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# WORK PROGRAMME 2025

## EXECUTIVE SUMMARY

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The European Banking Authority's (EBA) work programme defines and structures how the authority intends to fulfil its mission and mandates for the year ahead. The EBA tasks stem from EU legislations and from its founding regulation and contribute to the broader Union priorities and strategies for the financial sector. The latter were transposed into five overarching priorities that the EBA adopted for a three-year horizon covering the EU Single Rulebook, financial stability, data, Digital Operational Resilience Act (DORA) oversight and Markets in Crypto-assets Regulation (MiCAR) supervision, as well as conduct and Anti-money laundering/countering the financing of terrorism (AML/CFT).

A first draft work programme for 2025 was approved by the EBA's Board of Supervisors in January 2024 as part of the authority's single programming document (SPD) for the years 2025 to 2027. It has since been complemented and adjusted in light of developments observed during the year so far, and taking into consideration the European Commission's Opinion on the SPD. It also takes into account guidance received from the authority's Advisory Committee on Proportionality (ACP) in June 2024.

More specifically, the EBA will, in 2025, address a large number of mandates covering a variety of aspects pertaining to the financial sector. The implementation of the EU banking package (Capital Requirements Regulation (CRR III) / Capital Requirements Directive (CRD VI)) will represent an important part of the authority's work and further enhance the EU Single Rulebook. The analyses, key risk metrics and tools that the EBA carries out on a regular basis, as well as their ongoing refinement, including notably of its stress-testing methodology, contribute to ensuring a risk-based and forward-looking financial stability for a sustainable economy. The risks to the European financial sector arising from economic, geopolitical and other structural developments require special attention. Facilitating an orderly transition to a sustainable and innovative financial sector poses additional challenges.

2025 will also see the EBA start assuming new roles and responsibilities. Firstly, with the commencement of the oversight of critical third-party IT service providers within the framework of DORA, devised jointly with the European Insurance and Occupational Pensions Authority (EIOPA) and the European Securities and Markets Authority (ESMA), and, secondly, with the supervision of significant crypto-asset providers within the framework of MiCAR. Moreover, 2025 will mark the transition to a new EU AML-CFT framework and authority (AMLA).

Notwithstanding the above, further adjustments may be required at a later stage to reflect new priorities of the EU institutions in the wake of the European elections in June 2024, or further economic or geopolitical developments. As in past years, the authority's current planning incorporates a significant degree of flexibility to adapt to changes or new developments. It stands fully available to contribute to such changes or developments when they will be confirmed, such as a possible reignited focus on a capital markets or savings union, in close coordination and

cooperation with other relevant EU institutions. As is customary, adequate liaison and cooperation with EU and non-EU stakeholders will be key.

Operating with only slightly increased human and financial resources in 2025 (stemming from DORA and MiCAR, and the review of the European Markets Infrastructure Regulation (EMIR)), the EBA needs to carefully prioritise and allocate its staff and funds and reap as many internal and external synergies as possible. The present planning benefits from changes introduced in the organisation in recent years aimed to increase agility, to strengthen its planning capabilities, and to adopt modern and efficient technology. This will adequately support, as in previous years, any need to adjust initial plans in order to best respond to evolving circumstances and requests.

This document discusses the EBA's priorities in Chapter 1, with a brief overview of the priorities for 2025-2027 followed by a more detailed presentation of priorities for 2025. Chapter 2 then sets out the work under 19 activities, grouped in three categories: (i) policy and convergence work, (ii) risk assessment and data and (iii) governance, coordination and support. Each activity is linked to at least one of the overarching priorities. In addition, the objectives, a short description, as well as the main outputs to be delivered are set out for each activity. The EBA's work programme is complemented by three annexes: an organisation chart, the resource allocation per activity for 2025, and the peer review work plan for 2025-2026.



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