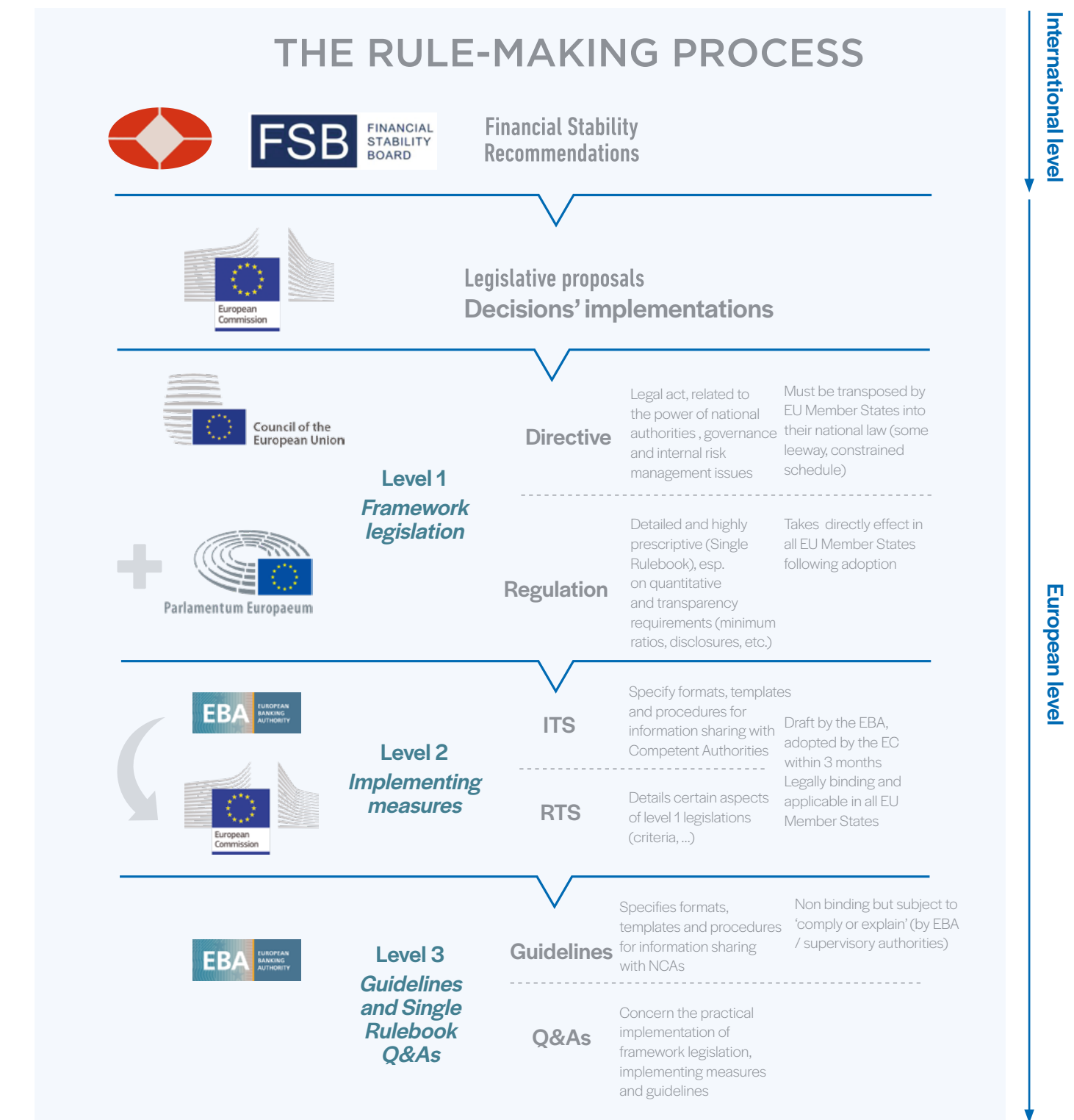


Banking regulatory agenda

2020-2025

	2020	2021	2022	2023	2024	2025
CREDIT AND COUNTERPARTY RISK	<ul style="list-style-type: none"> Q1: EBA Payment moratoria Q2: CRR QF - revised SME & infra. SF Q2: CRR QF - 0% RW on EU sov. Debt (end 2024) Q3: EBA WAM of contractual payment Q4: Materiality Threshold for past due amounts Threshold for assessing the materiality of credit obligations past due 	<ul style="list-style-type: none"> Q1: EBA Downturn specification Q1: EBA Payment moratoria - end Q1: EBA Definition of default Q2: CRR II - SA-CCR Q2: CRR II - capital requirements for COP Q2: CRR II - Equity investments in funds EBA SA-CCR EBA Loan origination and monitoring 	<ul style="list-style-type: none"> Q1: EBA Downturn LGD Q1: EBA PD, LGD and defaulted assets Q1: EBA Credit risk mitigation for A-IRB Q3: CRR amendment for revised treatment of covered bonds 	<ul style="list-style-type: none"> Q1: IRB modelling constraints Q1: New standardised approach of credit risk Q1: Output floor - 50% Q1: Capital treatment of NPLs 	<ul style="list-style-type: none"> Q1: Output floor - 60% 	<ul style="list-style-type: none"> Q3: BCBS / Output floor - 70%
MARKET RISK & IRRBB	<ul style="list-style-type: none"> Q1: Update of list of diversified indices Q1: IMA - NMRF, PLA test, Liquidity Horizons Q2: CRR QF - exclusion of overshootings from VaR models Q2: Revised prudent value Q4: Stress scenario risk measure for NMRF EBA treatment of banking book positions subject to FX and commodity risk 	<ul style="list-style-type: none"> Q2: CRD V - revised IRRBB Pillar 2 	<ul style="list-style-type: none"> Q1: EBA Structural FX position 	<ul style="list-style-type: none"> Q1: BCBS Revisions to FRTB Q1: Review of CVA risk framework 		
OPERATIONAL RISK				<ul style="list-style-type: none"> Q1: New standardised approach for operational risk 		
OWN FUNDS	<ul style="list-style-type: none"> Q1: Implementation of buffers linked to 2018 G-SIBs list Q2: CRR QF - prudential filters on OCI sov. Debts Q4: CRR II - treatment of software EBA Sectoral SYRB 	<ul style="list-style-type: none"> Q1: Implementation of buffers linked to 2019 G-SIBs list 	<ul style="list-style-type: none"> Q1: CRR QF - prudential filters on OCI sov. Debts (end) Q4: Transitional arrangements for mitigating the impact of FTA IFRS 9 - end 		<ul style="list-style-type: none"> Q4: CRR QF Transitional arrangements for mitigating the impact of IFRS 9 linked to Covid-19 - end 	
LEVERAGE		<ul style="list-style-type: none"> Q2: CRR II - Leverage ratio Pillar 1 		<ul style="list-style-type: none"> Q1: CRR II - LR G-SIB surcharge Q1: CRD V - LR dividend constraints Q1: Revised treatment of cleared derivatives 		
Large exposures & concentration risk	<ul style="list-style-type: none"> Q1: Identification and management of step-in risk 	<ul style="list-style-type: none"> Q2: CRR II - Revised Large exposures framework 	<ul style="list-style-type: none"> Q4: Transitional arrangements for treatment of certain public sector exposure - end 			
LIQUIDITY	<ul style="list-style-type: none"> Q2: LCR corrigendum EBA Update on closely correlated currencies 	<ul style="list-style-type: none"> Q2: CRR II - NSFR 	<ul style="list-style-type: none"> Q3: Amendment to LCR for covered bonds 			
RECOVERY & RESOLUTION	<ul style="list-style-type: none"> Q1: Resolution Reporting - Liability data report Q2: Resolution Reporting - other reports Q3: MREL Policy updated w/ BRRD2 Q3: CRR II - TLAC disclosure Q4: EBA Estimation of P2R and CBR for MREL EBA impracticability of contractual recognition of the bail in clause Minimum valuation data set 	<ul style="list-style-type: none"> Q1: Expectations for banks Q2: EBA Taxonomy 3.0 for TLAC & MREL reporting 	<ul style="list-style-type: none"> Q1: CRR II - TLAC full implementation Q1: BRRD II - MREL transitional implementation 	<ul style="list-style-type: none"> Q4: Expectations for banks - end of implementation 	<ul style="list-style-type: none"> Q1: EBA MREL disclosure Q1: BRRD II - MREL full implementation 	
DATA & REPORTING	<ul style="list-style-type: none"> Q1: EBA Taxonomy 2.9 for COREP securitisation Q2: EBA Taxonomy 2.9 for COREP liquidity and FINREP changes EBA Taxonomy 2.10 on reporting and disclosure for COVID-19 measures Q3: EBA Transitional reporting and disclosure of CRR QF elements Q4: EBA Taxonomy 2.10 for funding plans, resolution, remuneration and fraudulent payments EBA Disclosure of systemic importance indicators EBA Taxonomy 2.10 for revised benchmarking portfolios 	<ul style="list-style-type: none"> Q1: EBA EU-wide stress tests Q2: EBA Taxonomy 3.0 for supervisory reporting EBA Taxonomy 3.0 for disclosure Q3: CRR II - revised Pillar 3 framework Q3: EBA CRR II - FRTB SA reporting 	<ul style="list-style-type: none"> Q1: EBA Intragroup transactions and risk concentration 	<ul style="list-style-type: none"> Q1: Amendment to Pillar 3 framework for Basel III finalisation Q1: BCBS / Revised assessment methodology for G-SIBs Q1: Amendment to Pillar 3 framework for FRTB 2019 and voluntary disclosure of sovereign exposures Q1: Amendment to Pillar 3 for LR « window dressing » Q3: CRR II - FRTB IMA reporting 		
SUPERVISION	<ul style="list-style-type: none"> Q1: Covid-19: release of buffers and revised dividend policy Q2: EBA ICT and security risk management Q3: Temporary exclusion of CB reserves from LR EBA Assessment methodology for CCR Q4: Expectations on climate-related and environmental risks EBA SREP for NHP LSI 	<ul style="list-style-type: none"> Q1: SREP including addendum on NPLs 	<ul style="list-style-type: none"> Q1: SREP including expectations on climate-related and environmental risks 			

The Decision-Making Process In The European Union



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
- 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



- Guidelines
- RTS
- Directive/Regulation
- ITS

mazars