

BANKING REGULATORY AGENDA

2018-2024

	2018	2019	2020	2021	2022	2023	2024	
SOLVENCY	CREDIT AND COUNTERPARTY RISK	Addendum on NPLs (Q2) ★ EBA Mapping of ECAIs (Q2) ■	EBA Management of NPLs and forbore exposure (Q1) ★ New securitisation framework including STS (Q1) ■	Statutory prudential provisioning backstops (Q2) ★ EBA Materiality Threshold for past due amounts (Q4) ■	CRR II - SA CCR (Q1) ■ CRR II - capital requirements for CCP (Q1) ■ CRR II - Equity investments in funds (Q1) ■ EBA Definition of default (Q1) ★ EBA PD, LGD and defaulted assets (Q1) ★ EBA Downturn LGD (Q1) ■ EBA CRM framework (Q1) ■	IRB modelling constraints (Q1) ■ New standardised approach of credit risk (Q1) ■ Output floor - 50% (Q1) ■	Output floor - 55% (Q1) ■ Output floor - 60% (Q1) ■	
	MARKET RISK & IRRBB		EBA Management of IRRBB (Q1) ★		CRR II - FRTB (Q1) ■ Review of CVA risk framework (Q1) ■			
	OPERATIONAL RISK	EBA ICT Risk Assessment under the SREP (Q1) ★ Amendment to reporting for oprisk and sovereign (Q1) ■				New standardised approach for operational risk (Q1) ■		
	OWN FUNDS	End of phase-in deductions (Q1) ■ Transitional arrangements for mitigating the impact of IFRS 9 (Q1) ■ EBA Disclosure requirements of IFRS 9 transitional arrangements (Q1) ★ Dividend distributions (Q1) ■	Capital buffers full implementation (Q1) ■			Transitional arrangements for mitigating the impact of IFRS 9 - end (Q4) ■	End of phase-out arrangements DTA (Q4) ■	
LEVERAGE		CRR II - Leverage ratio Pillar 1 (Q1) ■			LR 6-SIB surcharge, revised exposure and dividend constraints (Q1) ■			
LARGE EXPOSURES & CONCENTRATION RISK	Transitional arrangements for treatment of certain public sector exposure (Q1) ■	EBA Connected clients (Q1) ★	Identification and management of step-in risk (Q1) ★ Transitional arrangements for treatment of certain public sector exposure - end (Q4) ■	CRR II - Revised Large exposures framework (Q1) ■				
LIQUIDITY	LCR - target level 100% (Q1) ■ ALMM - Maturity ladder (Q1) ■ Asset encumbrance disclosure art. 1-3 (Q1) ■	LCR corrigendum (Q3/Q4) ■ Asset encumbrance disclosure art. 2 (Q1) ■		CRR II - NSFR (Q1) ■				
RECOVERY & RESOLUTION	EBA Recommendation on the coverage of entities in a group recovery plan (Q1) ★ Ranking of unsecured debt instruments in insolvency hierarchy (Q1) ■ EBA Simplified obligations for RRP (Q2) ■ Regulation 2018/345 values of assets and liabilities (Q2) ■ Regulation 2018/344 valuation of difference in treatment (Q2) ■	CRR II - TLAC Transitional period (Q1) ■ BRRD II - MREL Transitional period (Q1) ■			CRR II - TLAC Full implementation (Q1) ■ CRR II - MREL Full implementation (Q1) ■			
DATA & REPORTING	EBA DPM & XBRL taxonomy 2.7 for supervisory reporting (Q1) ■ EBA Launch of EU-wide stress tests (Q1) ■ EBA Supervisory benchmarking 2017 (Q2) ■ Regulation (EU) 2017/1443 amending reporting for Finrep adapted to IFRS 9 (Q1) ■ Regulation (EU) 2017/1538 amending reporting for solo Finrep (Q1) ■ AnaCredit Individual Corporate (Q3) ■ Securities Holding Statistics (Q4) ■	Regulation (EU) 2017/1539 amending reporting for solo Finrep for LSI of France and Germany (Q1) ■ BCBS 239 for D-SIBs (Q1) ■	EBA EU-wide stress tests (Q1) ■	CRR II - revised Pillar 3 framework (Q1) ■	Amendment to Pillar 3 framework for Basel III finalisation (Q1) ■			
SUPERVISION	Recommendation on the exercise of options and discretions for LSI (Q1) ★ SREP for LSI (Q2) ★ Guide on TRIM (Q3) ★ EBA Supervision of significant branches (Q1) ★		SREP for LSI - end of implementation (Q4) ■	SREP including addendum on NPLs (Q2) ■				

For the watermarked reforms, the implementation date is not confirmed | The reforms in red prints are the most significant for the banking industry

GLOSSARY

ALMM: Additionnal Liquidity Monitoring Metrics
CCF: Crédit Conversion Factor
CCP: Central Counterparty
CRM: Credit Risk Mitigation
CVA: Credit Valuation Adjustment
DPM: Data Point Model

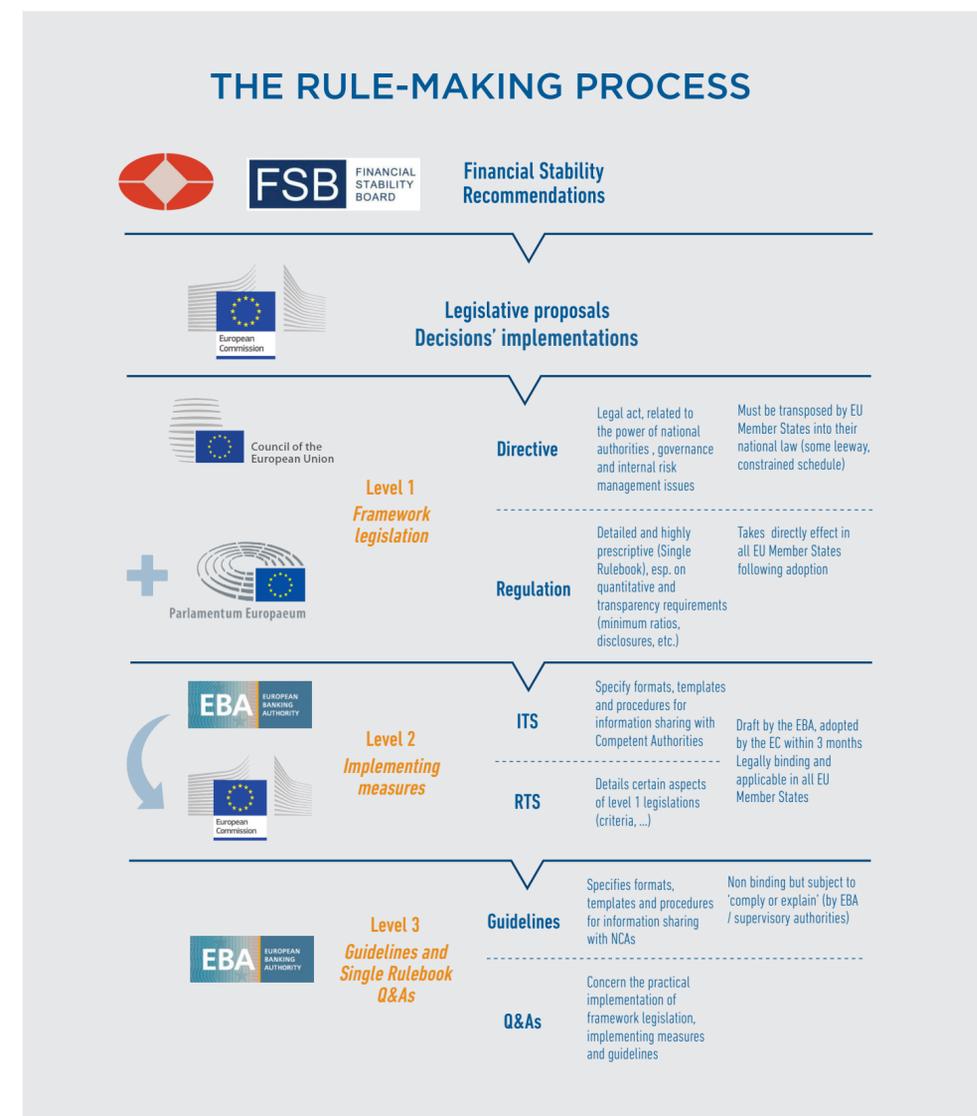
D-SIB: Domestic Systemically Important Bank
EAD: Exposure At Default
FRTB: Fundamental Review of the Trading Book
G-SIB: Global Systemically Important Bank
ICAAP & ILAAP: Internal Capital Adequacy Assessment Process & Internal Liquidity Adequacy Assessment Process

IRB-A: Internal Rating Based Approach
IRB-F: Internal Rating Based Foundation
IRBBB: Interest Rate Risk in the Banking Book
ITS: Implementing Technical Standards
LCR: Liquidity Coverage Ratio
LGD: Loss Given Default

LSI: Less Significant Institutions
MREL: Minimum Requirement for own funds and Eligible Liabilities
NCA: National Competent Authority
NSFR: Net Stable Funding Ratio
PD: Probability Of Default
RTS: Regulatory Technical Standard

SA CCR: Standardised Approach for Counterparty Credit Risk
SSM: Single Supervisory Mechanism
SREP: Supervisory Review of Evaluation Process
TLAC: Total Loss-Absorbing Capacity
TRIM: Target Review of Internal Models

THE DECISION-MAKING PROCESS IN THE EUROPEAN UNION



Scan for more definitions



- Directive/Regulation
- ★ Guidelines
- ITS
- RTS