

Guidelines

on harmonised definitions and
templates for funding plans of credit
institutions under Recommendation of
the European Systemic Risk Board of
20 December 2012 (ESRB/2012/2)

1. Compliance and reporting obligations

Status of these guidelines

1. This document contains guidelines issued pursuant to Article 16 of Regulation (EU) No 1093/2010¹. In accordance with Article 16(3) of Regulation (EU) No 1093/2010, competent authorities and financial institutions must make every effort to comply with the guidelines.
2. Guidelines set the EBA's view of appropriate supervisory practices within the European System of Financial Supervision or of how Union law should be applied in a particular area. Competent authorities as defined in Article 4(2) of Regulation (EU) No 1093/2010 to whom guidelines apply should comply by incorporating them into their practices as appropriate (e.g. by amending their legal framework or their supervisory processes), including where guidelines are directed primarily at institutions.

Reporting requirements

3. According to Article 16(3) of Regulation (EU) No 1093/2010, competent authorities must notify the EBA whether they comply or intend to comply with these guidelines, or otherwise with reasons for non-compliance, by 25.05.2020. In the absence of any notification by this deadline, competent authorities will be considered by the EBA to be non-compliant. Notifications should be sent by submitting the form available on the EBA website to compliance@eba.europa.eu with the reference 'EBA/GL/2019/05'. Notifications should be submitted by persons with appropriate authority to report compliance on behalf of their competent authorities. Any change in the status of compliance must also be reported to the EBA.
4. Notifications will be published on the EBA website, in line with Article 16(3) of Regulation (EU) No 1093/2010.

¹ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

2. Subject matter, scope and definitions

Subject matter

5. These guidelines specify the content, instructions and uniform formats for the reporting of funding plans on the basis of paragraph 4 of Recommendation A of the Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions ('ESRB Recommendations' and 'ESRB Recommendation A')².

Scope of application

6. Competent authorities should apply these guidelines on a consolidated basis in accordance with Chapter 2 of Title II of Part One of Regulation (EU) No 575/2013³.
7. Competent authorities should apply these guidelines on an individual basis in accordance with Chapter 1 of Title II of Part One of Regulation (EU) No 575/2013 when the credit institutions referred to in paragraph 9 are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU⁴.
8. Notwithstanding paragraphs 6 and 7, competent authorities may also apply these guidelines on an individual basis in accordance with Chapter 1 of Title II of Part One of Regulation (EU) No 575/2013 for all institutions.
9. When applying these guidelines, competent authorities should ensure that the largest credit institutions in terms of volume of assets in each Member State are covered, and that the coverage amounts to at least 75% of the banking system's total consolidated assets in that Member State.

² Recommendation of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions (OJ L 119, 25.4.2013, p. 1).

³ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Text with EEA relevance (OJ L 176, 27.6.2013, p. 1).

⁴ Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

Addressees

10. These guidelines are addressed to competent authorities as defined in point (i) of point (2) of Article 4 of Regulation (EU) No 1093/2010 and to credit institutions that report funding plans to their competent authorities, in accordance with the national implementation framework of the ESRB Recommendations and the scope of application of these guidelines.

Definitions

11. Unless otherwise specified, terms used and defined in Regulation (EU) No 575/2013, Regulation (EU) No 680/2014⁵ and Regulation (EU) 2018/1624⁶ have the same meaning in the guidelines.

⁵ Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

⁶ Commission Implementing Regulation (EU) 2018/1624 of 23 October 2018 laying down implementing technical standards with regard to procedures and standard forms and templates for the provision of information for the purposes of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) 2016/1066 (OJ L 277, 7.11.2018, p. 1).

3. Implementation

Date of application

12. These guidelines apply from 31 December 2020.

Repeal

13. The EBA guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation A4 of ESRB/2012/2 (EBA/GL/2014/04) of 19 June 2014⁷ are repealed with effect from 31 December 2020.

⁷ The guidelines can be accessed at <https://eba.europa.eu/regulation-and-policy/liquidity-risk/guidelines-on-harmonised-definitions-and-templates-for-funding-plans-of-credit-institutions/>

4. Requirements for reporting of funding plans

14. Credit institutions should report their funding plans in accordance with the harmonised instructions and templates referred to in Annex I and Annex II to these guidelines.
15. Competent authorities should also provide the EBA with full transparency on the scope of application of these guidelines and an explanation of how the guidance referred to in paragraph 9 has been observed.

4.1 Reporting format

16. Credit institutions should submit the information referred to in these guidelines in the data exchange formats and representations specified by competent authorities, respecting the data point definition included in the data point model referred to in Annex XIV and the validation formulae specified in Annex XV of Commission Implementing Regulation (EU) No 680/2014, as well as the following specifications:
 - (a) information that is not required or not applicable should not be included in a data submission;
 - (b) numeric values should be submitted as facts according to the following:
 - i. data points with the data type 'Monetary' should be reported using a minimum precision equivalent to millions of units;
 - ii. data points with the data type 'Percentage' should be expressed as per unit with a minimum precision equivalent to four decimals;
 - iii. data points with the data type 'Integer' should be reported using no decimals and a precision equivalent to units.
17. The data submitted by the credit institutions should be associated with the following information:
 - (a) reporting reference date and reference period;
 - (b) reporting currency;
 - (c) accounting standard;
 - (d) identifier of the reporting institution;
 - (e) level of application as individual or consolidated.

4.2 Frequency, reporting reference date and remittance date

18. Credit institutions should submit the information with an annual frequency.
19. Credit institutions should report their funding plans in accordance with these guidelines by 15 March with a reference date of 31 December of the previous year.
20. Where credit institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year-end, the latest available accounting year-end should be considered as the reference date.

Annex I – Instructions

Annex II – Templates
