

Executive summary of the 2026 Work Programme

1. The Board of Supervisors of the EBA (BoS) shall adopt, before 30 September of each year, on the basis of a proposal by the Management Board, the work programme of the Authority for the coming year, and shall transmit it for information to the European Parliament, the Council and the Commission (EBA Regulation's article 43).
2. This document sets out the work programme of the EBA (WP) in 2026. The authority's tasks arise both from its founding regulation and from specific EU legislations. A first version of this WP was approved by the BoS in January 2025 as part of the Authority's draft single programming document (SPD) for years 2026-2028 which sets its priorities and resources for this entire period. It has been refined to reflect developments since then, the European Commission's (EC) opinion on the draft SPD, and guidance received from EBA's advisory committee on proportionality (ACP) in June 2025.
3. The year 2026 will mark an important milestone in EBA's existence. In addition to the continuation of its traditional policy development, convergence and risk analysis work, the Authority will ramp up oversight and supervisory functions arising from new responsibilities over critical third-party providers (DORA), issuers of crypto assets (MICA), and the use of initial margin models (EMIR). On the other hand, the AML/CFT responsibilities that it has exerted since 2020 will have been transferred to AMLA.
4. Against that background, the EBA's work in 2026 will be driven by three priorities: i) developing a rulebook which contributes to an efficient, resilient and sustainable single market; ii) performing risk assessments with tools, data and methodologies which support effective analysis, supervision and oversight; iii) tackling innovation to enhance the technological capacity of all stakeholders.
5. In line with the outcome of BoS discussions in 2025, the EBA's will discharge its duties with a view to strengthening the simplicity and efficiency of the regulatory and supervisory framework for banks and financial entities in the EU. This will entail specific initiatives in the areas of Level 2 and 3 regulatory products, reporting cost for financial firms, the Authority's working arrangements, as well as its contribution to the overall EU prudential regulatory framework.¹

¹ This is in line with the EBA's Report on the efficiency of the regulatory and supervisory framework developed by Task Force on Efficiency (TFE). Areas of work, mandates or tasks that are impacted or addressed by the recommendations are identified with reference to the TFE.

6. In the continuation of its continuous efforts to reap synergies and increase efficiency, the EBA will structure its work around seven overarching activities: 1) policy development; 2) supervisory convergence; 3) risk and financial stability analysis; 4) oversight and supervision; 5) data; 6) governance; and 7) operations. The EBA's WP remains of course flexible and can be adjusted to evolving circumstances.
7. Section 1 discusses the EBA's priorities and areas of focus in 2026. Section 2 provides a detailed list of deliverables for each of the seven main activities with an indication of expected timing for delivery. Each activity is linked to the overarching priorities, with objectives, descriptions, and a list of main outputs. The Authority's organisation chart, resource allocation per activity, and priorities for prudential and resolution authorities, together with its peer review action plan, can be found in annexes.