

BANKING REGULATORY | AGENDA

2018-2024

	2018	2019	2020	2021	2022	2023	2024
CREDIT AND COUNTERPARTY RISK	<ul style="list-style-type: none"> Q2 Addendum on NPLs Q1 Mapping of ECAs 	<ul style="list-style-type: none"> Q2 EBA Management of NPLs and forbore exposure Q1 EBA Criteria for STS ABS and ABCP Q1 EBA Homogeneity of underlying transactions Q1 EBA Retention requirements Q1 EBA New securitisation framework including STS 	<ul style="list-style-type: none"> Q2 Statutory prudential provisioning backstops Q4 Materiality Threshold for past due amounts Q4 Threshold for assessing the materiality of credit obligations past due 	<ul style="list-style-type: none"> Q1 CRR II - SA CCR Q1 CRR II - capital requirements for CCP Q1 CRR II - Equity investments in funds (Q1) EBA Definition of default EBA PD, LGD and defaulted assets EBA Downturn LGD 	<ul style="list-style-type: none"> Q1 IRB modelling constraints Q1 New standardised approach of credit risk Q1 Output floor - 50% 	<ul style="list-style-type: none"> Q1 Output floor - 50% 	<ul style="list-style-type: none"> Q1 Output floor - 60%
MARKET RISK & IRRBB	<ul style="list-style-type: none"> Q2 Procedures for excluding transactions with third country NFC from CVA Q4 Closely related currencies 	<ul style="list-style-type: none"> Q2 EBA Management of IRRBB 		<ul style="list-style-type: none"> Q1 CRD V - revised IRRBB pillar 2 	<ul style="list-style-type: none"> Q1 CRR II - FRTB Q1 BCBS Revisions to FRTB Q1 Review of CVA risk framework 		
OPERATIONAL RISK	<ul style="list-style-type: none"> Q3 AMA assessment methodology Q1 ICT Risk Assessment under the SREP Amendment to reporting for oprisk and sovereign 				<ul style="list-style-type: none"> Q1 New standardised approach for operational risk 		
OWN FUNDS	<ul style="list-style-type: none"> End of phase-in deductions Transitional arrangements for mitigating the impact of IFRS 9 EBA Disclosure requirements of IFRS 9 transitional arrangements Dividend distributions 	<ul style="list-style-type: none"> Q1 Capital buffers full implementation 			<ul style="list-style-type: none"> Q4 Transitional arrangements for mitigating the impact of IFRS 9 - end 		<ul style="list-style-type: none"> Q4 End of phase-out arrangements DTA
LEVERAGE	<ul style="list-style-type: none"> Q1 Transitional arrangements for treatment of certain public sector exposure 			<ul style="list-style-type: none"> Q1 CRR II - Leverage ratio Pillar 1 	<ul style="list-style-type: none"> Q1 LR G-SIB surcharge, revised exposure and dividend constraints 		
LARGE EXPOSURES & CONCENTRATION RISK		<ul style="list-style-type: none"> Q1 EBA Connected clients 	<ul style="list-style-type: none"> Q1 Identification and management of step-in risk Q4 Transitional arrangements for treatment of certain public sector exposure - end 	<ul style="list-style-type: none"> Q1 CRR II - Revised Large exposures framework 			
LIQUIDITY	<ul style="list-style-type: none"> Q1 LCR - target level 100% ALMM - Maturity ladder Asset encumbrance disclosure art. 1-3 	<ul style="list-style-type: none"> Q1 Asset encumbrance disclosure art. 2 	<ul style="list-style-type: none"> Q2 LCR corrigendum 	<ul style="list-style-type: none"> Q1 CRR II - NSFR 			
RECOVERY & RESOLUTION	<ul style="list-style-type: none"> Q1 EBA Recommendation on the coverage of entities in a group recovery plan Ranking of unsecured debt instruments in insolvency hierarchy Q2 Regulation 2018/345 values of assets and liabilities Q2 Regulation 2018/344 valuation of difference in treatment 	<ul style="list-style-type: none"> Q1 CRR II - TLAC Transitional period Q1 BRRD II - MREL Transitional period Q1 Simplified obligations for RRP Q1 Informations for resolution plan 			<ul style="list-style-type: none"> Q1 CRR II - TLAC Full implementation Q1 BRRD II - MREL Full implementation 		
DATA & REPORTING	<ul style="list-style-type: none"> Q4 EBA DPM & XBRL taxonomy 2.8 for supervisory reporting Q2 EBA Supervisory benchmarking 2017 Q1 Regulation (EU) 2017/1443 amending reporting for Finrep adapted to IFRS 9 Q1 Regulation (EU) 2017/1538 amending reporting for solo Finrep Q3 AnaCredit Individual Corporate Q4 Securities Holding Statistics 	<ul style="list-style-type: none"> Q1 Regulation (EU) 2017/1539 amending reporting for solo Finrep for LSI of France and Germany Q4 BCBS 239 for D-SIBs Q4 EBA Taxonomy 2.9.4 for supervisory reporting Q4 EBA Disclosure of NPE and FBE Q1 Amendment to Pillar III relative to accounting provisions Q1 CRR II - revised Pillar 3 framework 	<ul style="list-style-type: none"> Q1 EBA EU-wide stress tests Q2 EBA Taxonomy 2.9.2 for supervisory reporting & 2.9.3 for supervisory reporting 		<ul style="list-style-type: none"> Q1 Amendment to Pillar 3 framework for Basel III finalisation Q1 Revised assessment methodology for G-SIBs 		
SUPERVISION	<ul style="list-style-type: none"> Q1 Recommendation on the exercise of options and discretions for LSI Q2 SREP for HP LSI Q3 Guide on TRIM Q1 Supervision of significant branches 	<ul style="list-style-type: none"> Q3 EBA Outsourcing Q1 EBA Revised SREP and supervisory stress testing Q1 EBA Institution's stress testing 	<ul style="list-style-type: none"> Q4 SREP for NHP LSI 	<ul style="list-style-type: none"> Q2 SREP including addendum on NPLs 			

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: Additional Liquidity Monitoring Metrics
CCF: Credit 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 and Internal Liquidity Adequacy Assessment Process

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

LSI: Less Significant Institutions (High or Non High Priority)
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

Scan for more definitions



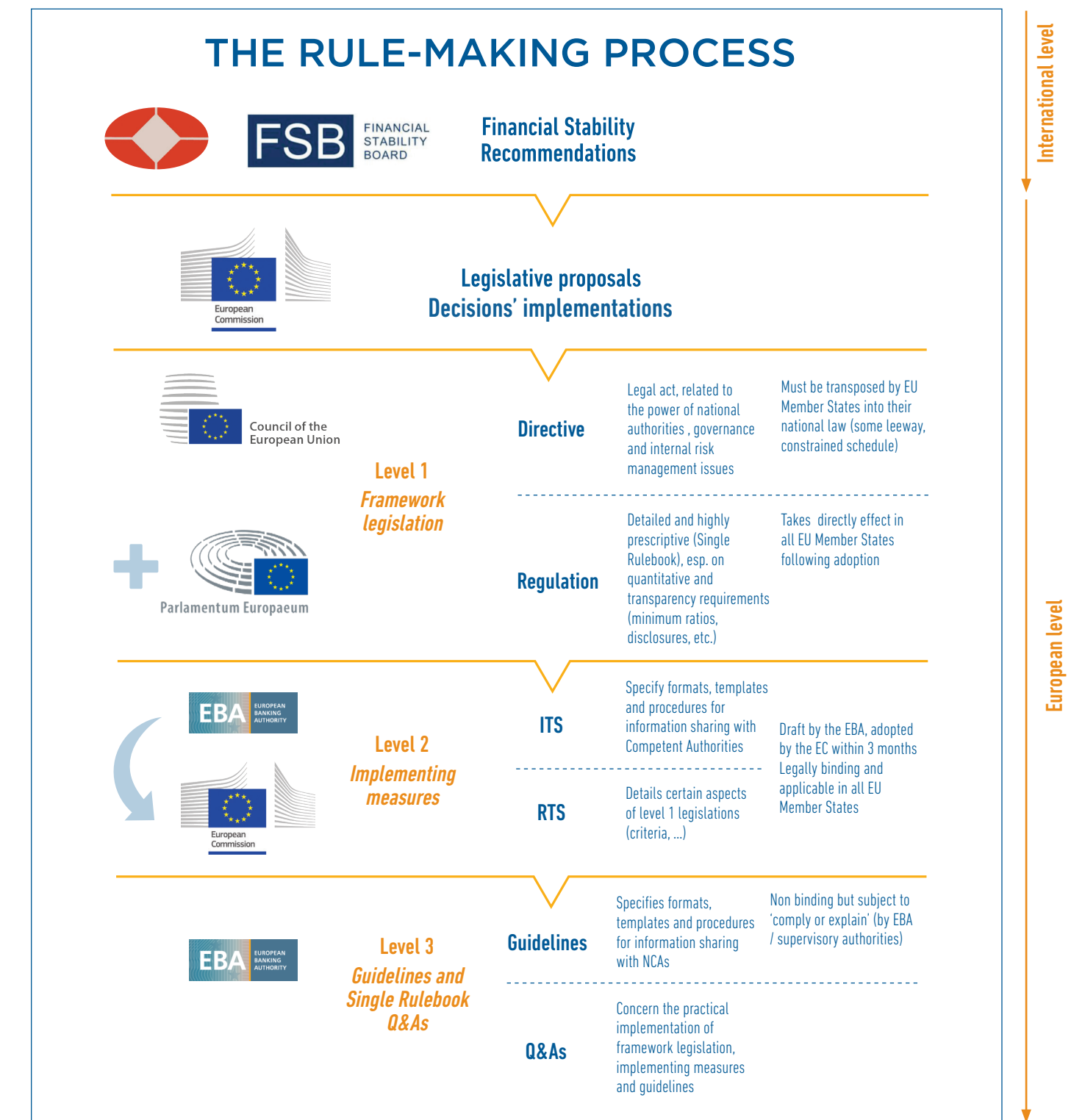
▲ Directive/Regulation

□ ITS

◻ Guidelines

○ RTS

THE DECISION-MAKING PROCESS IN THE EUROPEAN UNION



THE BANKING UNION

