

Regulatory Blog

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EBA Roadmap to implement the EU Banking Package

We take a deeper look into the consultation papers and discuss our key take-aways in our latest Risk & Regulation channel episode:

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- + Effects of the output floor in various dimensions and breakdowns
- + New CR SA and IRB exposure classes and sub-categories
- + New approaches to calculate the CVA risk capital

+ Additional templates on the composition of the Trading Book and the Banking Book (including reclassifications)

EBA commits to fully align the quantitative Pillar 3 disclosure requirements with the supervisory reporting data. In this regard, EBA published an extended mapping table and proposed further adjustments to align the two sides. At the same time, EBA published a discussion paper on the envisaged Pillar 3 data hub and its possible practical implications. This initiative aims for centralising institutions' prudential disclosures and making prudential information readily available through a single electronic access point on the EBA website.

The application date of the new technical standards will be 1 Jan 2025 and the first reference date for reporting and disclosure will be 31 March 2025, in line with the expected application date of the CRR III. EBA plans to submit the final draft standards to the EU COM at the beginning of the Q3 2024. The required technology components (i.e. EBA DPM, XBRL taxonomy and validation rules) will be developed based on the final draft standards and thus will probably be published not earlier than Q4 2024.

Overall, the EBA publications provide much needed transparency in the colossal task of producing over 140 documents over the next few years. Also, the early publication of the draft ITS on reporting and disclosure are an important input into all the implementation projects about to start. Banks must not be fooled, even though the additional requirements cover „only“ the revised standards for calculating capital requirements (with more to come later), they present a massive workload to be implemented within a quite limited amount of time. If you are interested in learning more about the details of both consultations, please reach out to us!

Get ongoing updates on the topic via regulatory horizon scanning in our research application, PwC Plus. [Read more about the opportunities and offerings here.](#)

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Keywords

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