-in	31/01/2015		1	
256	BRRD	45	2	EBA shall draft technical regulatory standards which specify further the assessment criteria mentioned in points (a) to (f) of paragraph 6 on the basis of which, for each institution, a minimum requirement for own funds and eligible liabilities, including subordinated debt and senior unsecured debt with at least 12 months remaining on their terms that are subject to the bail-in power and those that qualify as own funds, is to be determined. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Resolution	MREL criteria	03/07/2015		1	
257	BRRD	45	16	Resolution authorities, in coordination with competent authorities, shall inform EBA of the minimum requirement for own funds and eligible liabilities, and where relevant the requirement laid down in paragraph 13, that have been set for each institution under their jurisdiction.	Notification	Resolution	Minimum requirements for own funds and eligible liabilities	Ongoing		3	1
258	BRRD	45	17	EBA shall develop draft implementing technical standards to specify uniform formats, templates and definitions for the identification and transmission of information by resolution authorities, in coordination with competent authorities, to EBA for the purposes of paragraph 16. EBA shall submit those draft implementing technical standards to the Commission by 3 July 2015.	ITS	Resolution	Minimum requirements for own funds and eligible liabilities	03/07/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
259	BRRD	45	19	EBA shall submit a report to the Commission by 31 October 2016 on at least the following: (a) how the minimum requirement for own funds and eligible liabilities has been implemented at national level, and in particular whether there have been divergences in the levels set for comparable institutions across Member States; (b) how the power to require institutions to meet the minimum requirement through contractual bail-in instruments has been applied across Member States and whether there have been divergences in those approaches; (c) the identification of business models that reflect the overall risk profiles of the institution; (d) the appropriate level of the minimum requirement for each of the business models identified under point (c); (e) whether a range for the level of the minimum requirement of each business model should be established; (f) the appropriate transitional period for institutions to achieve compliance with any harmonised minimum levels prescribed; (g) whether the requirements laid down in Article 45 are sufficient to ensure that each institution has adequate loss-absorbing capacity and, if not, which further enhancements are needed in order to ensure that objective; (h) whether changes to the calculation methodology provided for in this Article are necessary to ensure that the minimum requirement can be used as an appropriate indicator of an institution's loss-absorbing capacity; (i) whether it is appropriate to base the requirement on total liabilities and own funds and in particular whether it is more appropriate to use the institution's risk-weighted assets as a denominator for the requirement; (j) whether the approach of this Article on the application of the minimum requirement to groups is appropriate, and in particular whether the approach adequately ensures that loss absorbing capacity in the group is located in, or accessible to, the entities where losses might arise; (k) whether the conditions for waivers from the minimum requirement are appropriate, and in particular whether such waivers should be available for subsidiaries on a cross-border basis; (l) whether it is appropriate that resolution authorities may require that the minimum requirement be met through contractual bail-in instruments, and whether further harmonisation of the approach to contractual bail-in instruments is appropriate; (m) whether the requirements for contractual bail-in instruments laid down in paragraph 14 are appropriate; and (n) whether it is appropriate for institutions and groups to be required to disclose their minimum requirement for own funds and eligible liabilities, or their level of own funds and eligible liabilities, and if so the frequency and format of such disclosure. EN L 173/276 Official Journal of the European Union 12.6.2014	Report	Resolution	Report on Minimum requirements for own funds and eligible liabilities	31/10/2016		2	
Change - 260	BRRD	47	6	If the competent authority of that institution has not completed the assessment required under paragraph 4 on the date of application of the bail-in tool or the conversion of capital instruments, Article 38(9) shall apply to any acquisition of or increase in a qualifying holding by an acquirer resulting from the application of the bail-in tool or the conversion of capital instruments. 6. EBA shall, by 3 July 2016, issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on the circumstances in which each of the actions referred to in paragraph 1 of this Article would be appropriate, having regard to the factors specified in paragraph 3 of this Article.	Guidelines	Resolution	Treatment of shareholders in bail-in	03/07/2016	28/02/2015	2	1
261	BRRD	48	6	For the purposes of this Article, EBA shall, by 3 January 2016, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 for any interpretation relating to the interrelationship between the provisions of this Directive and those of Regulation (EU) No 575/2013 and Directive 2013/36/EU.	Guidelines	Resolution	Relationship with CRR/D for writedown sequence	03/01/2016		1	
262	BRRD	49	5	EBA, after consulting the European Supervisory Authority (European Securities and Markets Authority) ('ESMA'), established by Regulation (EU) No 1095/2010, shall develop draft regulatory technical standards specifying methodologies and the principles referred to in points (a), (b) and (c) of paragraph 4 on the valuation of liabilities arising from derivatives. In relation to derivative transactions that are subject to a netting agreement, EBA shall take into account the methodology for close-out set out in the netting agreement. EBA shall submit those draft regulatory technical standards to the Commission by 3 January 2016.	RTS	Resolution	Valuation of derivatives	03/01/2016		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
263	BRRD	50	4	EBA shall, by 3 January 2016, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 on the setting of conversion rates. Those guidelines shall indicate, in particular, how affected creditors may be appropriately compensated by means of the conversion rate, and the relative conversion rates that might be appropriate to reflect the priority of senior liabilities under applicable insolvency law.	Guidelines	Resolution	Rate of conversion of debt to equity	03/01/2016		1	
264	BRRD	52	12	EBA shall develop draft regulatory technical standards to specify further: (a) the minimum elements that should be included in a business reorganisation plan pursuant to paragraph 5; and (b) the minimum contents of the reports pursuant to paragraph 10. EBA shall submit those draft regulatory technical standards to the Commission by 3 January 2016.	RTS	Resolution	Min elements & reports on business reorganisation plan	03/01/2016		1	
265	BRRD	52	13	EBA shall, by 3 January 2016, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify further the minimum criteria that a business reorganisation plan is to fulfil for approval by the resolution authority pursuant to paragraph 7. EBA shall, by 3 January 2016, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify further the minimum criteria that a business reorganisation plan is to fulfil for approval by the resolution authority pursuant to paragraph 7.	Guidelines	Resolution	Business reorganisation plan	03/01/2016		1	
266	BRRD	52	14	Taking into account, where appropriate, experience acquired in the application of the guidelines referred to in paragraph 13, EBA may develop draft regulatory technical standards in order to specify further the minimum criteria that a business reorganisation plan is to fulfil for approval by the resolution authority pursuant to paragraph 7.	RTS	Resolution	MREL under 3rd country law	TBD		3	
267	BRRD	55	3	EBA shall develop draft regulatory technical standards in order to further determine the list of liabilities to which the exclusion in paragraph 1 applies, and the contents of the term required in that paragraph, taking into account banks' different business models. EBA shall submit those draft regulatory standards to the Commission by 3 July 2015.	RTS	Recovery and Resolution	RTS on Contractual Bail in	03/07/2015		1	
268	BRRD	65	5	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify the minimum list of services or facilities that are necessary to enable a recipient to effectively operate a business transferred to it.	Guidelines	Resolution	Power to require the provision of services and facilities	03/07/2015		1	2
269	BRRD	71	8	EBA shall develop draft regulatory technical standards specifying the following elements for the purposes of paragraph 7: (a) a minimum set of the information on financial contracts that should be contained in the detailed records; and (b) the circumstances in which the requirement should be imposed. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015.	RTS	Resolution	Powers to temporarily suspend termination rights	03/07/2015		1	2
Change - 270	BRRD	74	4	EBA may develop draft regulatory technical standards specifying the methodology for carrying out the valuation in this Article, in particular the methodology for assessing the treatment that shareholders and creditors would have received if the institution under resolution had entered insolvency proceedings at the time when the decision referred to in Article 82 was taken.	RTS	Resolution	Ex post valuation	Optional	31/05/2015	3	1
271	BRRD	76	4	The Commission shall adopt delegated acts in accordance with Article 115 further specifying the classes of arrangement that fall within the scope of points (a) to (f) of paragraph 2 of this Article.	Advice/Opinion	Resolution	Partial transfer safeguards	30/06/2015		1	
272	BRRD	82	3	EBA shall develop draft regulatory technical standards in order to specify the procedures and contents relating to the following requirements: (a) the notifications referred to in Article 81(1), (2) and (3); EN L 173/306 Official Journal of the European Union 12.6.2014 (b) the notice of suspension referred to in Article 83. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015. Power	RTS	Resolution	Notification requirements	03/07/2015		1	



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
273	BRRD	83	2	The resolution authority shall notify the institution under resolution and EBA of the resolution action. A notification according to this paragraph shall include a copy of any order or instrument by which the relevant powers are exercised and shall indicate the date from which the resolution actions are effective. The notification referred to in paragraph 2 shall include a copy of any order or instrument by which the relevant powers are exercised and indicate the date from which the tool is or powers are effective. The resolution authority shall publish or ensure the publication of either a copy of the order or instrument by which the resolution action is taken, or a notice summarising the effects of the resolution action, and in particular the effects on retail investors, by the following means: (b) on the website of the competent authority, if different from the resolution authority, or on the website of EBA;	Notification	Resolution	Register on the application of resolution action	TBD		3	
274	BRRD	84	4	resolution authorities and competent authorities, including their employees and experts, from sharing information with each other and with other Union resolution authorities, other Union competent authorities, competent ministries, central banks, deposit guarantee schemes, investor compensation schemes, authorities responsible for normal insolvency proceedings, authorities responsible for maintaining the stability of the financial system in Member States through the use of macroprudential rules, persons charged with carrying out statutory audits of accounts, EBA, or, subject to Article 98, third-country authorities that carry out equivalent functions to resolution authorities, or, subject to strict confidentiality requirements, to a potential acquirer for the purposes of planning or carrying out a resolution action.	Notification	Resolution	Register on the application of resolution action	TBD		3	
275	BRRD	84	7	EBA shall, by 3 July 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 to specify how information should be provided in summary or collective form for the purposes of paragraph 3.	Guidelines	Resolution	Providing information in a summary or collective form	03/07/2015		1	3
276	BRRD	88	4	EBA shall contribute to promoting and monitoring the efficient, effective and consistent functioning of resolution colleges, taking into account international standards. EBA shall be invited to attend the meetings of the resolution college for that purpose. EBA shall not have any voting rights to the extent that any voting takes place within the framework of resolution colleges.	Promoting and monitoring	Resolution colleges	Monitoring of resolution colleges	-		1	
277	BRRD	88	2b	Ongoing participation in the work of resolution colleges	Promoting and monitoring	Resolution colleges	Monitoring of resolution colleges	-		1	
278	BRRD	88	7	EBA shall, taking into account international standards, develop draft regulatory standards in order to specify the operational functioning of the resolution colleges for the performance of the tasks referred to in paragraph 1. EBA shall submit those draft regulatory technical standards to the Commission by 3 July 2015	RTS	Resolution colleges	Operational functioning of resolution colleges	03/07/2015		1	
279	BRRD	89		Engagement with 3rd country resolution colleges in EU	Promoting and monitoring	Resolution colleges	Monitoring of resolution colleges	-		1	
280	BRRD	91	7	Subject to paragraph 8, the group resolution scheme shall take the form of a joint decision of the group-level resolution authority and the resolution authorities responsible for the subsidiaries that are covered by the group resolution scheme. EBA may, at the request of a resolution authority, assist the resolution authorities in reaching a joint decision in accordance with Article 31(c) of Regulation (EU) No 1093/2010.	Mediation	Resolution	Group resolution scheme	-		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
281	BRRD	92	3	Where the actions proposed by the group-level resolution authority under paragraph 1 include a group resolution scheme, the group resolution scheme shall take the form of a joint decision of the group-level resolution authority and the resolution authorities responsible for the subsidiaries that are covered by the group resolution scheme.  EBA may, at the request of a resolution authority, assist the resolution authorities in reaching a joint decision in accordance with Article 31(c) of Regulation (EU) No 1093/2010.	Mediation	Resolution	Group resolution scheme	-		2	
282	BRRD	97	2	EBA may conclude non-binding framework cooperation arrangements with the following relevant third-country authorities: (a) in cases where a Union subsidiary is established in two or more Member States, the relevant authorities of the third country where the parent undertaking or a company referred to in points (c) and (d) of Article 1(1) are established; (b) in cases where a third-country institution operates Union branches in two or more Member States, the relevant authority of the third country where that institution is established; (c) in cases where a parent undertaking or a company referred to in points (c) and (d) of Article 1(1) established in a Member State with a subsidiary institution or significant branch in another Member State also has one or more third-country subsidiary institutions, the relevant authorities of the third countries where those subsidiary institutions are established; (d) in cases where an institution with a subsidiary institution or significant branch in another Member State has established one or more branches in one or more third countries, the relevant authorities of the third countries where those branches are located. The arrangements referred to in this paragraph shall not make provision in relation to specific institutions. They shall not impose legal obligations upon Member States.	Various	3rd countries	-	-		3	
283	BRRD	97	3	The framework cooperation agreements referred to in paragraph 2 shall establish processes and arrangements between the participating authorities for sharing information necessary for and cooperation in carrying out some or all of the following tasks and exercising some or all of the following powers in relation to institutions referred to in points (a) to (d) of paragraph 2 or groups including such institutions: (a) the development of resolution plans in accordance with Articles 9, 10, 11 and 12 and similar requirements under the law of the relevant third countries; (b) the assessment of the resolvability of such institutions and groups, in accordance with Article 13 and similar requirements under the law of the relevant third countries; (c) the application of powers to address or remove impediments to resolvability pursuant to Articles 14 and 15 and any similar powers under the law of the relevant third countries; (d) the application of early intervention measures pursuant to Article 23 and similar powers under the law of the relevant third countries; (e) the application of resolution tools and exercise of resolution powers and similar powers exercisable by the relevant third country authorities.	Various	3rd countries	Drafting a Framework Cooperation Agreement	Optional		1	
284	BRRD	97	4	EBA shall contribute to promoting and monitoring the efficient, effective and consistent functioning of resolution colleges, taking into account international standards. EBA shall be invited to attend the meetings of the resolution college for that purpose. EBA shall not have any voting rights to the extent that any voting takes place within the framework of resolution colleges.	Promoting and monitoring	Resolution colleges	-	Ongoing		1	
285	BRRD	97	4	Competent authorities or resolution authorities, where appropriate, shall conclude non-binding cooperation arrangements in line with EBA framework arrangement with the relevant third country authorities indicated in paragraph 2. This Article shall not prevent Member States and their competent authorities from concluding bilateral or multilateral arrangements with third countries, in accordance with Article 33 of Regulation (EU) No 1093/2010.	Various	3rd countries	Drafting a Framework Cooperation Agreement	-		3	1
286	BRRD	97	6	Member States shall notify EBA of any cooperation arrangements that resolution authorities and competent authorities have concluded in accordance with this Article.	Notification	3rd countries	Cooperation arrangements	Ongoing		3	
287	BRRD	102	4	EBA shall submit a report to the Commission by 31 October 2016 with recommendations on the appropriate reference point for setting the target level for resolution financing arrangements, and in particular whether total liabilities constitute a more appropriate basis than covered deposits.	Report	Resolution	Reference point for setting the target level for resolution financing arrangements	31/10/2016		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
288	BRRD	103	7	The Commission shall be empowered to adopt delegated acts in accordance with Article 115 in order to specify the notion of adjusting contributions in proportion to the risk profile of institutions as referred to in paragraph 2 of this Article, taking into account all of the following: (a) the risk exposure of the institution, including the importance of its trading activities, its off-balance sheet exposures and its degree of leverage; (b) the stability and variety of the company's sources of funding and unencumbered highly liquid assets; (c) the financial condition of the institution; (d) the probability that the institution enters into resolution; (e) the extent to which the institution has previously benefited from extraordinary public financial support; (f) the complexity of the structure of the institution and its resolvability; (g) the importance of the institution to the stability of the financial system or economy of one or more Member States or of the Union; (h) the fact that the institution is part of an IPS.	Various	Resolution	Contributions to Resolution Funds	Ongoing		3	
289	BRRD	103	8	The Commission shall be empowered to adopt delegated acts in accordance with Article 115 in order to specify: (a) the registration, accounting, reporting obligations and other obligations referred to in paragraph 4 intended to ensure that the contributions are in fact paid; (b) the measures referred to in paragraph 4 to ensure proper verification of whether the contributions have been paid correctly.	Advice/Opinion	Resolution	Technical advice on Ex-ante contributions	TBD		1	
290	BRRD	104	4	The Commission shall be empowered to adopt delegated acts in accordance with Article 115 to specify the circumstances and conditions under which the payment of contributions by an institution may be deferred pursuant to paragraph 3 of this Article.	Advice/Opinion	Resolution	Contributions to Resolution Funds	31/01/2015		1	
291	BRRD	113	1	Subject to the professional secrecy requirements referred to in Article 84, resolution authorities and competent authorities shall inform EBA of all administrative penalties imposed by them under Article 111 and of the status of that appeal and outcome thereof. EBA shall maintain a central database of penalties reported to it solely for the purpose of exchange of information between resolution authorities which shall be accessible to resolution authorities only and shall be updated on the basis of the information provided by resolution authorities. EBA shall maintain a central database of penalties reported to it solely for the purpose of exchange of information between competent authorities which shall be accessible to competent authorities only and shall be updated on the basis of the information provided by competent authorities.	Publication	Recovery and Resolution	Maintenance of central database of sanctions	Ongoing		3	
292	BRRD	113	2	EBA shall maintain a webpage with links to each resolution authority's publication of penalties and each competent authority's publication of penalties under Article 112 and indicate the period for which each Member State publishes penalties. Article	Various	Recovery and Resolution	Maintenance of a webpage with links to national publication of sanctions	Ongoing		3	
293	BRRD	127	1	For the purposes of this Directive, EBA shall ensure structural separation between the resolution committee and other functions referred to in Regulation (EU) No 1093/2010. The resolution committee shall promote the development and coordination of resolution plans and develop methods for the resolution of failing financial institutions.	Various	Recovery and Resolution	Ensuring structural separation of Resolution committee	Ongoing		1	
294	BRRD	101a	4	Two years after the entry into force of this Directive, EBA shall report to the Commission on the publication of penalties by Member States on an anonymous basis as provided for under the second paragraph and in particular whether there have been significant divergences between Member States in this respect. In addition, EBA shall report on any significant divergences in the duration of publication of penalties under national law for Member States for publication of penalties.	Report	Recovery and Resolution	Sanctions for breach of national laws implementing RRD provisions	TBD		3	
Change - 295	BRRD	114b		By 1 June 2018, the Commission shall review the implementation of this Directive and report thereon to the European Parliament and to the Council. It shall assess in particular the following: on the basis of the report from EBA referred to in Article 4(3), the need for amendments with regard to minimising divergences at national level	Various	Recovery and Resolution	Consequences of EBA reports & review of EBA role	Ongoing	31/12/2017	3	
296	SRM	19	8	The Commission shall be empowered to adopt delegated acts in accordance with Article 93 concerning detailed rules of procedure concerning: (a) the calculation of the interest rate to be applied in the event of a recovery decision in accordance with paragraph 5; (b) the guarantees of the right to good administration and the right of access to documents referred to in paragraph 5.	Advice/Opinion	Resolution	Advice on on the calculation of the interest rate to be applied in relation to the recovery of Single Resolution Fund aid	TBD		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
297	SRM	65	5	The Commission shall be empowered to adopt delegated acts on contributions in accordance with Article 93 in order to: (a) determine the type of contributions and the matters for which contributions are due, the manner in which the amount of the contributions is calculated, and the way in which they are to be paid; (b) specify registration, accounting, reporting and other rules referred to in paragraph 3 necessary to ensure that the contributions are paid fully and in a timely manner; (c) determine the annual contributions necessary to cover the administrative expenditure of the Board before it becomes fully operational.	Advice/Opinion	Resolution	Advice on the raising of fees to cover the administrative expenditures	TBD		1	
298	SRM	69	5	The Commission shall be empowered to adopt delegated acts in accordance with Article 93 to specify the following: (a) criteria for the spreading out in time of the contributions to the Fund calculated under paragraph 2; (b) criteria for determining the number of years by which the initial period referred to in paragraph 1 can be extended under paragraph 3; (c) criteria for establishing the annual contributions provided for in paragraph 4.	Advice/Opinion	Resolution	Advice on the criteria for determining the number of years by which the initial period for the build up of the SRF may be extended	30/04/2015		1	
299	SRM	71	3	The Commission shall be empowered to adopt delegated acts in accordance with Article 93 to specify the circumstances and conditions under which the payment of ex-post contributions by an entity referred to in Article 2 may be partially or entirely deferred pursuant to paragraph 2 of this Article.	Advice/Opinion	Resolution	Advice on circumstances in which an institution may be exempted	30/04/2015		1	
300	SRM	75	4	The Commission shall be empowered to adopt delegated acts on the detailed rules for the administration of the Fund and general principles and criteria for its investment strategy, in accordance with the procedure laid down in Article 93.	Advice/Opinion	Resolution	Advice on general principles and criteria for the investment strategy	TBD		1	
301	AML	6	1	ESAs shall provide joint opinion on the money laundering and terrorist financing risks affecting the EU financial sector	Advice/Opinion	AML	Opinion on Risks affecting the internal market	18 months of entry into force of this Directive		3	
New - 302	AML	6	3	The Commission to share SNRA with ESAs	Notification	AML	The Commission to share SNRA with ESAs				3
303	AML	7	2	Each Member State shall designate an authority to co-ordinate the national response to the risks referred to in paragraph 1. The identity of that authority shall be notified to the Commission, EBA, EIOPA and ESMA and other Member States.	Notification	AML	-	Ongoing		3	
304	AML	7	5	Member States shall make the results of their risk assessments available to the other Member States, the Commission, and EBA, EIOPA and ESMA.	Notification	AML	Notification of Member States AML Risk Assessments	TBD		3	
305	AML	15		EBA, EIOPA and ESMA shall issue guidelines addressed to competent authorities and the obliged entities ... on the risk factors to be taken into consideration and/or the measures to be taken in situations where simplified due diligence measures are appropriate. Specific account should be taken of the nature and size of the business, and where appropriate and proportionate, specific measures should be foreseen. These guidelines shall be issued within 2 years of the date of entry into force of this Directive.	Guidelines	AML	GL on Risk Based Approach (in Simplified Due Diligence)	2 years of entry into force of this Directive		3	
306	AML	16	4	EBA, EIOPA and ESMA shall issue guidelines addressed to competent authorities and the obliged entities ... on the risk factors to be taken into consideration and/or the measures to be taken in situations where enhanced due diligence measures need to be applied. Those guidelines shall be issued within 2 years of the date of entry into force of this Directive	Guidelines	AML	GL on Risk Based Approach (in Enhanced Due Diligence)	2 years of entry into force of this Directive		3	
307	AML	42	3	The Member States, EBA, EIOPA and ESMA shall inform each other of cases where the legislation of the third country does not permit application of the measures required under paragraph 1 and coordinated action could be taken to pursue a solution.	Notification	AML	-	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
308	AMLD	42	5	EBA, EIOPA and ESMA shall develop draft regulatory technical standards specifying the type of additional measures and the minimum action to be taken by obliged entities ... where the legislation of the third country does not permit application of the measures required under paragraphs 1 and 2. EBA, EIOPA and ESMA shall submit those draft regulatory technical standards to the Commission within two years of the date of entry into force of this Directive.	RTS	AML	RTS on additional measures for non-equivalent countries	2 years of entry into force of this Directive		3	
309	AMLD	42	9	EBA, EIOPA and ESMA shall develop draft regulatory technical standards on the criteria for determining the circumstances when the appointment of a central contact point pursuant to paragraph 8 above is appropriate, and what the functions of central contact points should be. EBA, ESMA and EIOPA shall submit these draft regulatory technical standards to the Commission within two years of the date of entry into force of this Directive.	RTS	AML	RTS on central contact points	2 years of entry into force of this Directive		3	
310	AMLD	45	10	EBA, EIOPA and ESMA shall issue guidelines addressed to competent authorities ...on the characteristics of a risk-sensitive approach to supervision and the steps to be taken when conducting supervision on a risk-sensitive basis. Specific account should be taken of the nature and size of the business, and where appropriate and proportionate, specific measures should be foreseen. These guidelines shall be issued within 2 years of the date of entry into force of this Directive.	Guidelines	AML	GL on Risk Based Supervision	2 years of entry into force of this Directive		3	
311	AMLD	58		A notification from all competent authorities to the three ESAs of all administrative sanctions and measures, and the obligation of the ESAs to maintain a website with the links to each competent authority's publication of administrative penalties and measures	Notification	AML	Notification from competent authorities to the three ESAs of administrative sanctions and measures		TBD		2
312	CRA Regulation	5		Sectoral competent authorities in charge of supervising the entities referred to in the first subparagraph of Article 4(1) shall, taking into account the nature, scale and complexity of their activities, monitor the adequacy of their credit risk assessment processes, assess the use of contractual references to credit ratings and, where appropriate, encourage them to mitigate the impact of such references, with a view to reducing sole and mechanistic reliance on credit ratings, in line with specific sectoral legislation.	Report	ECALs	Report on reliance on external ratings	01/07/2015		1	
313	Audit Regulation	12	2	In order to facilitate the exercise of the tasks referred to in the first subparagraph, the European Supervisory Authority (European Banking Authority — EBA) and the European Supervisory Authority (European Insurance and Occupational Pensions Authority — EIOPA) shall, taking current supervisory practices into account, issue guidelines addressed to the competent authorities supervising credit institutions and insurance undertakings, in accordance with Article 16 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council (4) and Article 16 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council (5), respectively.	Guidelines	Audit	GL for reports to supervisors	17/06/2016		3	
314	Audit Regulation	27	2	By 17 June 2016, and at least every three years thereafter, each competent authority and the ECN, shall draw up a report on developments in the market for providing statutory audit services to public-interest entities and submit it to the CEAOB, ESMA, EBA, EIOPA and the Commission. The Commission, following consultations with the CEAOB, ESMA, EBA and EIOPA shall use those reports to draw up a joint report on those developments at Union level. That joint report shall be submitted to the Council, the European Central Bank and the European Systemic Risk Board, as well as, where appropriate, to the European Parliament.	Report	Audit	Report on developments in the market for providing statutory audit services to public-interest entities.	17/06/2016		3	
315	Audit Regulation	30	2	The EBA and EIOPA shall be invited to attend meetings of the CEAOB as observers	Various	Audit	N/A	TBD		3	
316	Audit Regulation	30	8	For the purposes of carrying out its tasks referred to in point (c) of paragraph 7, the CEAOB shall request the assistance of ESMA, EBA or EIOPA insofar as its request relates to international cooperation between Member States and third countries in the field of statutory audit of public-interest entities supervised by those European Supervisory Authorities. Where such assistance is requested, ESMA, EBA or EIOPA shall assist the CEAOB in its task.	Various	Audit	N/A	TBD		3	
317	DGS Directive	4	10	Based on the results of the stress tests conducted by DGS of their systems, the EBA shall, at least every five years, conduct peer reviews in order to examine the resilience of DGSs.	Peer review	Deposit Guarantee Schemes	Peer reviews based on stress testing conducted by DGSs	03/07/2017		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
318	DGS Directive	10	3	The EBA shall issue guidelines on payment commitments	Guidelines	Deposit Guarantee Schemes	Payment commitments to DGSs	TBD		3	1
319	DGS Directive	10	10	Member States shall inform the EBA of the amount of eligible deposits and covered deposits in their Member State and of the amount of the available financial means of their DGS.	Notification	Deposit Guarantee Schemes	Financing of DGSs	Ongoing		3	
320	DGS Directive	12	1(g)	The borrowing DGS shall inform the EBA without delay and state the reasons why the conditions for borrowing between DGSs are fulfilled and the amount of money requested.	Notification	Deposit Guarantee Schemes	Borrowing between DGSs	Ongoing		3	
321	DGS Directive	12	2(c)	The lending DGS must inform the EBA of the initial interest rate and the duration of the loan.	Notification	Deposit Guarantee Schemes	Borrowing between DGSs	Ongoing		3	
322	DGS Directive	13	2	EBA shall be informed about each method for calculating contributions to DGSs approved by the competent authority in cooperation with the designated authority.	Notification	Deposit Guarantee Schemes	Calculation of contributions to DGSs	Ongoing		3	1
323	DGS Directive	13	3	By 3 July 2017 and at least every five years thereafter, EBA shall conduct a review of the guidelines on risk-based or alternative own-risk-based methods applied by DGSs.	Various	Deposit Guarantee Schemes	Calculation of contributions to DGSs	03/07/2017		3	
324	DGS Directive	13	3	The EBA shall issue guidelines on the calculation of contributions to Deposit Guarantee Schemes.	Guidelines	Deposit Guarantee Schemes	Calculation of contributions to DGSs	03/07/2015		1	
325	DGS Directive	14	5	The EBA shall be notified of the existence and the content of written cooperation agreement concluded between DGSs or, where appropriate, the designated authorities.	Notification	Deposit Guarantee Schemes	Cooperation between DGS within the Union	Ongoing		3	
326	DGS Directive	14	5	The EBA may issue opinions on such the written cooperation agreement concluded between DGSs or, where appropriate, the designated competent authorities.	Advice/Opinion	Deposit Guarantee Schemes	Cooperation between DGS within the Union	Ongoing		3	
327	DGS Directive	14	5	If designated authorities or DGSs cannot reach an agreement or if there is a dispute about the interpretation of an agreement, either party may refer the matter to EBA in accordance with Article 19 of Regulation (EU) No 1093/2010.	Mediation	Deposit Guarantee Schemes	Cooperation between DGS within the Union	Ongoing		2	
328	DGS Directive	14	7	Member States shall inform the EBA of the identity of their designated authority by 3 July 2015.	Notification	Deposit Guarantee Schemes	Designated authorities	03/07/2015		1	2
329	DGS Directive	14	8	EBA shall cooperate with the European Systemic Risk Board (ESRB) on systemic risk analysis concerning DGSs.	Various	Deposit Guarantee Schemes	Cooperation between DGS within the Union	Ongoing		3	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
330	DGS Directive	17	1-2	When notifying EBA of authorisations competent authorities shall indicate of which DGS each credit institution is a member. When publishing and updating the list of authorised credit institutions the EBA shall indicate of which DGS each credit institution is a member.	Notification	Deposit Guarantee Schemes	List of authorised credit institutions	Ongoing		3	
331	DGS Directive	19	6	The EBA shall support the Commission in preparing a report (for the European Parliament and to the Council) on the progress towards the implementation of Directive 2014/49/EU.	Report	Deposit Guarantee Schemes	Report on the progress of implementing Directive 2014/49/EU	03/07/2019		3	
332	DGS Directive	19	6	The EBA shall report to the Commission on calculation models and their relevance to the commercial risk of the members.	Report	Deposit Guarantee Schemes	Report on the models for calculating contributions to DGS	03/07/2019		3	
New - 333	DGS Directive - Own initiative			It is proposed that the EBA staff : a. Work on draft Guidelines on DGS stress tests, in line with the orientations suggested in paragraph 9 of the present note, with a view to submit the consultation paper to the BoS possibly in the second half of 2015.	Guidelines						
New - 334	DGS Directive - Own initiative			It is proposed that the EBA staff : b. Work on draft Guidelines on DGS cross-border cooperation, including a template cooperation agreement, with a view to submit the consultation paper to the BoS possibly in the second half of 2015.	Guidelines						
335	Payment Accounts Directive	3	2	EBA shall develop guidelines in order to ensure the sound application of the criteria for Member States to determine a provisional list of at least 10 and up to 20 of the most representative services linked to a payment account and subject to a fee in at least one payment services provider at national level. The Member States shall have regard to the services that: (a) are most commonly used by consumers in relation to their payment account; (b) generate the highest cost for consumers, both overall as well as per unit.	Guidelines	Payment Accounts	Guidelines on application of criteria to the most representative services linked to a Payment Account	18/03/2015		1	
336	Payment Accounts Directive	3	4	EBA shall develop draft regulatory technical standards, on the basis of the provisional lists submitted by Member States, setting out the Union standardised terminology for those services that are common to at least a majority of Member States. The Union standardised terminology shall include common terms and definitions for the common services and shall be made available in the official languages of the Union. In any official language for each Member State, only one term shall be used for each service.	RTS	Payment Accounts	RTS on standardised terminology for most representative services linked to a Payment Account	18/09/2016		3	
337	Payment Accounts Directive	4	6	EBA shall, after consulting national authorities and after consumer testing, develop draft implementing technical standards regarding a standardised presentation format of the fee information document and its common symbol.	ITS	Payment Accounts	ITS on standardised presentation format of the fee information document and its common symbol, including prior Consumer testing	18/09/2016		3	
338	Payment Accounts Directive	5	4	EBA shall, after consulting national authorities and after consumer testing, develop implementing technical standards regarding a standardised presentation format of the statement of fees and its common symbol.	ITS	Payment Accounts	ITS on standardised presentation format of the statement of fees and its common symbol, including prior Consumer testing	18/09/2016		3	
New - 339	Payment Services Directive II	5		EBA shall develop guidelines for the competent authorities under this Directive, on the criteria on how to stipulate the minimum monetary amount of the professional indemnity insurance or comparable guarantee referred to in paragraph 2, within one year of the date of entry into force of this Directive.	Guidelines	Payment Services	GL on minimum monetary amount of the professional indemnity				TBD
New - 340	Payment Services Directive II	14	4	EBA shall publish on its website, and shall update regularly, a list of the names of the entities referred to in paragraph 1.	-	Payment Services	EBA register/web portal				TBD

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
New - 341	Payment Services Directive II	26	7	EBA shall develop draft regulatory technical standards specifying the framework for the co-operation and exchange of information of competent authorities of the home Member State referred to in paragraph 1 of this Article with those of the host Member State in accordance with this Article. The draft regulatory technical standards shall specify the method, means and details of cooperation in the notification of payment institutions operating on a cross border basis and notably the scope and treatment of information to be submitted, including a common terminology and standard notification templates to ensure a consistent and efficient notification process.	RTS	Payment Services	Cooperation Home/Host Notification				TBD
New - 342	Payment Services Directive II	26a		EBA shall develop draft regulatory technical standards specifying the framework for the cooperation and exchange of information of the competent authorities of the home Member State with those of the host Member State in accordance with this Title and to monitor compliance with the provisions of national law adopted pursuant to Titles III and IV. The draft regulatory technical standards shall specify the method, means and details of cooperation in the supervision of payment institutions operating on a cross border basis and notably the scope and treatment of information to be exchanged, to ensure consistent and efficient supervision of payment institutions exercising cross-border provision of payment services.	RTS	Payment Services	Cooperation Home/Host Supervision				TBD
New - 343	Payment Services Directive II	26a	5	EBA shall develop draft regulatory technical standards setting out criteria for determining the circumstances when the appointment of a central contact point pursuant to paragraph 5 above is appropriate, and what the functions of central contact points should be. EBA shall submit these draft regulatory technical standards to the Commission within one year of the date of entry into force of this Directive.	RTS	Payment Services	Central point of contact				TBD
New - 344	Payment Services Directive II	86	2	EBA shall, in close cooperation with the ECB, develop guidelines with regard to the establishment, implementation and monitoring of the security measures, including certification processes when relevant.	Guidelines	Payment Services	Security measures				TBD
New - 345	Payment Services Directive II	86	1	EBA shall, in close cooperation with the ECB, issue guidelines: for payment service providers, on the classification of major incidents referred to in paragraph 1, and on the content, the format and the procedures for notifying such incidents, and for the competent authorities under this Directive, on the criteria on how to assess the relevance of the incident and the details of the incident reports to be shared with other domestic authorities.	Guidelines	Payment Services	Incident reporting				TBD
New - 346	Payment Services Directive II	87a		EBA shall, in close cooperation with the ECB, develop draft regulatory technical standards addressed to payment service providers as set out in Article 1(1) of this Directive in accordance with Article 16 of Regulation (EU) No 1093/2010 specifying: (a) the requirements of the strong customer authentication procedure referred to in Article 87 (1) and (1a); (b) the exemptions to the application of Article 87 (1), (1a) and (1b), based on the criteria established in paragraph 1.b; (c) the requirements that technical security measures have to comply with in accordance with Article 87 (1b), to protect the confidentiality and the integrity of the payment service users' personalised security credentials, and d)	RTS	Payment Services	RTS on communication standards for and between 3rd party payment service providers				TBD
347	CSD	47	3	EBA shall, in close cooperation with ESMA and the members of the ESCB, develop draft regulatory technical standards specifying requirements regarding the capital, retained earnings and reserves of a CSD referred to in paragraph 1.	RTS	CSD	RTS on CSDs' Capital requirements	TBD		3	
348	CSD	54	9	EBA shall, in close cooperation with ESMA and the members of the ESCB, develop draft regulatory technical standards to determine the additional, risk based capital surcharge referred to in point (-d) of paragraph 3 and point (e) of paragraph 4	RTS	CSD	RTS on additional risk based capital surcharge for CSDs/CSDs' Capital requirements	TBD		3	
349	CSD	59	5	EBA, in consultation with ESMA and the members of the ESCB, shall develop draft regulatory technical standards to further specify details of the frameworks and tools for the monitoring, the measuring, the management and the reporting of the credit and liquidity risks, including those which occur intraday, referred to in paragraphs 3 and 4. Such draft regulatory technical standards shall, where appropriate, be aligned to the regulatory technical standards adopted in accordance with Article 46(3) of Regulation (EU) No 648/2012	RTS	CSD	RTS on prudential requirements applicable to credit institutions designated to provide banking type of ancillary services of ancillary services	TBD		3	



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
350	CSD	60	3	In order to ensure consistent, efficient and effective supervision within the Union of credit institutions and CSDs authorised to provide banking type of ancillary services, EBA, may in close cooperation with ESMA and the members of the ESCB, issue guidelines addressed to competent authorities referred to in paragraph 1 and in Article 10 in accordance with Article 16 of Regulation (EU) No 1093/2010.	Guidelines	CSD	GL on Supervision of designated credit institutions and CSDs authorised to provide banking type of ancillary services	TBD		3	
351	EBA Regulation	1	3	Monitor developments in accounting standards (Input into accounting standard setting process and exchange of views with IASB and other relevant stakeholders)	Various	Accounting	-	TBD		3	
352	EBA Regulation	1	3	Monitor developments in auditing standards (input into auditing standard setting process and exchange of views with IAASB and other relevant stakeholders)	Various	Auditing	-	TBD		3	
353	EBA Regulation	1	3	Monitor developments in accounting standards (Input into accounting standard setting process and exchange of views with IASB and other relevant stakeholders)	Comment letters	Various	N/A	TBD		3	
354	EBA Regulation	8	1 g	EBA to undertake economic analysis of markets to inform the discharge of the EBA's functions, including Impact Assessment to EBA's regulatory products	Impact Assessment	Economic Analysis	N/A	TBD		3	
New - 355	EBA Regulation	8	1	EBA Project to develop a single supervisory handbook	Handbook	Single Supervisory Handbook	N/A		Ongoing	1	
356	EBA Regulation	9	2	Search for innovative products or innovative use of existing products with the potential to undermine the EBA's ability to deliver on its objectives to ensure that consumers and depositors are protected; and that the financial system is stable and effective. This may include structured products; virtual currencies; crowd funding; and alternative payment channels	Various	Innovative products	Search for Innovative Products which may cause harm	Ongoing		3	
357	EBA Regulation	9	2	EBA shall monitor financial innovations such as crowd funding, and may adopt guidelines and recommendations with a view to promoting the safety and soundness of markets and convergence of regulatory practice.	Various	Crowd Funding	Develop regulatory requirements to address risks arising from crowd funding	30/06/2015		2	
358	EBA Regulation	9	1a	Consumer Trends Report 2015/16	Report	Consumer trends	Consumer Trends Report 2015	30/06/2015		1	
359	EBA Regulation	9	1a	Consumer Protection Day, jointly organised by the three ESA's	Various	Consumer trends	Joint ESAs Consumer Protection Day	30/09/2015		1	
360	EBA Regulation	16		Guidelines on Pillar 3 disclosures (WGD implementation). [Guidelines or legislative product to implement in Europe the proposals by WGD (Basel)]	Guidelines	Disclosure	GL on implementation of the WGD proposals in the EU	TBD		3	
361	EBA Regulation	17		The EBA staff will, whether upon request from stakeholders (competent authorities, Union institutions, or the Stakeholder Group) or on its own initiative, investigate breaches of Union law by competent authorities. The EBA can issue recommendations to competent authorities setting out the action necessary to comply with Union law. If the competent authority does not comply, the Commission can issue a formal opinion requiring action. If the competent authority fails to comply with the formal opinion then the EBA can, in certain circumstances, issue decisions to individual institutions requiring them to take action to comply with their obligations under directly applicable Union law.	Recommendation	Breach of EU Law	N/A	Ongoing		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
362	EBA Regulation	19		Settlement of disagreements between competent authorities in cross-border situations - the drafting and application of rules of procedure: overseeing the organisation and functioning of the Panel.	Various	Mediation	-	TBD		3	
363	EBA Regulation	22	2	Production and update of the aggregate risk dashboard for EBA BoS and ESRB	Various	Risk analysis	N/A	Ongoing		1	
364	EBA Regulation	22	2	Maintenance and upgrade of bank specific risk dashboards and peer analysis tools to contribute to the work of colleges of supervisors.	Various	Risk analysis	N/A	Ongoing		1	
365	EBA Regulation	25	1	The Authority shall contribute to and participate actively in the development and coordination of effective and consistent recovery and resolution plans, procedures in emergency situations and preventive measures to minimise the systemic impact of any failure. Building a database of information on recovery plans and resolution strategies. Advise authorities in the process of implementation of the RRD framework.	Various	Recovery and resolution	Recovery and resolution	Ongoing		1	
366	EBA Regulation	29	1	Stock-takes of supervisory practices in specific areas and drafting guidelines and best practices papers.	Guidelines	SREP	Supervisory practices	Ongoing		1	
367	EBA Regulation	29	2	Reporting Q&A. Coordinating responses regarding questions posted on EBA Q&A Tool related to the ITS on Supervisory Reporting	Various	Reporting	Supervisory Reporting Q&A	Ongoing		1	
New - 368	EBA Regulation	29	2	CRR/CRD/BRRD Q&A. Organising process and coordinating responses regarding questions posted on EBA Q&A Tool related to the CRR/CRD/BRRD interpretation issues.		Reporting	Organising General Q&As		Ongoing		1
New - 369	EBA Regulation	29	2	CRR/CRD/BRRD Q&A. Contributing to updating the Interactive Single Rule Book in relation with the Q&A tool and the latest regulatory developments		Reporting	Updating General Q&As for the SRB		Ongoing		1
370	EBA Regulation	29	1d	Reviewing application of CRDIV/CRR TS and Guidelines, and proposing amendments where appropriate	Advice/Opinion	Various	N/A	Ongoing		3	
371	EBA Regulation	29	1e	To develop common supervisory culture and consistent supervisory practices, by establishing and facilitating training programmes to NSAs, including range of practices in organisation of banking supervision and supervisory structures in Europe	Training	Supervisory Culture	2015 Training Programme	Ongoing		3	
Change - 372	EBA Regulation	30		In order to increase the degree of such convergence, EBA shall conduct peer reviews in accordance with Article 30 of Regulation (EU) No 1093/2010. Specifically continuing the review of EBA Guidelines on the assessment of the suitability of members of the management body and key function holders (GL 06)	Peer review	Internal Governance	Peer Review of suitability of management body/key function	30/04/2015	30/06/2015	1	
373	EBA Regulation	32	1	EBA to produce Quarterly risk assessment (to BoS/ESRB) as well as regular analyses on risks and vulnerabilities and thematic work for internal and external users.	Report	Risk analysis	N/A	Ongoing		1	2
374	EBA Regulation	32	2	EBA to initiate EU-wide stress testing exercise by developing common methodologies, benchmarks and top down assessments	Various	stress testing	Stress tests	Ongoing		1	2
375	EBA Regulation	32	2	EBA to coordinate EU-wide stress testing exercise and provide a report of such an exercise	Report	stress testing	Stress tests	Ongoing		1	2

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
376	EBA Regulation	32	3	EBA to provide an semi-annual report on risks and vulnerabilities to EU institutions	Report	Risk analysis	N/A	Ongoing		1	
377	EBA Regulation	32	3	Produce and publish semi-annual reports on risks and vulnerabilities to EU institutions	Report	Risk analysis	Risk Assessment of the European Banking system (RAR) December 2015 Report	31/12/2015		1	
378	EBA Regulation	32	3	Produce and publish semi-annual reports on risks and vulnerabilities to EU institutions	Report	Risk analysis	Risk Assessment of the European Banking system (RAR) June 2015 Report	30/06/2015		1	
379	EBA Regulation	32	4	Sectoral contribution to ESAs cross-sectoral risk assessment work	Report	Risk analysis	JC Spring Risk report 2015	Ongoing		2	3
380	EBA Regulation	32	4	Sectoral contribution to ESAs cross-sectoral risk assessment work	Report	Risk analysis	JC Autumn Risk Report 2015	30/09/2015		1	3
Change - 381	EBA Regulation	33	2	Assisting consolidating supervisors in the assessment of equivalence professional secrecy regimes in third countries and promoting consistency of such decisions ( also Art. 46 CRD, Art. 56 CRD proposal)	Advice/Opinion	3rd countries	N/A	01/03/2015	Ongoing	3	2
382	EBA Regulation	33	2	Assist in preparing cooperation agreements with 3rd countries	Various	3rd countries	Cooperation agreements with 3rd countries	Ongoing		3	1
383	EBA Regulation	36	N/A	Cooperation with ESRB and ECB on data related issues	Various	Reporting	Contact Group on Data	Ongoing		2	
384	EBA Regulation	37	4 (new)	EBA shall ensure adequate secretarial support for the Banking Stakeholder Group	Various	Various	-	Ongoing		3	
385	EBA Regulation	40		Board of Supervisors - the drafting and application of rules of procedure.	Various	Board of Supervisors	-	TBD		3	
386	EBA Regulation	41	1	EBA staff support to EBA Internal Committees and Panels.	Various	various	EBA working groups (including brief to senior management)	Ongoing		1	
387	EBA Regulation	43	1-5	The accounting officer is responsible in the Authority for: - proper implementation of payments, collection of revenue; - preparing and presenting the accounts in accordance with the rules set up the Accounting Officer of the Commission; - laying down and validating the accounting systems and, where appropriate, validating systems laid down by the authorising officer to supply or justify accounting information; - treasury management.	Various	Annual Accounts	N/A	Ongoing		3	
388	EBA Regulation	45		Management Board - the drafting and application of rules of procedure; overseeing the organisation and functioning of the Board	Various	Management Board	-	TBD		3	
389	EBA Regulation	53	4,5	Production of the annual and multi-annual work programme	Various	Work Programme	Work Programme 2016	30/09/2015		1	
New - 390	EBA Regulation	53	4,5	Support to the annual and multi-annual work programme	Various	Work Programme	Work Programme support		Ongoing		

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
391	EBA Regulation	55	3	Provide support to the work of the ESA's Joint Committee of the European Supervisory Authorities, their subgroups and their chairperson	Various	Various	-	Ongoing		3	
392	EBA Regulation	58		EBA shall provide adequate operational and secretarial support to the Joint ESAs' Board of Appeal	Various	Board of Appeal	-	TBD		3	
393	EBA Regulation	60		Where an appeal is lodged against the EBA, the EBA shall provide representations on its case.	Various	Board of Appeal	-	TBD		3	
394	EBA Regulation	61		Where an appeal is taken to the Court of Justice of the EU, the EBA shall take the necessary measures to comply with the judgement.	Various	Board of Appeal	-	TBD		3	
395	EBA Regulation	67		EBA shall apply the privileges and immunities of the EU to the Authority and its staff	Various	Various	-	Ongoing		3	
396	EBA Regulation	68	1	Coordinate internal training for EBA staff	Training	Training	N/A	Ongoing		3	2
397	EBA Regulation	68		Preparation, interpretation and implementation of the Staff Implementing Rules, application of Staff Regulations, EBA contracts.	Various	Staff Regulations	-	Ongoing		3	2
398	EBA Regulation	70		Members of the Board of Supervisors and the Management Board, the Executive Director, and members of the staff of the Authority including officials seconded by Member States on a temporary basis and all other persons carrying out tasks for the Authority on a contractual basis shall be subject to the requirements of professional secrecy pursuant to Article 339 TFEU and the relevant provisions in Union legislation, even after their duties have ceased. Article 16 of the Staff Regulations shall apply to them.	Various	Professional Secrecy	-	TBD		3	
399	EBA Regulation	71		EBA shall respect the data protection obligations. Obligations of Member States relating to their processing of personal data under Directive 95/46/EC or the obligations of the Authority relating to its processing of personal data under Regulation (EU) No 45/2001 when fulfilling its responsibilities. Preparation, drafting of implementing rules, and their application.	Various	Data Protection	-	TBD		3	
400	EBA Regulation	72		Regulation (EC) No 1049/2001 shall apply to documents held by the Authority. Preparation, drafting of implementing rules and application of the Decision in relation to Access to Documents: replying to requests for access to documents pursuant to Regulation (EU) 1049/2001.	Various	Access to Documents	-	TBD		3	
401	EBA Regulation	74		Preparation and maintenance of the Headquarters Agreement with the UK Authorities, address any issues received by the Host State, and any issues arising pursuant to Article 67 of the EBA Regulation.	Various	Relations with Host State	-	TBD		3	
402	EBA Regulation	9 & 34 [+ PSD Art 10(4)]	n/a	Assessment of any consumer detriment experienced in MS arising from payment services, and to identify which, if any, additional requirements need to be imposed, in addition to any existing or pending EU directives and / or regulations.	Various	Payment Services	TBD	TBD		2	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
403	EBA Regulation	9 [+ CRD Art 74; PSD Art 10(4); EMD Art 3(1); MCD Art 7 ]	n/a	Identify the extent to which remuneration of staff has led to unsuitable, inappropriate, excessively risky or excessively pricey products and services being sold to consumers, who suffer detriment as a result, and develop policy mitigations, if required.	Various	Remuneration	TBD	30/06/2015		1	
404	EBA Regulation	9 [+ CRD Art 74; PSD Art 10(4); EMD Art 3(1)]	n/a	Develop product oversight and governance requirements for banking products, using existing Joint Committee work as a basis.	Guidelines	Product Oversight & Governance	Product Oversight & Governance requirements for banking products	30/06/2015		2	
405	MCD			Work on passporting and information exchange	Guidelines	Mortgages	-	31/03/2016		3	
406	MCD			Assess case for conversion of two EBA Opinions on responsible lending and borrowers in payment difficulties into Guidelines	Guidelines	Mortgages	-	31/03/2016		3	
407	MIFIR2	39		EBA to develop methodology with which to monitor the market for structured deposits.	Various	Structured deposits	Monitoring market	31/03/2016		3	
New - 408	EMIR, EBA Initiative	11	3	This report is in line with Art. 11 paragraph 3 of the EMIR, financial counterparties and non-financial counterparties referred to in Article 10 (i.e. above the clearing threshold) shall have risk management procedures that require the timely, accurate and appropriately segregated exchange of collateral with respect to OTC derivative contracts. According to Art. 11 (15) of EMIR, the ESAs are mandated to develop common draft regulatory technical standards (hereafter the 'draft RTS') specifying these risk-management procedures, including the levels and type of collateral and segregation arrangements.	Report	CCP	JAT Report				3
409	EBA initiative	N/A	N/A	Support EBA senior management at meetings of external policy makers (i.e. BCBS), EU political institutions (Council, EP and Commission) and regulatory bodies, and prepare EBA responses to such meetings/policy makers/regulatory bodies/institutions	Various	Various	-	Ongoing		3	
410	EBA initiative	N/A		The provision of legal support regarding complaints received directly from individuals, via the European Ombudsman or other institutions or bodies.	Various	Complaints	-	Ongoing		3	
411	EBA initiative	various	various	Providing legal support in respect to the development of EBA's regulatory products	Various	Various	N/A	TBD		3	
412	EBA initiative	various	various	Providing legal support in respect to the EBA's oversight activities in producing supervisory recommendations, and in dispute resolution	Various	Various	N/A	Ongoing		3	
413	EBA initiative			Monitor and assess market developments in relation to liquidity and funding.	Report	Risk analysis	Weekly Overview on Liquidity and Funding (WOLF)	Ongoing		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
414	EBA initiative			4th EBA Policy Research Workshop	Various	Risk analysis	Policy research workshop	31/10/2015		2	
New - 415	EBA initiative				Guidelines	Liquidity risk	GL on disclosure of LCR		30/04/2016		2
New - 416	EBA initiative				Guidelines	Liquidity risk	GL on Intraday Liquidity Risk		31/12/2016		3
New - 417	EBA initiative						Repair of IRB models				3
New - 418	EBA initiative				Report		Conduct Risk Report				3
New - 419	EBA initiative			IT risks in the banking sector	TBD		IT risks in the banking sector		TBD		
420	EC Request			EBA staff to advise and support the EC in its financial assistance work of supporting EU Member States seeking financial assistance within and beyond formal "programme".	Various	Risk analysis	N/A	TBD		2	
421	ESRB	N/A	N/A	Implementing any ESRB warnings and recommendations directed at the EBA	Various	Risk analysis	N/A	Ongoing		3	
422	SEC(2007)13 41 of 16/10/2007			ICS 5: Objectives and Key Performance Indicators: continue development and establishment of SMART objectives and indicators to support annual planning as well as monitoring	Various	Internal Control Standards	-	31/12/2015		3	
423	SEC(2007)13 41 of 16/10/2007			ICS 6: Risk Management, start the implementation of the risk management process and carry out an annual risk assessment exercise	Various	Internal Control Standards	-	31/12/2015		3	
424	SEC(2007)13 41 of 16/10/2007			ICS 8: Processes and Procedures, continue the mapping of processes and procedures in order to determine any gap	Various	Internal Control Standards	-	31/12/2015		3	
425	SEC(2007)13 41 of 16/10/2007			ICS 11: Document Management	Various	Internal Control Standards	-	31/12/2015		3	
426	SEC(2007)13 41 of 16/10/2007			ICS 13: Accounting and Financial Reporting: Further implementation of activity based planning and budgeting.	Various	Internal Control Standards	-	31/12/2015		3	
427	Office Support			IT Release 2015 to implement and support EBA's internal administration, namely document management system - Identify and implement IT solution to support EBA's operational requirements under EC Regulation, including those requirements to improve administrative work	IT project	Office Support	-	31/12/2015		3	
428	Support to CRDIV/CRR deliverables	N/A	N/A	Developing the analytical model for storing and analysing supervisory reporting data as well as tools for ensuring user-friendly access to data by EBA users.	Various	Risk analysis	-	Ongoing		1	2

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
429	Support to CRDIV/CRR deliverables	various	various	Providing interpretation of CRDIV/CRR implementation issues	Advice/Opinion	Various	N/A	Ongoing		3	
430	Support to CRDIV/CRR deliverables	various	various	Further roll out of EBA IT tool of college portal to NSAs	Various	Home-host	IT tool for colleges	Ongoing		1	
431	Support to CRDIV/CRR deliverables	various	various	COREP framework maintenance (ITS website, implementation questions, monitoring CRR)	Various	Reporting	N/A	Ongoing		1	
432	Support to CRDIV/CRR deliverables	various	various	FINREP framework maintenance (ITS website, implementation questions, monitoring IFRS standards)	Various	Reporting	N/A	Ongoing		1	
433	Support to CRDIV/CRR deliverables	various	various	Analysis of the quantitative impact data on implementation of Basel III/CRD IV	Report	Risk analysis	Report on banks' status of Basel III implementation	Ongoing		3	
New - 434	Support to CRDIV/CRR deliverables	various	various	Mandate and tasks of the ISG (Impact Study Group), with the purpose to perform analysis and quantitative impact studies on a semi-annual basis.	IT project	Reporting	CRR - CRD IV Monitoring		30/11/2015	1	
Change - 435	Support to CRDIV/CRR deliverables			Post implementation support of Colleges release	IT project	Home-host	-	31/03/2015	Ongoing	2	1
Change - 436	Support to CRDIV/CRR deliverables			Post implementation support of ESP release 3 2014	IT project	Reporting	-	31/08/2015	Ongoing	2	1
437	Support to CRDIV/CRR deliverables			IT Release for data reporting and collection platform ESP 1/ 2015 to implement EBA's work program for CRDIV - Identify and implement IT solution to support EBA's legislative requirements under EBA Regulation, including those requirements sought under legally binding acts under the EBA's scope of action	IT project	Reporting	-	28/02/2015		2	
438	Support to CRDIV/CRR deliverables			IT Release 2/2015 for data reporting and collection platform ESP to implement EBA's work program CRDIV - Identify and implement IT solution to support EBA's legislative requirements under EBA Regulation, including those requirements sought under legally binding acts under the EBA's scope of action	IT project	Reporting	-	31/07/2015		2	
439	Support to CRDIV/CRR deliverables			IT Release 2015 to implement EBA's work program in relation to Notification/ Sanctions and CIR - Identify and implement IT solution to support EBA's legislative requirements under EBA Regulation, including those requirements sought under legally binding acts under the EBA's scope of action	IT project	Notifications	-	31/03/2015		2	
Change - 440	Support to CRDIV/CRR deliverables			IT Release 2015 for data reporting <del>and collection platform CRR</del> to implement EBA's work program in relation to replace the business process for solution which is hosted by the BuBa - Identify and implement IT solution to support EBA's legislative requirements under EBA Regulation, including those requirements sought under legally binding acts under the EBA's scope of action	IT project	Reporting	-	30/06/2015		3	
441	Support to CRDIV/CRR deliverables			Maintenance and support of existing IT environment	IT project	Office Support	-	Ongoing		3	2
442	EBA Financial Regulation	N/A	N/A	Manage budget	Office Support	Various	-	31/12/2015		1	

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
443	EBA Financial Regulation	N/A	N/A	Manage financial circuits	Office Support	Various	-	31/12/2015		1	
444	EBA Financial Regulation	N/A	N/A	Provide support and follow-up on Court of Audit/Internal Audit Services requests/reports	Office Support	Various	-	31/12/2015		1	
445	EBA Regulation	N/A	N/A	Implement the 2015 procurement plan	Office Support	Various	-	31/12/2015		1	
446	Office support	N/A	N/A	Manage on-going procurement	Office support	Various	-	31/12/2015		1	
447	EC Request	N/A	N/A	Implement activity-based budgeting	Office Support	Various	-	31/08/2015		1	
448	Office support	N/A	N/A	Maintenance and support of existing IT environment	IT project	Various	-	Ongoing		3	2
449	Office support	N/A	N/A	Administrative support: Event Management	Office support	Various	-	Ongoing		3	2
450	Office support	N/A	N/A	Administrative support: Travel Management	Office support	Various	-	Ongoing		3	2
451	Office support	N/A	N/A	External and Internal Communications	Various	Various	-	Ongoing		3	2
452	Office support	N/A	N/A	Administrative support: HR Management	Office support	Various	-	Ongoing		3	2
453	Office support	N/A	N/A	Provide support to the EBA's Governing bodies (i.e. BoS and MB)	Various	Various	-	Ongoing		1	
454	EBA Financial Regulation			EBA Staff to provide financial and procurement training	Training	Training	n/a	Ongoing		2	
New - 455	Multilateral Interchange Fee	7	5	EBA may, after consulting an advisory panel as referred to in Article 41 of Regulation (EU) No 1093/2010, develop draft regulatory technical standards establishing requirements to be complied with by payment card schemes and processing entities to ensure the application of paragraph 1(a). EBA shall submit those draft regulatory technical standards to the Commission by [six months after entry into force]. Power is delegated to the Commission to adopt the regulatory technical standards referred to in the first subparagraph in accordance with Articles 10 to 14 of Regulation (EU) No 1093/2010.	RTS						



(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
New - 456	Funds Transfers Regulation	24a		The European Banking Authority, The European Insurance and Occupational Pensions Authority and the European Securities and Markets Authority shall issue guidelines addressed to competent authorities and the payment service providers in accordance with Article 16 of Regulation (EU) No 1093/2010, of Regulation (EU) No 1094/2010, and of Regulation (EU) No 1095/2010, on the measures to be taken in accordance with this Regulation, especially as regards the implementation of Articles 7, 8, 11 and 12. These guidelines shall be issued within 2 years from the date of entry into force of this Regulation.	Guidelines	AML	Guidelines on Funds Transfer Regulation		30/06/2017		2
New - 457	Funds Transfers Regulation	17	2	Member States shall ensure that where obligations apply to payment services providers, in the event of a breach of provisions of this Regulation, measures and sanctions can be applied, subject to the conditions laid down in national law, to the members of the management body and to any other natural person who under national law is responsible for the breach. By: [24 months after entry into force of this Regulation] Member States shall notify the rules referred to in paragraph 1 to the Commission and to the Joint Committee of the EBA, EIOPA and ESMA. They shall notify the Commission and the Joint Committee of the EBA, EIOPA and ESMA, without delay of any subsequent amendment thereto.	Notification	AML	Notification by MS of rules on administrative measures and sanctions (and amendments to the rules)		30/06/2017		2
Task completed	BRRD	32	4	EBA shall, by 3 January 2015, issue guidelines in accordance with Article 16 of Regulation (EU) No 1093/2010 on the type of tests, reviews or exercises referred to above which may lead to such support.	Guidelines	Resolution	Conditions for resolution	03/01/2015		1	
Task removed	CRR	509	1, 2	EBA shall monitor and evaluate the reports made in accordance with Article 415(1), across currencies and across different business models. EBA shall, after consulting the ESRB, non-financial end-users, the banking industry, competent authorities and the ESCB central banks annually and for the first time by 31 December 2013 report to the Commission on whether a specification of the general liquidity coverage requirement in Part Six based on the items to be reported in accordance with Part Six, Title II and Annex III, considered either individually or cumulatively, is likely to have a material detrimental impact on the business and risk profile of institutions established in the Union or on the stability and orderly functioning of financial markets or on the economy and the stability of the supply of bank lending, with a particular focus on lending to SMEs and on trade financing, including lending under official export credit insurance schemes. The report referred to in the first subparagraph shall take due account of markets and international regulatory developments as well as of the interactions of the liquidity coverage requirement with other prudential requirements under this Regulation such as the risk based capital ratios as set out in Article 92 and the leverage ratio. The European Parliament and the Council shall be given the opportunity to state their views on the report referred to in the first subparagraph. EBA shall in the report referred to in paragraph 1 assess the following in particular: (a) the provision of mechanisms restricting the value of liquidity inflows, in particular with a view to determining an appropriate inflow cap and the conditions for its application, taking into account different business models including pass through financing, factoring, leasing, covered bonds, mortgages, issuance of covered bonds, and the extent to which that cap should be amended or removed to cater for the specificities of specialised financing; (b) the calibration of inflows and outflows referred to in Part Six, Title II, in particular under Article 422(7) and Article 425(2);	Report	Liquidity risk	Annual report on impact of LCR (2015)	31/12/2015		1	
Task removed	Payment Services Directive	14	1	A web portal serving as European electronic access point shall be established by EBA, interconnecting the public registers referred to in Article 13. EBA shall develop and operate the access point.	Notification	Authorisation	Notification of authorisation	TBD			
Task removed	Payment Services Directive	14	4	EBA shall develop RTS setting the technical requirements regarding access to information contained in the national public registers.	RTS	Payment Services	Web Portal	2 years of entry into force of this Directive			

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Task removed	Payment Services Directive	25	2	Member states shall allow the exchange of information between their competent authorities and the EBA in it's capacity of contributing to the consistent and coherent functioning mechanisms.	Various	Exchange of Information	Receive information on Payment Services	TBD			
Task removed	Payment Services Directive	26	5	EBA shall Issue guidelines to NCAs on the elements to be taken into consideration when deciding whether the activity the payment institution notified intends to provide in another MS would amount to the exercise of the right of establishment or freedom to provide services.	Guidelines	Payment Services	GL on elements to decide right of establishment of payment institution	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	26	6	EBA shall develop draft regulatory technical standards specifying the framework for the co-operation and exchange of information of competent authorities of the home Member State with those of the host Member State. The draft regulatory technical standards shall specify the method, means and details of cooperation in the notification of payment institutions operating on a cross border basis and notably the scope and treatment of information to be submitted, including a common terminology and standard notification templates to ensure a consistent and efficient notification process.	Guidelines	Freedom of services	GL on elements to be taken into consideration when assessing right of establishment or freedom to provide services	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	26	7	EBA shall develop draft regulatory technical standards specifying the framework for the cooperation and exchange of information of the competent authorities of the home Member State with those of the host Member State. The draft regulatory technical standards shall specify the method, means and details of cooperation in the supervision of payment institutions operating on a cross border basis and notably the scope and treatment of information to be exchanged, to ensure consistent and efficient supervision of payment institutions exercising cross-border provision of payment services.	RTS	Exchange of Information	RTS specifying the cooperation and exchange of information	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	85	3	Upon receipt of the notification, competent authorities in the home member state under this directive shall without undue delay, provide the relevant details of the incident to EBA. EBA together with the competent authorities of the home member state shall assess the relevance of the incident for other authorities.	Notification	Incident Reporting	Notification of incidents and assessment	TBD			
Task removed	Payment Services Directive	85	5	EBA shall in close cooperation with the members of the ESCB issue Guidelines for payment service providers on the classification of major incidents, on the content, format and procedures of incident notifications, and for the competent authorities under this directive with regard to the criteria on how to assess each incident notifications are of relevance for other authorities, and which details of the incident reports shall be shared with the other authorities.	Guidelines	Incident Reporting	Guidelines on the classification of major incidents, content, format and procedures of incident notifications	TBD			

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Task removed	Payment Services Directive	85	6	EBA shall in close cooperation with the members of the ESCB review the Guidelines referred to in paragraph 5 on a regular basis but at least every two years.	Guidelines	Incident Reporting	Guidelines on the classification of major incidents, content, format and procedures of incident notifications	TBD			
Task removed	Payment Services Directive	85	3a	Based on the assessment EBA shall notify the competent authorities in the other member states under this directive and the ECB.	Notification	Incident Reporting	Notification of incidents and assessment	TBD			
Task removed	Payment Services Directive	86	2	EBA shall, in close cooperation with the ECB, develop Guidelines with regard to the establishment, implementation and monitoring of the security measures, including certification processes when relevant. It shall, inter alia, take into account the standards and/or specifications published by the Commission.	Guidelines	Security measures	GL on the establishment, implementation and monitoring of security measures	TBD			
Task removed	Payment Services Directive	86	3	EBA shall, in close cooperation with the ECB, review the guidelines referred to in paragraph 2 on a regularly basis, but at least every two years.	Guidelines	Security measures	GL on the establishment, implementation and monitoring of security measures	TBD			
Task removed	Payment Services Directive	86	5	EBA shall coordinate the sharing of information in the area of operational and security risks associated with payment services with the competent authorities under this directive, the ECB, the competent authorities under the NIS directive, and where relevant with ENISA.	Various	Security Risks	Coordination of information sharing	TBD			
Task removed	Payment Services Directive	89	4a	EBA shall, after consulting the ECB, issue guidelines addressed to the competent authorities in accordance with Article 16 of Regulation (EU) No 1093/2010, on the complaints procedures to be taken into consideration to ensure compliance with the relevant provisions under this Directive as set out under paragraph 1 above. Those guidelines shall be issued by ... * and shall be updated on a regular basis, as appropriate.	Guidelines	Complaints handling	GL on the complaints procedures	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	90	5	EBA shall issue guidelines addressed to competent authorities on the complaints procedures to be used to ensure compliance with the relevant provisions under this directive.	Guidelines	Complaints handling	GL on the complaints procedures	2 years of entry into force of this Directive			

(new) WP Reference Number	Source	Article / Recital	Paragraph	Description of the task	Product Type	Topic	Title where appropriate	Deadline	Proposed Deadline	Overall priority	Proposed Priority
Task removed	Payment Services Directive	25a		The competent authorities of different member states may refer settlement of disagreements to the EBA where a request for cooperation in particular the exchange of information has been rejected or has not been acted upon within a reasonable time.	Mediation	Exchange of Information	Mediation on settlement of disagreements between competent authorities	TBD			
Task removed	Payment Services Directive	26a		Where the competent authority of the host member state considers that the competent authority of the home member state has not fulfilled its obligations to ensure continued compliance on reporting it may refer to the EBA and request its assistance in accordance with Article 19 of Regulation 1093/2010. EBA may also assist the competent authorities on its own initiative in accordance with the second subparagraph of article 19(1) of that regulation.	Mediation	Exchange of Information	Mediation on reporting	TBD			
Task removed	Payment Services Directive	87a	1	EBA shall in close cooperation with members of the ESCB issue RTS addressed to payment service providers on (a) strong customer authentication and strong transaction authentication. These RTS shall identify exemptions if any (b) common and secure open standards of communication for the purpose of authentication, notification and information between account servicing payment service providers and third party payment service providers	RTS	Authentication	RTS on strong customer authentication and strong transaction authentication, common and secure open standards of communication	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	93a		EBA shall develop draft regulatory technical standards to specify the conditions of application of the own funds requirements in Articles 7 and 8 and of the safeguarding requirements in Article 9.	RTS	Own Funds	RTS to specify the conditions of application of own funds	2 years of entry into force of this Directive			
Task removed	Payment Services Directive	94a	1		RTS	3rd Party Payment Service Providers	RTS on communication standards for and between 3rd party payment service providers	12 months after entry into force			
Task removed	Payment Services Directive	94b	1	Setting up an European electronic access point interconnecting the national registers of payment institutions	Register	Register of payment services providers	Website with list of all authorised payment services providers within the EU	TBD			