

Application of the Guidelines and Recommendations of the European Supervisory Authorities with a view to establishing consistent, efficient and effective supervisory practices and to ensure the common, uniform and consistent application of Union law with regard to the prudential supervision of financial undertakings

The European Supervisory Authorities – the European Banking Authority (EBA), the European Insurance and Occupational Pensions Authority (EIOPA), and the European Securities and Markets Authority (ESMA) – are authorised to issue guidelines and recommendations to competent authorities or financial institutions.

The aim of these guidelines and recommendations is to promote the consistency, efficiency and effectiveness of supervisory practices and to ensure that Union law is applied in a common, uniform and consistent manner.

Within two months of a guideline or recommendation being issued, each competent authority must state whether it complies with it or intends to do so. If a competent authority does not or does not intend to comply with a guideline or recommendation – in most cases because compliance is prevented by national law – it informs the relevant ESA of this, stating its reasons. This is referred to as the “comply or explain” procedure.

De Nederlandsche Bank is responsible for supervising compliance with these rules for financial institutions in the Netherlands.

The overview below lists the guidelines and recommendations with which DNB complies, unless explicitly specified otherwise.

For each guideline or recommendation, the overview provides details on its basis in the relevant underlying European Directive or Regulation, its basis in Dutch legislation and its effective date.

Where competent authorities have indicated their compliance with a guideline or recommendation, they and the financial institutions to which the guideline or recommendation is addressed must make every effort to comply.¹

The full texts of the EBA guidelines and recommendations can be consulted on the Compliance with EBA regulatory products webpage. See also the EBA Single Rulebook.

The EIOPA Guidelines can be consulted on the EIOPA Guidelines webpage. See also the Solvency II Single Rulebook.

The Joint Committee Guidelines can be consulted on the Joint Committee Guidelines webpage. This Joint Committee of the European Supervisory Authorities is a partnership committee of the ESAs.

Finally, the ESMA Guidelines can be consulted on the ESMA's Guidelines and Technical Standards webpage.

¹ This is laid down in Article 16(3) of the founding regulations of the ESAs – (EU) No 1093/2010 (EBA), (EU) No 1094/2010 (EIOPA) and (EU) No 1095/2010 (ESMA) – and confirmed by the European Court of Justice in its judgement of 15 July 2021 on a dispute between the Fédération bancaire française and the Autorité de contrôle et de résolution — ECLI:EU:C:2021:599. The Court confirmed not only that, although EBA guidelines are not binding, supervisory authorities and financial institutions must do their utmost to comply with them (paragraphs 43 and 48), but also that national courts are expected to consider EBA guidelines when resolving cases (paragraph 71 of the judgement).

Overview of Guidelines and Recommendations within DNB's domain of responsibility²

DNB monitors compliance with the provisions under or pursuant to the *Wft* in accordance with the Guidelines and Recommendations of the European Supervisory Authorities (ESAs), as set out in the table below.

| Table — application of ESA guidelines | | | |
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| Guideline / Recommendation | Basis in Directive or Regulation | Basis in Dutch legislation | Effective as of [date] |
| <i>Guidelines adopted by the Joint Committee</i> | | | |
| 1. CESR, CEBS, EIOPA Impact assessment Guidelines for Lamfalussy level 3 Committees, April 2008 CEBS 2007 58 | n/a | n/a | n/a |
| 2. JC ³ Guidelines on the convergence of supervisory practices relating to the consistency of supervisory coordination arrangements for financial conglomerates JC /GL/2014/01 | Article 11(1) of Directive 2002/87/EC (Financial Conglomerates Directive) | Articles 3:289-3:293 of the <i>Wft</i> | 23-02-2015 |
| 3. Joint Guidelines on the prudential assessment of acquisitions and increases of qualifying holdings in the financial sector JC/GL/2016/01 | Article 23 of Directive 2013/36/EU (Capital Requirements Directive); Article 59 of Directive 2009/138/EC (Solvency II Directive); Article 13 of Directive 2004/39/EC (Markets in Financial Instruments Directive II, MiFID II) | Articles 3:99 and 3:100 of the <i>Wft</i> | 01-10-2017 |
| 4. Joint Guidelines on the characteristics of a risk based approach to anti money laundering and terrorist financing supervision, and the steps to be taken when conducting supervision on a risk sensitive basis - The Risk Based Supervision Guidelines ESAs 2016 72 Amended by Guidelines EBA/GL/2021/16 | Article 48(10) of Directive (EU) 2015/849 (4th Anti-Money Laundering Directive) | <i>Wwft</i> , no specific Article | 07-04-2018 |

² The following guidelines of the Joint Committee, EBA and EIOPA are relevant only for the AFM and the financial institutions subject to its supervision:

- Guidelines on complaints-handling for the securities (ESMA) and banking (EBA) sectors [JC 2018 35](#);
- EBA Guidelines on creditworthiness assessment, [EBA/GL/2015/11](#);
- EBA Guidelines on arrears and foreclosure, [EBA/GL/2015/12](#);
- EBA Guidelines on product oversight and governance arrangements for retail banking products, [EBA/GL/2015/18](#);
- EBA Guidelines on passport notifications for credit intermediaries under the Mortgage Credit Directive, [EBA/GL/2015/19](#);
- EIOPA Guidelines on complaints handling by insurance intermediaries, EIOPA-BoS-13/164.

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| 5. | Joint Guidelines under Article 25 of Regulation (EU) 2015/847 on the measures payment service providers should take to detect missing or incomplete information on the payer or the payee, and the procedures they should put in place to manage a transfer of funds lacking the required information JC/GL/2017/16 | Article 25 of Regulation (EU) 2015/847 (on information accompanying transfers of funds) | Regulation with direct effect | 16-07-2018 |
| 6. | Joint Guidelines under Articles 17 and 18(4) of Directive (EU) 2015/849 on simplified and enhanced customer due diligence and the factors credit and financial institutions should consider when assessing the money laundering and terrorist financing risk associated with individual business relationships and occasional transactions – The Risk Factors Guidelines JC 2017 37 | Articles 17 and 18(4) of Directive (EU) 2015/849 | Article 6(1) of the <i>Wwft</i> Articles 8(1), 8(4-9) and 5(5) of the <i>Wwft</i> | 26-06-2018 |
| 7. | Joint guidelines on cooperation and information exchange for the purpose of Directive (EU) 2015/849 between competent authorities supervising credit and financial institutions – The AML/CFT Colleges Guidelines JC/GL/2019/81 | Articles 16 and 56(1) of Regulations (EU) 1093/2010 (establishing EBA), Regulation (EU) 1094/2010 (establishing EIOPA), and Regulation (EU) 1095/2010 (establishing ESMA) — the “ESA Regulations” | Regulations with direct effect | 10/01/2020 |
| Guidelines adopted by EBA | | | | |
| 8. | CEBS Guidelines regarding revised Article 3 of Directive 2006/48/EC | Article 3 of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Article 21 of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:111 of the <i>Wft</i> | 18-05-2011 |
| 9. | CEBS Guidelines on the application of Article 122a of the CRD , 31 December 2010 | Article 122a of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Articles 404 to 410 of Regulation (EU) 575/2013 (Capital | Regulation with direct effect | 01-01-2011 |

| | | Requirements Regulation) | | |
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| 10. | CEBS Guidelines on Liquidity Cost Benefit Allocation, 27 October 2010 CEBS Guidelines on Liquidity Cost Benefit Allocation | Article 22, Annex V(16) of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Article 86 of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:17(1) of the <i>Wft</i> ; Article 23a of the <i>Bpr</i> | 30-06-2011 |
| 11. | CEBS Guidelines on the management of operational risk in market-related activities , 12 October 2010 | Articles 102-105 and Annex V, points 12 and 13 of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Article 85 of Directive 2013/36/EU (Capital Requirements Directive) and Article 313 to 324 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Article 3:17(2c) of the <i>Wft</i> ; Article 23a of the <i>Bpr</i> | 30-06-2011 |
| 12. | CEBS Implementation Guidelines on Article 106(2)(c) and (d) of Directive 2006/48/EC recast, 28 July 2010 CEBS Implementation Guidelines on large exposures for money transmission, correspondent banking, clearing and settlement and custody services | Article 106(2)(c) and (d) of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Article 390(6) and (8) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 31-12-2010 |
| 13. | CEBS Guidelines on operational risk mitigation techniques , 22 December 2009 | Annex X, Part 3 of Directive 2006/48/EC (relating to the taking up and pursuit of the business of credit institutions). Current basis: Article 322 and 323 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 31-12-2010 |
| 14. | EBA Guidelines on AMA extensions and changes EBA/GL/2012/01 | Article 312(2) of Regulation (EU) No 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 06-03-2012 |

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| 15. | EBA Guidelines on Stressed Value at Risk (Stressed-VaR) EBA/GL/2012/02 | Article 365(2) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 16-11-2012 |
| 16. | Guidelines on the Incremental Default and Migration Risk Charge (IRC) EBA/GL/2012/03 | Article 372 (last paragraph) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 16-11-2012 |
| 17. | EBA Guidelines on the applicable notional discount rate for variable remuneration EBA/GL/2014/01 | Article 94 (1)(g) of Directive 2013/36/EU (Capital Requirements Directive) | n/a: DNB does not apply this optional provision | n/a |
| 18. | EBA Guidelines on disclosure of encumbered and unencumbered assets, Appendix EBA/GL/2014/03 | Article 443 of Regulation (EU) 575/2013 (Capital Requirements Regulation); Recommendation ESRB/2012/2, in particular Recommendations B and D ⁴ | Regulation with direct effect | 27-12-2014 |
| 19. | EBA Guidelines on significant risk transfer (SRT) related to Articles 243 and 244 of Regulation (EU) 575/2013 EBA/GL/2014/05 | Articles 243(6) and 244(6) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 07-01-2015 |
| 20. | EBA Guidelines on the range of scenarios to be used in recovery plans EBA/GL/2014/06 | Article 5(7) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Section 3:17 (2)(c)(4°) of the <i>Wft</i> ; Sections 23d(2) and 23e(2) of the <i>Bpr</i> | 01-01-2015 |
| 21. | EBA Guidelines on the data collection exercise regarding high earners EBA/GL/2014/07 | Article 75(3) of Directive 2013/36/EU (Capital Requirements Directive) | Regulation on the Fulfilment of Tasks and Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | 31-10-2014 |
| 22. | EBA Guidelines on the remuneration benchmarking exercise EBA/GL/2014/08 | Article 75(1) of Directive 2013/36/EU (Capital Requirements Directive) | Regulation on the Exercise of Tasks and Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | 31-10-2014 |
| 23. | EBA Guidelines on the types of tests, reviews or exercises that may lead to support | Article 32(4) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3:18(1) of the <i>Wft</i> | 01-01-2015 |

⁴ Recommendation ESRB/2012/2 of the European Systemic Risk Board of 20 December 2012 on funding of credit institutions (OJ C 119)

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| | measures under Article 32(4)(d)(iii) of the BRRD | | | |
| | EBA/GL/2014/09 | | | |
| 24. | EBA Guidelines on the criteria to determine the conditions for the application of Article 131(3) of Directive 2013/36/EU in relation to the assessment of other systemically important institutions (O-SIIs) | Article 131(3) (second paragraph) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:62a of the <i>Wft</i> ; Article 105c(1)(b) of the <i>Bpr</i> | 01-01-2015 |
| | EBA/GL/2014/10 | | | |
| 25. | EBA Guidelines on measures to reduce or remove impediments to resolvability and the circumstances in which each of the measures may be applied in accordance with Directive 2014/59/EU | Article 17(8) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 1:75 and 3A:11(3) of the <i>Wft</i> | 01-04-2015 |
| | EBA/GL/2014/11 | | | |
| 26. | EBA Guidelines on internet payments security under the Payment services directive, PSD1 (Directive 2007/64/EC) | Article 10(4), Title III, Title IV of PSD1 | Article 3:17 of the <i>Wft</i> | 01-08-2015 |
| | EBA/GL/2014/12 rev1 | | | |
| 27. | Guidelines for common procedures and methodologies for the Supervisory Review and Evaluation Process (SREP) | Articles 97 and 107(3) of Directive 2013/36/EU (Capital Requirements Directive) ⁵ | Article 3:18a of the <i>Wft</i> | 01-01-2016 |
| | EBA/GL/2014/13 | | | |
| 28. | EBA Guidelines on non-material, proprietary and confidential information and on the frequency of disclosures pursuant to Articles 432(1), 432(2) and 433 of Regulation (EU) 575/2013 | Articles 432(1), 432(2) and 433 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 23-06-2014 |
| | EBA/GL/2014/14 | | | |
| 29. | EBA Guidelines on the minimum list of qualitative and quantitative recovery plan indicators | Article 9(2) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3:17 of the <i>Wft</i> Sections 23d(2) 23e(2) and 23h of the <i>Bpr</i> | 31-07-2015 |
| | EBA/GL/2015/02 | | | |
| 30. | EBA Guidelines on triggers for use of early intervention measures pursuant to Article 27(4) of Directive 2014/59/EU | Article 27(4) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 1:74, 1:75 (1-3) and 1:75a of the <i>Wft</i> Regulation on the Fulfilment of Tasks and Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | 01-01-2016 |
| | EBA/GL/2015/03 | | | |

⁵ Article 97 of the Capital Requirements Directive refers to the Supervisory Review and Evaluation Process (SREP). This has been implemented in Section 3:18a of the *Wft*. Article 107(3) of the Capital Requirements Directive refers to guidelines to be adopted by EBA in relation to the organisation of the SREP.

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| 31. | EBA Guidelines on the determination of when the liquidation of assets or liabilities under normal insolvency proceedings could have an adverse effect on one or more financial markets under Article 42(14) of Directive 2014/59/EU EBA/GL/2015/05 | Article 42(14) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3:41(2) of the <i>Wft</i> | 01-08-2015 |
| 32. | EBA Guidelines on the minimum list of services or facilities that are necessary to enable a recipient to operate a business transferred to it under Article 65(5) of Directive 2014/59/EU EBA/GL/2015/06 | Article 65(5) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3:36 of the <i>Wft</i> | 01-08-2015 |
| 33. | EBA Guidelines on the interpretation of the different circumstances when an institution shall be considered as failing or likely to fail under Article 32(6) of Directive 2014/59/EU EBA/GL/2015/07 | Article 32(6) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3A:18(1) of the <i>Wft</i> | 01-01-2016 |
| 34. | EBA Guidelines on payment commitments under Directive 2014/49/EU on deposit guarantee schemes EBA/GL/2015/09 | Article 10(2-3) of Directive 2014/49/EU (Deposit Guarantee Schemes Directive) | Articles 29.11(2-3) and 29.12(5) of the <i>Bbpm</i> | 31-12-2015 |
| 35. | EBA Guidelines on methods for calculating contributions to deposit guarantee schemes EBA/GL/2015/10 | Article 13(1-2) of Directive 2014/49/EU (Deposit Guarantee Schemes Directive) | Article 29.12 (1-4) of the <i>Bbpm</i> | 31-12-2015 |
| 36. | EBA Guidelines specifying the conditions for group financial support under Article 23 of Directive 2014/59/EU EBA/GL/2015/17 | Article 23(1) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 3:301 and 3:305 of the <i>Wft</i> | 09-02-2016 |
| 37. | EBA Guidelines on limits on exposures to shadow banking entities which carry out banking activities outside a regulated framework under Article 395(2) of Regulation (EU) 575/2013 EBA/GL/2015/20 | Article 395(2) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-01-2017 |
| 38. | EBA Guidelines on the minimum criteria to be fulfilled by a business reorganisation plan EBA/GL/2015/21 | Article 52(7) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 3A:48 of the <i>Wft</i> | 19-08-2016 |
| 39. | EBA Guidelines on cooperation agreements | Article 14(5) of Directive 2014/49/EU | Regulation on the Exercise of Tasks and | 08-12-2016 |

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| | between deposit guarantee schemes under Directive 2014/49/EU EBA/GL/2016/02 | (Deposit Guarantee Schemes Directive); Article 26 of Regulation (EU) 1093/2010 (EBA Founding Regulation) | Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | |
| 40. | EBA Guidelines on the provision of information in summary or collective form for the purposes of Article 84(3) of Directive 2014/59/EU EBA/GL/2016/03 | Article 84(3) and (7) of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Article 1:89(2) and (4) of the <i>Wft</i> | 19-01-2017 |
| 41. | EBA Guidelines on stress tests of deposit guarantee schemes under Directive 2014/49/EU, Appendix 1 EBA/GL/2016/04 | Article 4(10) of Directive 2014/49/EU (Deposit Guarantee Schemes Directive) | Article 1a of Regulation on the Fulfilment of Tasks and Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | 19-12-2016 |
| 42. | EBA Guidelines on communication between competent authorities supervising credit institutions and the statutory auditor(s) and the audit firms(s) carrying out the statutory audit of credit institutions EBA/GL/2016/05 | Article 12(2) of Regulation (EU) 537/2014 (on specific requirements regarding statutory audit of public-interest entities) | Regulation with direct effect | 31-03-2017 |
| 43. | EBA Guidelines on remuneration policies and practices related to the sale and provision of retail banking products and services EBA/GL/2016/06 | Article 11(4) of Directive 2015/2366/EU (PSD2); Article 3(1) of Directive 2009/110/EC (Electronic Money Directive); Articles 74(3) and 75(2) of Directive 2013/36/EU (Capital Requirements Directive) | Articles 1:117, 2:3b and 3:17 of the <i>Wft</i> | 13-01-2018 |
| 44. | EBA Guidelines on the application of the definition of default under Article 178 of Regulation (EU) 575/2013 EBA/GL/2016/07 | Article 178 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-01-2021 |
| 45. | EBA Guidelines on implicit support for securitisation transactions EBA/GL/2016/08 | Article 248 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-03-2017 |
| 46. | EBA Guidelines on corrections to modified duration for debt instruments under Article 340(3), second | Article 340(3), last paragraph, of Regulation (EU) 575/2013 (Capital | Regulation with direct effect | 01-03-2017 |

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| | paragraph, of Regulation (EU) 575/2013 EBA/GL/2016/09 | Requirements Regulation) | | |
| 47. | EBA Guidelines on ICAAP and ILAAP information collected for SREP purposes EBA/GL/2016/10 | Articles 73, 86 and 97 of Directive 2013/36/EU (Capital Requirements Directive) | Articles 3:17 and 3:18a of the <i>Wft</i> | 01-01-2017 |
| 48. | EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 EBA/GL/2016/11 - V2 | Part Eight of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 31-12-2017 |
| 49. | EBA Guidelines on LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of Regulation (EU) 575/2013 EBA/GL/2017/01 | Article 435 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 31-12-2017 |
| 50. | EBA Guidelines concerning the interrelationship between the BRRD sequence of write down and conversion and CRR/CRD EBA/GL/2017/02 | Article 48 of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 3A:21(6) and 3A:44(5) of the <i>Wft</i> | 11-01-2018 |
| 51. | EBA Guidelines on the rate of conversion of debt to equity in bail-in EBA/GL/2017/03 | Article 50 of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 3A:21(3) and 3A:44(3) of the <i>Wft</i> | 11-01-2018 |
| 52. | EBA Guidelines on the treatment of shareholders in bail-in or the write-down and conversion of capital instruments EBA/GL/2017/04 | Article 47 of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 3A:21(1) and (4) and 3A:26 of the <i>Wft</i> | 11-01-2018 |
| 53. | EBA Guidelines on ICT risk assessment in the context of the supervisory review and evaluation process (SREP) EBA/GL/2017/05 | Articles 97 and 107(3) of Directive 2013/36/EU (Capital Requirements Directive) ⁶ | Article 3:18a of the <i>Wft</i> | 01-01-2018 |
| 54. | EBA Guidelines on credit institutions' credit risk management practices and accounting for expected credit losses EBA/GL/2017/06 | Articles 74, 79(b) and (c), 88(1)(b) and 104(1) of Directive 2013/36/EU (Capital Requirements Directive) | Articles 3:17 and 3:111a of the <i>Wft</i> | 01-01-2018 |

⁶ Article 97 of the Capital Requirements Directive refers to the Supervisory Review and Evaluation Process (SREP). This has been implemented in Section 3:18a of the *Wft*. Article 107(3) of the Capital Requirements Directive refers to guidelines to be adopted by EBA in relation to the organisation of the SREP.

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| 55. | EBA Guidelines on the criteria on how to stipulate the minimum monetary amount of the professional indemnity insurance or other comparable guarantee under Article 5(4) of Directive (EU) 2015/2366 (PSD2) | Article 5(2) and (3) of Directive 2015/2366/EU (PSD2) | Articles 2:3b and 3:17(2) of the <i>Wft</i> | 30-01-2018 (Date of entry into force of the Payment Services Directive) |
| EBA/GL/2017/08 | | | | |
| 56. | EBA Guidelines on the information to be provided for the authorisation of payment institutions and e-money institutions and for the registration of account information service providers under Article 5(5) of Directive (EU) 2015/2366 (PSD2) | Articles 5 and 32 of Directive 2015/2366/EU (PSD2) | Articles 2:3b and 3:17 of the <i>Wft</i> ; Article 1a of the Exemption Regulation under the <i>Wft</i> | 13-01-2018 |
| EBA/GL/2017/09 | | | | |
| 57. | EBA Guidelines on major incident reporting under Directive (EU) 2015/2366 (PSD2) | Article 96(1) of Directive 2015/2366/EU (PSD2) | Article 3:17 of the <i>Wft</i> Article 26g of the Bpr | 13-12-2018 |
| EBA/GL/2017/10 | | | | |
| 58. | EBA Guidelines on internal governance under Directive 2013/36/EU EBA/GL/2017/11 | Articles 74(3), 75(2), 92(2), 93, 95(1) and (2) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:17 of the <i>Wft</i> and Section 4 of the <i>Bpr</i> | 30-06-2018 [Replaced by EBA/GL/2021/05 on 31-12-2021] |
| 59. | Joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body and key function holders under Directive 2013/36/EU and Directive 2014/65/EU EBA/GL/2017/12 | Article 91(12) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:8 of the <i>Wft</i> | 30-06-2018 [Replaced by EBA/GL/2021/06 on 31-12-2021] |
| 60. | EBA Guidelines on procedures for complaints of alleged infringements of Directive (EU) 2015/2366 EBA/GL/2017/13 | Article 99 of Directive 2015/2366/EU (PSD2) | no explicit basis ⁷ | 13-01-2018 |
| 61. | EBA Guidelines on supervision of significant branches EBA/GL/2017/14 | Title V, Chapter 4 and Title VII, Chapters 1 and 3 of Directive 2013/36/EU (Capital Requirements Directive); Title II, Section 2 of Directive 2014/59/EU (Bank Recovery and Resolution Directive) | Articles 1:51c and 1:51d <i>Wft</i> | 01-01-2018 |

⁷ At the time of implementation, it was explained that Article 99 PSD2 does not require implementation (Dutch House of Representatives, 2017-2018,34 813, No. 3)

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| 62. | EBA Guidelines on connected clients under Article 4(1)(39) of Regulation (EU) No 575/2013 EBA/GL/2017/15 | Article 4(1)(39) of Regulation (EU) No 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-01-2019 |
| 63. | EBA Guidelines on PD estimation, LGD estimation and the treatment of defaulted exposures EBA/GL/2017/16 | Article 159 of Regulation (EU) 575/2013 (Capital Requirements Regulation); EBA RTS 2016/03 | Regulation with direct effect | 01-01-2021 |
| 64. | EBA Guidelines on uniform disclosures under Article 473a of Regulation (EU) 575/2013 as regards the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds EBA/GL/2018/01 | Article 473a of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 20-03-2018 until the end of the transitional period referred to in paragraph 6 of Article 473a of Regulation (EU) 575/2013 (Capital Requirements Regulation) |
| 65. | Guidelines on the management of interest rate risk arising from non-trading book activities EBA/GL/2018/02 | Articles 84 and 98(5) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:18a(5) of the <i>Wft</i> ; Section 23a of the <i>Bpr</i> | 30-06-2019 |
| 66. | EBA Guidelines on the revised common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing EBA/GL/2018/03 | Articles 97 and 107(3) of Directive 2013/36/EU (Capital Requirements Directive) ⁸ | Article 3:18a of the <i>Wft</i> | 01-01-2019 |
| 67. | EBA Guidelines on institutions' stress testing EBA/GL/2018/04 | Article 100(2) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:18a(5) of the <i>Wft</i> | 01-01-2019 |
| 68. | EBA Guidelines on fraud reporting under Article 96(6) of Directive 2015/2366/ EU (PSD2); EBA/GL/2018/05 | Article 96(6) of PSD2 | Article 3:17 of the <i>Wft</i> and Section 26g of the <i>Bpr</i> | 01-01-2019 |
| 69. | EBA Guidelines on management of non-performing and forborne exposures EBA/GL/2018/06 | Regulation (EU) 680/2014 (laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) 575/2013) | Regulation with direct effect | 30-06-2019 |

⁸ Article 97 of the Capital Requirements Directive refers to the Supervisory Review and Evaluation Process (SREP). This has been implemented in Section 3:18a of the *Wft*. Article 107(3) of the Capital Requirements Directive refers to guidelines to be adopted by EBA in relation to the organisation of the SREP.

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| 70. | Guidelines on the conditions to benefit from an exemption from the contingency mechanism under Article 33(6) of Regulation (EU) 2018/389 (RTS on SCA & CSC) EBA/GL/2018/07 | Article 33(6) of Regulation (EU) 2018/389 | Regulation with direct effect | 01-01-2019 |
| 71. | EBA Guidelines on the STS criteria for ABCP securitisation EBA/GL/2018/08 | Articles 24 and 26 of Regulation (EU) 2017/2402 (laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation) | Regulation with direct effect | 15-05-2019 |
| 72. | EBA Guidelines on the STS criteria for non-ABCP securitisation EBA/GL/2018/09 | Articles 20, 21 and 22 of Regulation (EU) 2017/2402 (laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation) | Regulation with direct effect | 15-05-2019 |
| 73. | EBA Guidelines on disclosure of non-performing and forborne exposures EBA/GL/2018/10 | Part Eight of Regulation (EU) 575/2013 (Capital Requirements Regulation) (as regards the disclosure requirements set out therein); Regulation (EU) 680/2014 (laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) 575/2013) | Regulations with direct effect | 31-12-2019 |
| 74. | EBA Guidelines on specification of types of exposures to be associated with high risk EBA/GL/2019/01 | Article 128 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-07-2019 |
| 75. | EBA Guidelines on outsourcing arrangements EBA/GL/2019/02 | Article 74 of Directive 2013/36/EU (Capital Requirements Directive); | Article 3:18 of the <i>Wft</i> Chapter 5 of the <i>Bpr</i> | 20-09-2019 |

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| | | Article 9 of Directive 2015/2366/EU (PSD2); Article 5(5) of Directive 2009/110/EC (Electronic Money Directive) | | |
| 76. | EBA Guidelines for the estimation of LGD appropriate for an economic downturn (Downturn LGD estimation) EBA/GL/2019/03 | Article 181 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-01-2021 |
| 77. | EBA Guidelines on ICT and security risk management EBA/GL/2019/04 | Article 95(3) of Directive 2015/2366/EU (PSD2) | Article 3:17 of the <i>Wft</i> Section 26f of the <i>Bpr</i> | 30-06-2020 |
| 78. | EBA guidelines on harmonised definitions and templates for funding plans of credit institutions under Recommendation of the European Systemic Risk Board of 20 December 2012 (ESRB/2012/2) EBA/GL/2019/05 | Recommendation of the European Systemic Risk Committee of 20 December 2012 (ESRB/2012/2) | Article 3:17 of the <i>Wft</i> | 31-12-2020 |
| 79. | EBA Guidelines amending Guidelines EBA/GL/2018/05 on fraud reporting under the Payment Services Directive (PSD2) EBA/GL/2020/01 | Article 96(6) of Directive 2015/2366/EU (PSD2) | Article 3:17 of the <i>Wft</i> Article 26g of the <i>Bpr</i> | 1-7-2020 |
| 80. | EBA Guidelines on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis EBA/GL/2020/02 ⁹ | Article 178 of Regulation (EU) 575/2013 (Capital Requirements Regulation); Commission Delegated Regulation (EU) 2018/171 on the materiality threshold for credit obligations past due | Regulations with direct effect | 03-06-2020 |
| 81. | EBA Guidelines amending Recommendations EBA/REC/2015/01 on the equivalence of confidentiality regimes EBA/GL/2020/03 | Article 116 of Directive 2013/36/EU (Capital Requirements Directive) | Articles 1:54b and 1:54c of the <i>Wft</i> | 16-04-2020 |
| 82. | EBA Guidelines on the determination of the weighted average maturity (WAM) of the contractual payments due under the tranche in accordance with point (a) of | Article 257 (1a) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 1-09-2020 |

⁹ Amended by EBA/GL/2020/08 and EBA/GL/2020/15. The clarifications provided are in line with Article 178 of Regulation (EU) 575/2013, with Commission Delegated Regulation (EU) 2018/171 on the materiality threshold for credit obligations past due and with the EBA Guidelines on the application of the definition of default under Article 178 of Regulation (EU) 575/2013, EBA/GL/2016/07.

Article 257(1) of Regulation (EU) 575/2013

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| 83. | EBA Guidelines on credit risk mitigation for institutions applying the IRB approach with own estimates of LGDs EBA/GL/2020/05 | Article 108(2) of Regulation (EU) 575/2013 (Capital Requirements Regulation); EBA/RTS/2016/03 | Regulation with direct effect | 01-01-2022 |
| 84. | EBA Guidelines on loan origination and monitoring EBA/GL/2020/06 | Articles 74(1) and 79 of Directive 2013/36/EU (Capital Requirements Directive) ¹⁰ | Section 3:17 of the <i>Wft</i> Section 23a of the <i>Bpr</i> | 30-06-2021 |
| 85. | EBA Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis EBA/GL/2020/07 | Annex V to Regulation (EU) 680/2014 (laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) 575/2013) | Regulation with direct effect | 02-06-2020 |
| 86. | EBA Guidelines amending Guidelines EBA/GL/2020/02 on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis EBA/GL/2020/08 | Article 178 of Regulation (EU) 575/2013 (Capital Requirements Regulation); Commission Delegated Regulation (EU) 2018/171 on the materiality threshold for credit obligations past due | Regulation with direct effect | 25-06-2020 |
| 87. | EBA Guidelines on the treatment of structural FX under Article 352(2) of Regulation (EU) 575/2013 EBA/GL/2020/09 | Article 352(2) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 01-01-2022 |
| 88. | EBA Guidelines on the pragmatic 2020 supervisory review and evaluation process in light of the COVID-19 crisis EBA/GL/2020/10 | Articles 97 and 107(3) of Directive 2013/36/EU (Capital Requirements Directive); EBA/GL/2014/13 ¹¹ | Article 3:18a of the <i>Wft</i> | 23-07-2020 |
| 89. | EBA Guidelines on supervisory reporting and disclosure requirements in compliance | Commission Implementing Regulation (EU) | Regulation with direct effect | 27-01-2021 |

¹⁰ The AFM is the competent authority in relation to the Guidelines in Sections 5.1 to 5.2.4 on the application of the consumer creditworthiness assessment requirements in Chapter 6 of Directive 2014/17/EU (Mortgage Credit Directive) and Article 8 of Directive 2008/48/EC (Consumer Credit Directive).

¹¹ These guidelines show how EBA Guidelines EBA/GL/2014/13 (SREP Guidelines) can be applied pragmatically for the purposes of the 2020 SREP cycle.

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| | with the CRR 'quick fix' in response to the COVID-19 pandemic EBA/GL/2020/11 | 680/2014 (laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) 575/2013) Regulation (EU) 2016/200 (laying down regulatory technical standards for the specification of the methodology for the identification of global systemically important institutions and for the definition of subcategories of global systemically important institutions) | | |
| 90. | EBA Guidelines amending Guidelines EBA/GL/2018/01 on uniform disclosures under Article 473a of Regulation (EU) 575/2013 (CRR) on the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds to ensure compliance with the CRR 'quick fix' in response to the COVID-19 pandemic EBA/GL/2020/12 | Article 473a of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 11-08-2020 – 27-06-2021 |
| 91. | EBA Guidelines on the appropriate subsets of sectoral exposures to which competent or designated authorities may apply a systemic risk buffer in accordance with Article 133(5)(f) of Directive 2013/36/EU EBA/GL/2020/13 | Article 133(5f) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:62a(2) of the <i>Wft</i> ; Chapter 10A of the <i>Bpr</i> | 29-12-2020 |
| 92. | EBA Guidelines on the specification and disclosure of systemic importance indicators EBA/GL/2020/14 | Regulation (EU) 1222/2014 (supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards for the specification of the methodology for the identification of global systemically important institutions and for the definition of subcategories of | Regulation with direct effect | 16-12-2020 |

| | | global systemically important institutions) | | |
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| 93. | EBA Guidelines amending Guidelines EBA/GL/2020/02 on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 crisis EBA/GL/2020/15 | Article 178 of Regulation (EU) 575/2013 (Capital Requirements Regulation); Commission Delegated Regulation (EU) 2018/171 on the materiality threshold for credit obligations past due | Regulations with direct effect | 16-12-2021 |
| 94. | EBA Guidelines specifying the conditions for the application of the alternative treatment of institutions' exposures related to 'tri-party repurchase agreements' set out in Article 403(3) of Regulation (EU) 575/2013 for large exposures purposes EBA/GL/2021/01 | Article 403(3) of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Regulation with direct effect | 28-06-2021 |
| 95. | EBA Guidelines on customer due diligence and the factors credit and financial institutions should consider when assessing the money laundering and terrorist financing risk associated with individual business relationships and occasional transactions (' The ML/TF Risk Factors Guidelines ') under Articles 17 and 18(4) of Directive (EU) 2015/849, repealing and replacing Guidelines JC/2017/37 EBA/GL/2021/02 | Articles 17 and 18(4) of Directive (EU) 2015/849 (the fourth Anti-Money Laundering Directive) | Chapter 2 of the <i>Wwft</i> (customer due diligence provisions) | 01-06-2021 |
| 96. | EBA Guidelines on major incidents reporting under Directive (EU) 2015/2366 (PSD2) EBA/GL/2021/03 | Article 96(1) Directive 2015/2366 /EU (Payment services directive) | Article 3:17 <i>Wft</i> ; Article 26g Bpr | 01-01-2022 |
| 97. | EBA Guidelines on sound remuneration policies under Directive 2013/36/EU EBA/GL/2021/04 | Article 74(1)(92-95) of Directive 2013/36/EU (Capital Requirements Directive); Article 450 of Regulation (EU) 575/2013 (Capital Requirements Regulation) | Article 3:17 of the <i>Wft</i> and Chapter 1.7 of the <i>Wft</i> (in particular Article 1:117) | [Intention to comply – subject to the entry into force of 'Wetsvoorstel nadere beloningsmaatregelen financiële sector'] |

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| 98. | EBA Guidelines on internal governance (second revision) EBA/GL/2021/05 | Articles 74(3), 75(2), 92(2), 93, 95(1) and (2) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:17 of the <i>Wft</i> and Section 4 of the <i>Bpr</i> | 31-12-2021 |
| 99. | Joint ESMA and EBA Guidelines on the assessment of the suitability of members of the management body (revised) EBA/GL/2021/06 | Article 91(12) of Directive 2013/36/EU (Capital Requirements Directive) | Article 3:8 of the <i>Wft</i> | 31-12-2021 |
| 100. | EBA Guidelines on criteria for the use of data inputs in the risk-measurement model referred to in Article 325bc of Regulation (EU) No 575/2013 (Capital Requirements Regulation) EBA/GL/2021/07 | Article 325bc of Regulation (EU) No 575/2013 | Regulation with direct effect | 01-01-2022 |
| 101. | Guidelines on the monitoring of the threshold and other procedural aspects on the establishment of intermediate EU parent undertakings under Article 21b of Directive 2013/36/EU EBA/GL/2021/08 | Article 21b of Directive 2013/36/EU | Article 3:280c <i>Wft</i> | 09-11-2021 |
| 102. | EBA Guidelines specifying the criteria to assess the exceptional cases when institutions exceed the large exposure limits of Article 395(1) of Regulation (EU) No 575/2013 and the time and measures to return to compliance pursuant to Article 396(3) of Regulation (EU) No 575/2013 EBA/GL/2021/09 | Articles 395(1) and 396(3) of Regulation (EU) 575/2013 | Regulation with direct effect | 01-01-2022 |
| 103. | Revised Guidelines on stress tests of deposit guarantee schemes EBA/GL/2021/10 | Article 4(10) of the Deposit Guarantee Schemes Directive (DGSD, 2014/49/EU) | Article 1a Regeling taakuitoefening en grensoverschrijdende samenwerking financiële toezichthouders <i>Wft</i> | 15.09.2021 |
| 104. | Guidelines on recovery plan indicators under Article 9 of Directive 2014/59/EU EBA/GL/2021/11 | Article 9(2) of Directive 2014/59/EU (BRRD) | Article 3:17 <i>Wft</i> Article 23 <i>Bpr</i> | 14.02.2022 |

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| 105. | Guidelines on a common assessment methodology for granting authorisation as a credit institution under Article 8(5) of Directive 2013/36/EU | Article 8(5) of Directive 2013/36/EU | Article 2:11 to 2:13 Wft | 08.04.2022 |
| <u>EBA/GL/2021/12</u> | | | | |
| 106. | Guidelines on sound remuneration policies under Directive (EU) 2019/2034 | Articles 30 to 33 Directive (EU) 2019/2034 IFD | Article 1:117 Wft Regeling beheerst beloningsbeleid 2021 | 30.04.2022 |
| <u>EBA/GL/2021/13</u> | | | | |
| 107. | Guidelines on internal governance under Directive (EU) 2019/2034 | Article 26(4) of Directive (EU) 2019/2034 | Article 3:17 Wft Article 23 Bpr | 30.04.2022 |
| <u>EBA/GL/2021/14</u> | | | | |
| 108. | Guidelines on cooperation and information exchange between prudential supervisors, AML/CFT supervisors and financial intelligence units under Directive 2013/36/EU | Article 117(6) of Directive 2013/36/EU | Article 1:51a Wft | 01.06.2022 Intention to comply |
| <u>EBA/GL/2021/15</u> | | | | |
| 109. | Guidelines on the characteristics of a risk-based approach to anti-money laundering and terrorist financing supervision, and the steps to be taken when conducting supervision on a risk-sensitive basis under Article 48(10) of Directive (EU) 2015/849 | Article 48(10) of Directive (EU) 2015/849 | - | 04.07.2022 Intention to comply |
| <u>EBA/GL/2021/16</u> | | | | |
| 110. | Guidelines on the delineation and reporting of available financial means of Deposit Guarantee Schemes | Article 10(10) of Directive 2014/49/EU | - | 30.03.2022 Intention to comply |
| <u>EBA/GL/2021/17</u> | | | | |
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| 111. | Guidelines on improving resolvability for institutions and resolution | 15 and 16 Directive 2014/59/EU (BRRD) | | 01.01.2024 Intention to comply |

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| | authorities under articles 15 and 16 BRRD | | |
| | <u>EBA/GL/2022/01</u> | | |
| 112. | Guidelines on the limited network exclusion under PSD2 | Article 3(k) and 37(2) of Directive (EU) 2015/2366 | 01.06.2022 |
| | <u>EBA/GL/2022/02</u> | | |
| 113. | Guidelines on common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing under Directive 2013/36/EU | Article 107(3) of Directive 2013/36/EU | 01.01.2023 |
| | <u>EBA/GL/2022/03</u> | | |
| 114. | Guidelines on the equivalence and confidentiality of third country authorities | Article 116(6) Directive 2013/36/EU | 16.08.2022 |
| | <u>EBA/GL/2022/04</u> | | |
| 115. | Guidelines on policies and procedures in relation to compliance management and the role and responsibilities of the AML/CFT Compliance Officer under Article 8 and Chapter VI of Directive (EU) 2015/849 | Article 8 and Chapter VI of Directive (EU) 2015/849 | 11/21/2022 |
| | <u>EBA/GL/2022/05</u> | | |
| 116. | Guidelines on the benchmarking exercises on remuneration practices and the gender pay gap under Directive (EU) 2019/203 | Directive 2013/36/EU | 31.12.2022 |
| | <u>EBA/GL/2022/06</u> | | |
| 117. | Guidelines on the benchmarking exercises on remuneration practices, the gender pay gap and approved higher ratios under Directive 2013/36/E | Article 34(2) of Directive (EU) 2019/2034 | 31.12.2022 |
| | <u>EBA/GL/2022/07</u> | | |
| 118. | Guidelines on on the data collection exercises regarding high earners | Article 75(3) of Directive 2013/36/EU | 31.12.2022 |

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| | under Directive 2013/36/EU and under Directive (EU) 2019/2034 | Article 34(4) of Directive (EU) 2019/2034 (IFD) | | |
| | EBA/GL/2022/08 | | | |
| 119. | Joint EBA and ESMA Guidelines on common procedures and methodologies for the supervisory review and evaluation process (SREP) under Directive (EU) 2019/2034 | Articles 36 to 45 of regulation (EU) 2019/2034 | | 31.03.2024 |
| | EBA/GL/2022/09 | | | |
| 120. | Guidelines on the criteria for the exemption of investment firms from liquidity requirements | Article 43(4) Regulation (EU) 2019/2033 | | 28.11.2022 |
| | EBA/GL/2022/10 | | | |
| 121. | EBA/GL/2022/11 - Guidelines for institutions and resolution authorities to complement the resolvability assessment for transfer strategies | Articles 10, 12 15 and 16 of Directive 2014/59/EU | | 01.01.2024 |
| | EBA/GL/2022/11 | | | |
| 122. | Guidelines amending GLs EBA GL 2020 14 on the specification and disclosure of systemic important indicators | Paragraph 2a of Directive (EU) 2019/878 of 20 May 2019 and to article 5a of Delegated Regulation (EU) 2021/539 of 11 February 2021 | | 16.01.2023 |
| | EBA/GL/2022/12 | | | |
| 123. | Guidelines amending GLs EBA GL 2018 10 on disclosure of non-performing and foreborne exposures | Article 442 of Regulation (EU) No 575/2013 (CRR) | | 31.12.2022 |
| | EBA/GL/2022/13 | | | |
| 124. | Guidelines issued on the basis of Article 84 (6) of Directive 2013/36/EU specifying criteria for the identification, evaluation, management and mitigation of the risks arising from potential changes in interest rates and of the assessment and monitoring of credit spread risk, of institutions' non-trading book activities | Article 84 (6) of Directive 2013/36/EU | | 30.06.2023 with the exception of sections 4.5 and 4.6 that apply at 31 December 2023 |
| | EBA/GL/2022/14 | | | |

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| 125. | Guidelines on the use of Remote Customer Onboarding Solutions under Article 13(1) of Directive (EU) 2015/849 | Article 13(1) of Directive (EU) 2015/849 | | 02.10.2023 |
| | <u>EBA/GL/2022/15</u> | | | |
| 126. | Guidelines to resolution authorities on the publication of the write-down and conversion and bail-in exchange mechanic | Articles 43 and 44, 46 to 50 and 59 to 62 of Directive 2014/59 | | 01.01.2024 |
| | <u>EBA/GL/2023/01</u> | | | |
| 127. | Guidelines (revised) on methods for calculating contributions to deposit guarantee schemes under Directive 2014/49/EU repealing and replacing Guidelines EBA/GL/2015/10 | Article 13, lid 3, of Directive 2014/49/EU | | 11.09.2023 |
| | <u>EBA/GL/2023/02</u> | | | |
| 128. | Guidelines amending Guidelines EBA/2021/02 on customer due diligence and the factors credit and financial institutions should consider when assessing the money laundering and terrorist financing risk associated with individual business relationships and occasional transactions ('The ML/TF Risk Factors Guidelines') under Articles 17 and 18(4) of Directive (EU) 2015/849 | Articles 17 and 18, sub 4, of Directive (EU) 2015/849 | | 25.09.2023 |
| | <u>EBA/GL/2023/03</u> | | | |
| 129. | Guidelines on policies and controls for the effective management of money laundering and terrorist financing (ML/TF) risks when providing access to financial services | Article 8, sub 3, of Directive (EU) 2015/849 and article 16 of Directive (EU) 2014/92 | | 25.09.2023 |
| | <u>EBA/GL/2023/04</u> | | | |
| 130. | Guidelines amending Guidelines EBA/GL/2022/01 on improving resolvability for institutions and resolution authorities under articles 15 and 16 of Directive 2014/59/EU (Resolvability Guidelines) to introduce a new section on resolvability testing | Articles 15 and 16 of Directive 2014/59/EU | | 01.01.2024 |

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| <p><u>EBA/GL/2023/05</u></p> <p>131. Guidelines on overall recovery capacity in recovery planning</p> | | <p>11-01-2023</p> |
| <p><u>EBA/GL/2023/06</u></p> <p>132. Guidelines amending Guidelines EBA/GL/2021/16 on the characteristics of a risk-based approach to anti-money laundering and terrorist financing supervision, and the steps to be taken when conducting supervision on a risk-sensitive basis under Article 48(10) of Directive (EU) 2015/849 (The Risk-Based Supervision Guidelines)</p> | | <p>30-12-2024</p> |
| <p><u>EBA/GL/2023/07</u></p> <p>133. Guidelines on benchmarking of diversity practices, including diversity policies and gender pay gap, under Directive 2013/36/EU and Directive (EU) 2019/2034</p> | | <p>27-06-2024</p> |
| <p><u>EBA/GL/2023/08</u></p> <p>134. Guidelines on the assessment of adequate knowledge and experience of the management or administrative organ of credit servicers, as a whole, under Directive (EU) 2021/2167</p> | | <p>27-06-2024 Intend to comply</p> |
| <p><u>EBA/GL/2023/09</u></p> <p>135. Guidelines amending Guidelines EBA/GL/2020/14 on the specification and disclosure of systemic importance indicators</p> | | <p>20-04-2024</p> |
| <p><u>EBA/GL/2023/10</u></p> <p>136. Guidelines amending Guidelines EBA/2021/02 on customer due diligence and the factors credit and financial institutions should consider when assessing the money laundering and terrorist financing risk associated with individual</p> | | <p>30-12-2024 Intend to comply</p> |

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| | business relationships and occasional transactions ('The ML/TF Risk Factors Guidelines') under Articles 17 and 18(4) of Directive (EU) 2015/849 | | |
| | <u>EBA/GL/2024/01</u> | | |
| 137. | Guidelines on the establishment and maintenance of national lists or registers of credit servicers under Directive (EU) 2021/2167 | | 30-12-2024 Intend to comply |
| | <u>EBA/GL/2024/02</u> | | |
| 138. | Guidelines on the application of the group capital test for investment firm groups in accordance with Article 8 of Regulation (EU) 2033/2019 | | 01-01-2025 |
| | <u>EBA/GL/2024/03</u> | | |
| 139. | Guidelines on resubmission of historical data under the EBA reporting framework | | 17-10-2024 |
| | <u>EBA/GL/2024/04</u> | | |
| 140. | Guidelines on the STS criteria for on-balance-sheet securitisation and amending Guidelines EBA/GL/2018/08 and EBA/GL/2018/09 on the STS criteria for ABCP and non-ABCP securitisation | | 09-12-2024 |
| | <u>EBA/GL/2024/05</u> | | |
| 141. | Guidelines on the minimum content of the governance arrangements for issuers of asset-referenced tokens | | 20-12-2024 |
| | <u>EBA/GL/2024/06</u> | | |
| 142. | Guidelines on recovery plans under Articles 46 and 55 of Regulation (EU) 2023/1114 | | 13-11-2024 |
| | <u>EBA/GL/2024/07</u> | | |
| 143. | Guidelines establishing the common reference parameters of the stress test scenarios for the liquidity stress tests referred | | 30-09-2024 |

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| | in Article 45(4) Regulation (EU) 2023/1114 | | |
| | <u>EBA/GL/2024/08</u> | | |
| 144. | Guidelines amending Guidelines EBA/GL/2015/12 on arrears and foreclosure | | 22-10-2024 |
| | <u>EBA/GL/2024/10</u> | | |
| 145. | Guidelines on information requirements in relation to transfers of funds and certain crypto-assets transfers under Regulation (EU) 2023/1113 (Travel rule Guidelines) | | 30-12-2024 |
| | <u>EBA/GL/2024/11</u> | | |

Recommendations adopted by EBA

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| 146. | EBA Recommendation on the use of Legal Entity Identifier (LEI) | Article 35 of Regulation 1093/2010 (EBA Founding Regulation) | Regulation with direct effect | 31-01-2014 |
| | <u>EBA/REC/2014/01</u> | | | |
| 147. | EBA Recommendations on the equivalence of confidentiality regimes | Article 116 of Directive 2013/36/EU (Capital Requirements Directive) | Articles 1:54b and 1:54c of the <i>Wft</i> | 02-04-2015 |
| | <u>EBA/REC/2015/01</u> | | | |
| | Amended by Recommendation | | | |
| | <u>EBA/REC/2018/01</u> | | | |
| | And Recommendation | | | |
| | <u>EBA/REC/2018/03</u> | | | |
| 148. | EBA Recommendation amending Recommendation EBA/REC/2015/01 on the equivalence of confidentiality regimes | Article 116 of Directive 2013/36/EU (Capital Requirements Directive) | Articles 1:54b and 1:54c of the <i>Wft</i> | 12-09-2015 |
| | <u>EBA/REC/2015/02</u> | | | |
| 149. | EBA Recommendation amending Recommendation EBA/REC/2015/01 on the equivalence of confidentiality regimes | Article 116 of Directive 2013/36/EU (Capital Requirements Directive) | Articles 1:54b and 1:54c of the <i>Wft</i> | 12-01-2017 |
| | <u>EBA/REC/2017/01</u> | | | |
| 150. | EBA Recommendation on the coverage of entities in a group recovery plan | Articles 5 to 9 of Directive 2014/59/EU (Bank Recovery and Resolution Directive); Articles 3 to 21 of Commission Delegated Regulation (EU) 2016/1075; | Article 3:17 of the <i>Wft</i> Articles 23d(2) 23e(2) and 23h of the <i>Bpr</i> | 01-07-2017 |
| | <u>EBA/REC/2017/02</u> | | | |

EBA/GL/2015/02 on recovery plan indicators and
EBA/GL/2014/06 on the set of recovery plan scenarios

Guidelines adopted by EIOPA

[EIOPA Guidelines](#)

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| 151. | EIOPA Guidelines on the use of the Legal Entity Identifier; EIOPA-BoS-14/026 EN Per 01-07-2022 replaced by EIOPA-BoS-2021/456 | n/a | n/a | 31-12-2014 01-07-2022 |
| 152. | EIOPA Guidelines on operational functioning of colleges EIOPA-BoS-14/146 EN | Article 248 of Directive 2009/138/EG (Solvency II Directive) | Section 1:51e of the <i>Wft</i> ; Sections 1a, 1b and 3 of the Regulation on the Fulfilment of Tasks and Cross-Border Cooperation of Financial Supervisors under the <i>Wft</i> | 01-01-2016 |
| 153. | EIOPA Guidelines on contract boundaries EIOPA-BoS-14/165 EN Modified per 01-01-2023, new EIOPA-number not known yet. | Articles 76(1) and 78 of Directive 2009/138/EG (Solvency II Directive) Articles 17 and 18 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:67 and 3:68a of the <i>Wft</i> ; Sections 114-116 of the <i>Bpr</i> | 01-01-2016 01-01-2023 |
| 154. | EIOPA Guidelines on valuation of technical provisions EIOPA-BoS-14/166 EN Modified per 01-01-2023, new EIOPA-number not known yet. | Articles 48 and 76-86 of Directive 2009/138/EG (Solvency II Directive); Articles 17-42 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:67 and 3:68a of the <i>Wft</i> ; Sections 26.2 and 114-116 of the <i>Bpr</i> | 01-01-2016 01-01-2023 |
| 155. | EIOPA Guidelines on ancillary own funds EIOPA-BoS-14/167 EN | Articles 89, 90, 93-96, 226 and 235 of Directive 2009/138/EG (Solvency II Directive); Articles 62-67, 74-75 and 78-79 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:57(2), 3:59(2), 3:288a and 3:288k(3) of the <i>Wft</i> ; Section 70 of the <i>Bpr</i> ; Section 4 of the <i>Bptfg</i> | 01-01-2016 |
| 156. | EIOPA Guidelines on Classification of Own Funds EIOPA-BoS-14/168 EN | Articles 93-95 of Directive 2009/138/EG (Solvency II Directive); Articles 69-79 and 82 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:57(2) and 3:59(2) <i>Wft</i> ; Sections 52 and 70 of the <i>Bpr</i> | 01-01-2016 |
| 157. | EIOPA Guidelines on ring-fenced funds EIOPA-BoS-14/169 EN | Articles 99 and 111 of Directive 2009/138/EG (Solvency II Directive); | Sections 3:57(2), 3:58 and 3:59(2) of the <i>Wft</i> ; | 01-01-2016 |

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| | | Articles 80-81 and 216-217 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Article 65 of the <i>Bpr</i> | |
| 158. | EIOPA Guidelines on treatment of related undertakings, including participations EIOPA-BoS-14/170 EN | Articles 92 and 111 of Directive 2009/138/EG (Solvency II Directive); Articles 68, 168 and 171, without prejudice to Article 84, of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:57(2), 3:58 and 3:59(2) of the <i>Wft</i> ; Sections 65 and 70 of the <i>Bpr</i> | 01-01-2016 |
| 159. | EIOPA Guidelines on look-through approach EIOPA-BoS-14/171 EN | Articles 104 and 105 of Directive 2009/138/EG (Solvency II Directive); Article 84 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 160. | EIOPA Guidelines on basis risk EIOPA-BoS-14/172 EN | Articles 104 and 105 of Directive 2009/138/EG (Solvency II Directive); Articles 86 and 210 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 161. | EIOPA Guidelines on application of outwards reinsurance arrangements to the non-life underwriting risk sub-module EIOPA-BoS-14/173 EN | Article 105(2) of Directive 2009/138/EG (Solvency II Directive); Articles 119-135, 208 and 214 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 162. | EIOPA Guidelines on the treatment of market and counterparty risk exposures in the standard formula EIOPA-BoS-14/174 EN | Articles 104-105 of Directive 2009/138/EG (Solvency II Directive); Articles 164-202 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 163. | EIOPA Guidelines on application of the life underwriting risk module EIOPA-BoS-14/175 EN | Article 105(3) of Directive 2009/138/EG (Solvency II Directive); Articles 137-139 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 164. | EIOPA Guidelines on health catastrophe risk sub-module EIOPA-BoS-14/176 EN | Article 105(4) of Directive 2009/138/EG (Solvency II Directive); Articles 160-163 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |

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| 165. | EIOPA Guidelines on the loss-absorbing capacity of technical provisions and deferred taxes EIOPA-BoS-14/177 EN | Articles 103 and 108 of Directive 2009/138/EG (Solvency II Directive); Articles 83 and 205-207 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> | 01-01-2016 |
| 166. | EIOPA Guidelines on undertaking-specific parameters EIOPA-BoS-14/178 EN | Articles 104(7), 110-111, 230 and 248(2) of Directive 2009/138/EG (Solvency II Directive); Articles 218, 229-220, 338 and 356 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> ; Section 4b of the <i>Bptfg</i> | 01-01-2016 |
| 167. | EIOPA Guidelines on supervisory review process EIOPA-BoS-14/179 EN | article 36 of Directive 2009/138/EG (Solvency II Directive); | Section 1:24 of the <i>Wft</i> | 01-01-2016 |
| 168. | EIOPA Guidelines on the use of internal models EIOPA-BoS-14/180 EN | Articles 112-113, 115-116, 120-126 and 231 of Directive 2009/138/EG (Solvency II Directive); Title I, Chapter VI and Title II Chapter II of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Section 3:57(2) of the <i>Wft</i> ; Section 65 of the <i>Bpr</i> ; Section 4b of the <i>Bptfg</i> | 01-01-2016 |
| 169. | EIOPA Guidelines on group solvency EIOPA-BoS-14/181 EN | Articles 212-235, 261-262 and 263 of Directive 2009/138/EG (Solvency II Directive); Articles 328-342 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 1:65(6), 3:270, 3:284-3:285, 3:288, 3:88a, 3:288b, 3:288j(4-6), 3:288k of the <i>Wft</i> ; Sections 3 and 4b of the <i>Bptfg</i> | 01-01-2016 |
| 170. | EIOPA Guidelines on the methodology for equivalence assessments by national supervisory authorities under Solvency II EIOPA-BoS-14/182 EN | Articles 227 and 260 of Directive 2009/138/EG (Solvency II Directive); Articles 379 and 380 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:288a (1-2) and 3:288j of the <i>Wft</i> ; Section 4b of the <i>Bptfg</i> | 01-01-2016 |
| 171. | EIOPA Guidelines on the system of governance EIOPA-BoS-14/253 EN | Articles 40-49, 75, 93, 132 and 246 of Directive 2009/138/EG (Solvency II Directive); Articles 71, 73, 75, 77 and 258-275 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Chapter 1.2, Sections 2:31(4), 3:8-3:9, 3:17-3:18, 3:29, 2:31 (3-4), 3:267h and 3:288h of the <i>Wft</i> ; Sections 17-22, paragraph 4.2, Chapters 5 and 6 of the <i>Bpr</i> ; Section 12 (1)(g) and (h) of the <i>BMfo</i> | 01-01-2016 |

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| 172. | EIOPA Guidelines on Own Risk Solvency Assessment (ORSA) EIOPA-BoS-14/259 EN | Articles 41, 44-45 and 246 of Directive 2009/138/EG (Solvency II Directive); Articles 258-259, 262 and 306 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Chapter 1.2, Sections 3:17, 3:288f, and 3:288h(4-7) of the <i>Wft</i> ; Section 17, paragraph 4.2 of the <i>Bpr</i> | 01-01-2016 |
| 173. | EIOPA Guidelines on the methods for determining the market shares for reporting EIOPA-BoS-15/106 EN | Article 35(6-8) of Directive 2009/138/EG (Solvency II Directive) | Sections 3:72(5), 3:73b, 3:82a, 3:86a, 3:288f(1-4), 3:288h(1) and 3:288i of the <i>Wft</i> ; Section 131(5) of the <i>Bpr</i> | 01-01-2016 |
| 174. | EIOPA Guidelines on Financial Stability Reporting EIOPA-BoS-15/107 EN | Article 35 of Regulation (EU) 1094/2010 | Section 1:69(2) of the <i>Wft</i> | 01-01-2016 |
| 175. | EIOPA Guidelines on the Extension of the Recovery Period EIOPA-BoS-15/108 EN | Articles 138(3,4) and 218(4) of Directive 2009/138/EG (Solvency II Directive) | Sections 3:135 (5-7) and 3:288a(4) of the <i>Wft</i> | 01-01-2016 |
| 176. | EIOPA Guidelines on reporting and public disclosure EIOPA-BoS-15/109 EN | Articles 35 (2)(a)(ii), 51, 53-55, 245(2), 254(2) and 256 of Directive 2009/138/EG (Solvency II Directive) Articles 290-314, 359-375 and Annex XX of Delegated Regulation (EU) 2015/35 (Solvency II Regulation) | Sections 3:72(5), 3:73b, 3:82a, 3:86a and 3:288f(1-4) of the <i>Wft</i> ; Section 130(3) of the <i>Bpr</i> | 01-01-2016 |
| 177. | EIOPA Guidelines on the supervision of branches of third-country insurance undertakings EIOPA-BoS-15/110 EN | Articles 162-171 of Directive 2009/138/EG (Solvency II Directive) | Sections 1:63, 2:40(10), 2:41(1-2), 2:42, 2:44, 3:17, 3:24, 3:30, 3:36(1), 3:43(1), 3:47, 3:53, 3:57, 3:60, 3:68, 3:68a, 3:72(4), 3:80, 3:81, 3:82(2), 3:86(2), 4:70(2), 3:128, 3:131, 3:141-345 of the <i>Wft</i> Sections 49a, 59, 65, 67-68 and 71 of the <i>Bpr</i> | 01-01-2016 |
| 178. | EIOPA Guidelines on the implementation of the long-term guarantee measures EIOPA-BoS-15/111 EN | Articles 77, 77b, 77d, 308c and 308d of Directive 2009/138/EG (Solvency II Directive) Articles 26, 37, 83, 166-167, 176(1), 178(1), 179(1), 204(4), 250(1) and 251(1) of Delegated Regulation (EU) | Sections 3:67(5) and 3:68a(2) of the <i>Wft</i> ; Sections 114-116 of the <i>Bpr</i> | 01-01-2016 |

2015/35 (Solvency II Regulation)

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| 179. | <p>EIOPA Guidelines on the exchange of information within colleges</p> <p>EIOPA-BoS-15/112 EN</p> | <p>Article 249 of Directive 2009/138/EG (Solvency II Directive)</p> | <p>Section 1:51e of the <i>Wft</i>;</p> <p>Sections 1a and 1b of the Financial Supervisors (Performance of Duties and Crossborder Cooperation) Regulation (<i>Wft</i>)</p> | 01-01-2016 |
| 180. | <p>EIOPA Guidelines on recognition and valuation of assets and liabilities other than technical provisions</p> <p>EIOPA-BoS-15/113 EN</p> | <p>Articles 35 and 75 of Directive 2009/138/EG (Solvency II Directive);</p> <p>Articles 7-16 of Delegated Regulation (EU) 2015/35 (Solvency II Regulation)</p> | <p>Sections 3:69a, 3:79 and 3:84 of the <i>Wft</i></p> | 01-01-2016 |
| 181. | <p>EIOPA Guidelines on facilitating an effective dialogue between competent authorities supervising insurance undertakings and statutory auditor(s) and the audit firm(s) carrying out the statutory audit of those undertakings</p> <p>EIOPA-BoS-16/071 EN</p> | <p>Article 12(2) of Regulation (EU) 537/2014</p> | <p>Regulation with direct effect</p> | 31-05-2017 |
| 182. | <p>EIOPA Guidelines under the Insurance Distribution Directive on Insurance-based investment products that incorporate a structure which makes it difficult for the customer to understand the risks involved</p> <p>EIOPA-17/651 EN</p> | <p>Article 30 (1-2) of Directive (EU) 2016/97 (Insurance Distribution Directive)</p> | <p>Sections 4:23-4:24 of the <i>Wft</i></p> | 04-10-2017 ¹² |
| 183. | <p>EIOPA Guidelines on outsourcing to cloud service providers</p> <p>EIOPA-BoS-20-002 EN</p> | <p>Article 49 of Directive 2009/138/EG (Solvency II Directive)</p> | <p>Section 3:18 of the <i>Wft</i>, Sections 27(1), 27d and 27e of the <i>Bpr</i></p> | 01-01-2021 |
| 184. | <p>EIOPA Guidelines on information and communication technology security and governance</p> <p>EIOPA-BoS-20/600 EN</p> | <p>Governance provisions under the Solvency II Directive and Regulation ¹³</p> | <p>Section 3:17 of the <i>Wft</i>,</p> <p>Section 20 of the <i>Bpr</i></p> | 01-07-2021 |
| 185. | <p>EIOPA Guidelines on PEPP supervisory reporting</p> | <p>Article 40(2a) of Regulation (EU)</p> | <p>Regulation with direct effect</p> | 22-03-2022 |

¹² The AFM is responsible for the application of these Guidelines

¹³ The Guidelines build on the governance provisions under Articles 41, 44, 46, 47, 132 and 246 of the Solvency II Directive and Articles 258-260, 266, 268-271 and 274 of the Solvency II Regulation. They also build on the recommendations from the EIOPA Guidelines on the System of Governance (EIOPA-BoS-14/253) and the EIOPA Guidelines on outsourcing to cloud service providers (EIOPA-BoS-19/270).

EIOPA-BoS-21/260 EN

2019/1238 (PEPP Regulation)

Recommendations adopted by EIOPA

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| 186. | EIOPA Recommendations on supervisory flexibility regarding the deadline of supervisory reporting and public disclosure - coronavirus/COVID-19 | Solvency II Directive and EIOPA Guidelines based on the Solvency II Directive | n/a | 20-03-2020 |
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EIOPA-BoS-20/236 EN

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| 187. | EIOPA Recommendations for the insurance sector in light of the United Kingdom withdrawing from the European Union | These recommendations are based on the Solvency II Directive, Directive (EU) 2016/973 (the Insurance Distribution Directive) and EIOPA's guidelines and other relevant EIOPA tools. | | The recommendations apply from the date following that on which the Treaties ceased to apply to and in the United Kingdom in accordance with Article 50(3) of the Treaty on European Union. |
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EIOPA-BoS-19/040 EN**Guidelines adopted by ESMA**

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| 188. | Guidelines on article 25 of Directive 2011/61/EU | Article 25 of Directive 2011/61/EU | n/a ¹⁴ | 23-08-2021 |
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[Guideline ESMA 34-32-701](#)

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| 189. | ESMA Guidelines on certain aspects of the MiFID II compliance function requirements <u>ESMA/2012/388</u> | Article 16(2) of MIFID II and Article 22 of the MiFID II Delegated Regulation | Section 3:17 of the <i>Wft</i> ; Section 21 of the <i>Bpr</i> | 06-04-2021 |
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| 190. | Guidelines On Internalised Settlement Reporting under Article 9 of CSDR | Article 9 of CSDR | | 30.04.2019 |
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[ESMA70-151-367](#)

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| 191. | Guidelines on the consistent application of the triggers for the use of Early Intervention Measures (Article 18(8) of CCPRRR) | Article 14 EMIR | n.v.t. | 08-06-2017 |
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[ESMA91-372-1700](#)

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| 192. | Guidelines on written agreements between members of CCP colleges | Articles 15, 17-21, 30-32, 35, 41, 49, 51 en 54 EMIR | n.v.t. | 01-07-2021 |
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[ESMA70-151-3431](#)

¹⁴ According to the correlation table in the explanatory memorandum of the Act amending the Financial Supervision Act to implement Directive 2011/66/EU (Directive for Alternative Investment Fund Managers), Article 25 of Directive 2011/66/EU – with reference to Article 1:24 *Wft* regarding the tasks of DNB, which include supervision aimed at the financial stability of the system – does not require implementation.

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| 193. | Guidelines on outsourcing to cloud service providers | Articles 25, 26 en 34-35 EMIR | n.v.t. | 10-05-2021 |
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ESMA50-164-4285

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| 194. | Guidelines on CCP conflict of interest management | Articles 26, 28 en 33 EMIR | n.v.t. | 05-04-2019 |
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ESMA70-151-1439

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| 195. | Joint guidelines on the prudential assessment of acquisitions and increases of qualifying holdings in the financial sector | Articles 31 en 33 EMIR | n.v.t. | 20-12-2016 |
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| 196. | Guidelines on EMIR Anti-Procyclicality Margin Measures for Central Counterparties | Article 41 EMIR | n.v.t. | 15-04-2019 |
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ESMA70-151-1496

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| 197. | Guidelines Further specifying the circumstances for temporary restrictions in the case of a significant non-default event in accordance with Article 45a of EMIR | Article 45a EMIR | n.v.t. | 02-06-2023 |
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ESMA91-372-1704

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| 198. | Guidelines and Recommendations for establishing consistent, efficient and effective assessments of interoperability arrangements | Articles 51-54 EMIR | n.v.t. | 10-06-2013 |
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ESMA/2013/322

2022

Acronyms :

DNB: De Nederlandsche Bank N.V.

EBA: European Banking Authority, legal successor to the Committee of European Banking Supervisors (CEBS);

EIOPA: The European Insurance and Occupational Pensions Authority, legal successor to the Committee of European Insurance and Occupational Pensions Supervisors (CEIOPS);

ESMA: European Securities and Markets Authority, legal successor to the Committee of European Securities Regulators (CESR);

Joint Committee: Joint Committee of the European Supervisory Authorities (ESAs);

Wft: Financial Supervision Act (*Wet op het financieel toezicht*);

Wwft: Anti-Money Laundering and Anti-Terrorist Financing Act (*Wet ter voorkoming van witwassen en financiering van terrorisme*);

BMfo: Decree on Conduct of Business Supervision of Financial Undertakings under the Wft (*Besluit Markttoegang financiële ondernemingen Wft*)

Bpr: Decree on Prudential Rules for Financial Undertakings under the Wft (*Besluit prudentiële regels Wft*)
Bptfg: Decree on Prudential Supervision of Financial Groups under the Wft (*Besluit prudentieel toezicht financiële groepen Wft*)
Bbpm: Decree on Special Prudential Measures, Investor Compensation and Deposit Guarantees under the Wft (*Besluit bijzondere prudentiële maatregelen, beleggerscompensatie en depositogarantie Wft*)
PSD2: Payment Services Directive, Directive Directive 20215/2366/EU

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