

COMMISSION IMPLEMENTING REGULATION (EU) …/...

of 14.11.2025

laying down implementing technical standards with regard to procedures, standard forms and templates for the provision of information for the purposes of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) 2018/1624

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council[[1]](#footnote-2), and in particular Article 11(3) thereof,

Whereas:

(1) Commission Implementing Regulation (EU) 2018/1624[[2]](#footnote-3) specifies the procedure, and introduces a minimum set of templates, for the provision of information to resolution authorities by credit institutions or investment firms for the purpose of drawing up and implementing resolution plans for institutions. Since the adoption of that Regulation, resolution authorities have gained experience in the area of resolution planning and Directive 2014/59/EU has been amended. In light of that experience and to take into account the new provisions of that Directive, it is necessary to update the minimum set of templates for the collection of information for resolution planning purposes.

(2) Implementing Regulation (EU) 2018/1624 sets out a procedure and a minimum set of templates for the provision of information by institutions to resolution authorities in a way that enables resolution authorities to collect that information in a consistent manner across the Union and that facilitates the exchange of information among the relevant authorities. However, experience has shown that a harmonised approach to the collection of that information has only partially been achieved. It is therefore necessary to review that Implementing Regulation to foster the harmonisation of reporting obligations across the Union on the basis of a revised set of templates that better capture the needs of resolution authorities in a consistent manner. That should not prevent resolution authorities from collecting any additional information they deem necessary to draw up and implement resolution plans or to lay down simplified information obligations in accordance with Article 4 of Directive 2014/59/EU.

(3) To ensure that group resolution plans effectively cover the group concerned, the reporting obligations imposed on Union parent undertakings should not be limited to resolution entities only, but should also concern other relevant legal entities. Such relevance should, however, be properly delineated to exclude reporting for entities that are not relevant for the group or that are not systemically important. To that end, thresholds should be set to identify those legal entities of the group on which resolution reporting requirements should be imposed. Furthermore, Directive (EU) 2024/1174 of the European Parliament and of the Council[[3]](#footnote-4) amended Directive 2014/59/EU by introducing, *inter alia*, a definition of ‘liquidation entity’. To take into account that new definition, it is necessary to differentiate between resolution reporting requirements for liquidation entities, for resolution entities, and for entities belonging to resolution groups. In particular, it is necessary to specify reporting obligations taking into account whether the entities concerned are stand-alone entities, or belong to groups, and whether such entities or groups have been identified, or include entities which have been identified, as liquidation entities. Those reporting obligations should be set out on an individual, sub-consolidated or consolidated level in a way that ensures proportionality, does not compromise effective resolution planning, relieves entities from parallel data collections coming from different authorities, and removes overlapping data points with supervisory reporting frameworks. That should be achieved through the implementation of an approach that modulates the number of templates depending on the type of reporting entity concerned. Particular attention should also be given to resolution groups consisting of credit institutions permanently affiliated to a central body and the central body itself to ensure that resolution reporting effectively covers all the credit institutions permanently affiliated to the central body of that resolution group, the central body itself, and their respective subsidiaries, on an individual, sub-consolidated and consolidated level.

(4) To ensure efficient resolution planning while preserving proportionality, the scope of resolution reporting requirements may have to differ from the scope of prudential reporting requirements, when necessary to ensure that resolution authorities have adequate and credible data to perform their tasks. In that context, it is necessary to ensure that resolution reporting is not impeded by prudential waivers or by resolution groups not subject to prudential consolidation requirements.

(5) To ensure that resolution plans are based on a minimum set of data of consistently high quality and precision, a single data point model should be adopted, as is the practice in supervisory reporting. The single data point model should consist of a structural representation of the data items, and identify all relevant business concepts for the purpose of uniform reporting for resolution planning, and should contain all the relevant specifications necessary for further developing uniform IT reporting solutions.

(6) To safeguard the quality, consistency and accuracy of data items reported by institutions, those data items should be subject to common validation rules.

(7) Due to their very nature, validation rules and data point definitions are updated regularly in order to ensure that they comply, at all times, with applicable regulatory, analytical and information technology requirements. However, the time currently required to adopt and publish the detailed single data point model and validation rules means that it is not possible to carry out modifications in a sufficiently rapid and timely manner that would ensure the permanent provision of uniform information regarding resolution plans in the Union. Therefore, stringent qualitative criteria should be established for the detailed single data point model and the detailed common validation rules which will be published electronically by the European Banking Authority (EBA) on its website. The above does not exclude that EBA may also publish on its website technical instructions to fill in the forms and templates specified in this Regulation.

(8) Article 11(2) of Directive 2014/59/EU obliges competent and resolution authorities to cooperate to minimise the duplication of information requirements. For that purpose, Implementing Regulation (EU) 2018/1624 introduced a cooperation procedure between competent and resolution authorities, which should be maintained so that competent and resolution authorities jointly verify whether some or all of the requested information is already available to the competent authority. Where the information is available to the competent authority, it is appropriate that it transmits it to the resolution authority directly.

(9) Given the extent of the amendments to Implementing Regulation (EU) 2018/1624, it is appropriate, for reasons of legal certainty and clarity, to adopt a new Implementing Regulation and, therefore, to repeal and replace Implementing Regulation (EU) 2018/1624.

(10) This Regulation is based on the implementing technical standards submitted to the Commission by the EBA.

(11) The EBA has conducted open public consultations on the implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[[4]](#footnote-5),

HAS ADOPTED THIS REGULATION:

Article 1

**Definition**

For the purposes of this Regulation, ‘relevant legal entity’ means a group entity as defined in Article 2(1), point (31), of Directive 2014/59/EU, other than a resolution entity, which is established in the Union and meets any of the following conditions:

(a) it provides critical functions;

(b) its individual total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013 of the European Parliament and of the Council[[5]](#footnote-6) equals or exceeds 2 % of the consolidated total risk exposure amount of the Union parent undertaking;

(c) its individual total exposure measure referred to in Article 429(4) of Regulation (EU) No 575/2013 equals or exceeds 2 % of the consolidated total exposure measure of the Union parent undertaking;

(d) its individual operating income equals or exceeds 2% of the group’s consolidated total operating income calculated at the level of the Union parent undertaking;

(e) its individual total assets exceed EUR 5 billion;

(f) it is important for the financial stability in at least one Member State.

For the purposes of point (b), for a group comprising more than one resolution entity, an entity shall be regarded as a relevant legal entity where its individual total risk exposure amount equals or exceeds 2 % of the total risk exposure amount of the resolution entity at the resolution group consolidated level.

For the purposes of point (c), for a group comprising more than one resolution entity, an entity shall be regarded as relevant legal entity where its individual total exposure measure equals or exceeds 2% of the total exposure measure of the resolution entity at the resolution group consolidated level.

Article 2

**Resolution reporting by institutions that are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU**

1. Resolution entities that are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU of the European Parliament and of the Council[[6]](#footnote-7) shall submit to the resolution authority, on an individual basis, the information specified in all the templates set out in Annex I to this Regulation, except the information referred to in templates Z 01.01, Z 04.00, Z 07.02, Z 07.03 and Z 11.00.

2. Liquidation entities that are not subject to simplified obligations, that are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU, and for which the resolution authority has not determined the requirement referred to in Article 45(1) of Directive 2014/59/EU in accordance with Article 45c(2a), second subparagraph, of that Directive, shall submit to the resolution authority, on an individual basis, the information specified in templates Z 01.02, Z 02.00, Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5, Z 07.04 and Z 09.01 set out in Annex I to this Regulation.

3. Liquidation entities that are not subject to simplified obligations, that are not part of a group subject to consolidated supervision pursuant to Articles 111 and 112 of Directive 2013/36/EU, and for which the resolution authority has determined the requirement referred to in Article 45(1) of Directive 2014/59/EU in accordance with Article 45c(2a), second subparagraph, of that Directive shall submit to the resolution authority, on an individual basis, the information specified in templates Z 01.02, Z 02.00, Z 03.01, Z 03.02, Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5, Z 07.04 and Z 09.01 set out in Annex I to this Regulation, .

Article 3

**Group resolution reporting – resolution groups**

1. A Union parent undertaking shall submit to the group-level resolution authority the information specified in templates Z 01.01, Z 01.02 and Z 08.01 to Z 09.04 set out in Annex I in relation to all group entities.

2. A Union parent undertaking shall submit to the group-level resolution authority the information on financial interconnections between all group entities, as specified in template Z 04.00 set out in Annex I.

3. A Union parent undertaking shall submit to the group-level resolution authority the information specified in templates Z 02.00 set out in Annex I as follows:

(a) on an individual basis for all the group’s resolution entities, including the Union parent undertaking, and for all the relevant legal entities that are institutions;

(b) on a consolidated basis or, where applicable, on sub-consolidated basis, for all the group’s resolution entities, including the Union parent undertaking, and for all the relevant legal entities for which the resolution authority has determined a requirement as referred to in Article 45(1) of Directive 2014/59/EU on a consolidated or sub-consolidated basis, regardless of whether those entities are subject to Part One, Title II, Chapter 2, of Regulation (EU) No 575/2013.

4. A Union parent undertaking shall submit to the group-level resolution authority the information specified in templates Z 03.01 or Z 03.02 set out in Annex I as follows:

(a) on an individual basis, for all the group’s resolution entities, including the Union parent undertaking, and for all the relevant legal entities that are institutions for which the resolution authority has determined a requirement as referred to in Article 45(1) of Directive 2014/59/EU;

(b) on a consolidated or sub-consolidated basis, for all the group’s resolution entities, including the Union parent undertaking, and for all relevant legal entities that are institutions for which the resolution authority has determined a requirement as referred to in Article 45(1) of Directive 2014/59/EU regardless of whether those entities are subject to Part One, Title II, Chapter 2, of Regulation (EU) No 575/2013.

5. A Union parent undertaking shall submit to the group-level resolution authority the information referred to in templates Z 07.01.1, Z 07.01.2, Z 07.01.3, Z 07.01.4 and Z 07.01.5 set out in Annex I at the level of each Member State in which the group operates.

6. A Union parent undertaking shall submit to the group-level resolution authority the information referred to in templates Z 07.02, Z 07.03 and Z 07.04 set out in Annex I in relation to the critical functions and core business lines provided by any group entity.

7. A Union parent undertaking shall submit to the group-level resolution authority, on an individual basis, the information specified in templates Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5, Z 07.04 and Z 11.00 to Z 17.00 set out in Annex I for all the group’s resolution entities, including the Union parent undertaking.

8. The Union parent undertaking shall submit to the group-level resolution authority, on an individual basis, the information specified in templates Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5 and Z 07.04 set out in Annex I for all the relevant legal entities that are institutions.

9. Paragraph 2, paragraph 3, point (a), and paragraphs 4, 5 and 6 of this Article shall apply notwithstanding any derogation from the application of prudential requirements granted in accordance with Article 7(1) or (3) of Regulation (EU) No 575/2013 or Article 8 of Regulation (EU) 2019/2033 of the European Parliament and of the Council[[7]](#footnote-8) or any waiver of the application of the minimum requirement for own funds and eligible liabilities granted in accordance with Article 45f of Directive 2014/59/EU.

Article 4

**Group resolution reporting – groups comprising only liquidation entities**

A Union parent undertaking of a group comprising only liquidation entities that are not subject to simplified obligations shall submit to the group-level resolution authority:

(a) the information specified in templates Z 01.01, Z 01.02, Z 07.01.1 to Z 07.01.5 and Z 09.01 set out in Annex I in relation to all group entities, template Z 02.00 on a consolidated basis, and template Z 04.00 in relation to the financial interconnections between all group entities;

(b) on an individual basis, for itself and for each relevant legal entity for which the resolution authority has not determined the requirement referred to in Article 45(1) of Directive 2014/59/EU, in accordance with Article 45c(2a), second subparagraph, of that Directive, the information specified in templates Z 02.00, Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5, Z 07.04 set out in Annex I to this Regulation ;

(c) on an individual basis, for itself and for each relevant legal entity for which the resolution authority has determined the requirement referred to in Article 45(1) of Directive 2014/59/EU, in accordance with Article 45c(2a), second subparagraph, of that Directive, the information specified in templates Z 02.00, Z 03.01, Z 03.02, Z 05.01, Z 05.02, Z 06.00, Z 07.01.1 to Z 07.01.5, Z 07.04 set out in Annex I to this Regulation.

Article 5

**Adjustments to group resolution reporting**

1. For a group the Union parent undertaking of which is a liquidation entity and which comprises resolution entities, the Union parent undertaking shall submit the following:

(a) for group entities belonging to resolution groups, the information referred to in Article 3;

(b) for liquidation entities not subject to simplified obligations and that are not part of any resolution group, the information referred to in Article 4.

2. For a resolution group as referred to in Article 2(1), point (83b), (b), of Directive 2014/59/EU, the information referred to in Article 3 of this Regulation shall be submitted by at least one of the group’s resolution entities. That information shall effectively cover all the credit institutions permanently affiliated to the central body of that resolution group, the central body itself, and their respective subsidiaries, on an individual, sub-consolidated and consolidated basis, as appropriate.

Article 6

**Frequency, reference dates and remittance dates**

1. Institutions or, in the case of groups, Union parent undertakings shall submit the information referred to in Articles 2 to 5 as follows:

(a) for the templates Z 01.01, Z 01.02, Z 02.00, Z 03.01, Z 03.02, Z 04.00, Z 05.01, Z 05.02, Z 06.00 and Z 11.00 to Z 17.00, at the latest by 31 March each year in respect of the last day of the previous calendar year;

(b) for the templates Z 07.01.1 to Z 07.04, Z 08.01 to Z 08.05 and Z 09.01 to Z 09.04, at the latest by 30 April each year in respect of the last day of the previous calendar year.

For the purposes of point (a), where 31 March is not a business day, the information shall be provided on the following business day.

For the purposes of point (b), where 30 April is not a business day, the information shall be provided on the following business day.

2. Resolution authorities shall specify whether the information shall be directly submitted to the resolution authority or whether it shall be submitted to the competent authority instead, where applicable.

3. Institutions or, in the case of groups, Union parent undertakings may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, the revised, audited figures shall be submitted without undue delay.

4. For the purposes of paragraph 3, unaudited figures are figures that have not received an external auditor's opinion and audited figures are figures audited by an external auditor expressing an audit opinion.

5. Corrections to the submitted reports shall be submitted without undue delay.

Article 7

**Data exchange formats and information accompanying the submission**

1. Institutions or, in the case of groups, Union parent undertakings, shall submit the information referred to in Articles 2 to 5, as specified in the templates set out in Annex I, in the data exchange formats and representations specified by resolution authorities, and shall respect the data point definitions included in the single data point model referred to in Annex II and the validation rules referred to in Annex III.

2. In addition to the obligation referred to in paragraph 1, institutions or, in the case of groups, Union parent undertakings shall ensure the following:

(a) numerical values shall be submitted as follows:

(i) data points with the data type ‘Monetary’ shall be reported using a minimum precision equivalent to ten thousands of units;

(ii) data points with the data type ‘Percentage’ shall be expressed as per unit with a minimum precision equivalent to four decimals;

(iii) data points with the data type ‘Integer’ shall be reported using no decimals and a precision equivalent to units.

(b) institutions and insurance undertakings shall be identified solely by their Legal Entity Identifier;

(c) legal entities and counterparties other than institutions and insurance undertakings shall be identified by their Legal Entity Identifier, where available;

(d) information that is not required or not applicable shall not be included in a data submission.

3. Institutions or, in the case of groups, Union parent undertakings, shall accompany the submitted data by the following information:

(a) reference date;

(b) reporting currency;

(c) accounting standard;

(d) Legal Entity Identifier of the reporting entity;

(e) level of application as set out in Articles 2, 3 and 4.

Article 8

**Provision of additional information for individual or group resolution plans**

1. The resolution authority or the group-level resolution authority shall request additional information or information in a new format from the relevant institution or the Union parent undertaking where any of the following applies:

(a) the resolution authority or group-level resolution authority considers that such information is not covered by any template set out in Annex I and is necessary to draw up and implement resolution plans;

(b) the resolution authority or group-level resolution authority considers that getting such information from entities subject to simplified obligations is necessary to draw up and implement resolution plans;

(c) the format in which an information is provided by the competent authority pursuant to Article 9(2) is not suitable for drawing up or implementing resolution plans.

2. For the request referred to in paragraph 1, the resolution authority shall:

(a) identify the additional information to be provided;

(b) specify the appropriate timeframe within which the institution or, in the case of groups, the Union parent undertaking shall provide the information to the resolution authority, taking into account the volume and complexity of the information required;

(c) specify the format to be used by institutions or, in the case of groups, by Union parent undertakings, to provide the information to the resolution authority;

(d) specify whether the information has to be provided on an individual, sub-consolidated, or consolidated basis, and whether its scope is local, Union-wide or global;

(e) specify the exact recipient, the data exchange formats, and the information that is to accompany submissions in case additional information is to be provided.

Article 9

**Cooperation between competent and resolution authorities**

1. Competent and resolution authorities shall jointly verify whether part or all of the information to be provided to the resolution authority pursuant to Articles 2 to 5 and Articles 7 and 8 is already available to the competent authority.

2. Where part or all of the information is already available to the competent authority, that authority shall provide such information to the resolution authority in a timely manner.

3. For the purposes of paragraph 2, resolution authorities shall inform institutions or, in the cases of groups, Union parent undertakings, of the information that is required to be included in the submission of information pursuant to this Regulation. Resolution authorities shall identify that information by reference to the templates set out in Annex I.

Article 10

**Repeal**

Implementing Regulation (EU) 2018/1624 is repealed.

References to the repealed Implementing Regulation shall be construed as references to this Regulation.

Article 11

**Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 14.11.2025

For the Commission

The President  
 Ursula VON DER LEYEN

1. OJ L 173, 12.6.2014, p. 190, ELI: http://data.europa.eu/eli/dir/2014/59/oj. [↑](#footnote-ref-2)
2. Commission Implementing Regulation (EU) 2018/1624 of 23 October 2018 laying down implementing technical standards with regard to procedures and standard forms and templates for the provision of information for the purposes of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) 2016/1066 (OJ L 277 7.11.2018, p. 1, ELI: http://data.europa.eu/eli/reg\_impl/2018/1624/oj). [↑](#footnote-ref-3)
3. Directive (EU) 2024/1174 of the European Parliament and of the Council of 11 April 2024 amending Directive 2014/59/EU and Regulation (EU) No 806/2014 as regards certain aspects of the minimum requirement for own funds and eligible liabilities (OJ L, 2024/1174, 22.04.2024, p.1, ELI: http://data.europa.eu/eli/dir/2024/1174/oj). [↑](#footnote-ref-4)
4. Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: http://data.europa.eu/eli/reg/2010/1093/oj). [↑](#footnote-ref-5)
5. Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176 27.6.2013, p. 1, ELI: http://data.europa.eu/eli/reg/2013/575/oj). [↑](#footnote-ref-6)
6. Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176 27.6.2013, p. 338, ELI: http://data.europa.eu/eli/dir/2013/36/oj). [↑](#footnote-ref-7)
7. Regulation (EU) 2019/2033 of the European Parliament and of the Council of 27 November 2019 on the prudential requirements of investment firms and amending Regulations (EU) No 1093/2010, (EU) No 575/2013, (EU) No 600/2014 and (EU) No 806/2014 (OJ L 314, 5.12.2019, p. 1, ELI: http://data.europa.eu/eli/reg/2019/2033/oj). [↑](#footnote-ref-8)