

# Comments

**Draft Regulatory Technical Standards on the content of resolution plans and group resolution plans, the assessment of resolvability, and the operational functioning of resolution colleges under Directive 2014/59/EU (EBA/CP/2025/19)**

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The **German Banking Industry Committee** is the joint committee operated by the central associations of the German banking industry. These associations are the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (BVR), for the cooperative banks, the Bundesverband deutscher Banken (BdB), for the private commercial banks, the Bundesverband Öffentlicher Banken Deutschlands (VÖB), for the public banks, the Deutscher Sparkassen- und Giroverband (DSGV), for the savings banks finance group, and the Verband deutscher Pfandbriefbanken (vdp), for the Pfandbrief banks. Collectively, they represent approximately 1,700 banks.

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**Q1: Do you have any comments on the minimum essential information to be part of resolution plan summaries?**

We welcome the EBA's initiative to streamline the content of resolution plans. It remains to be seen whether this will lead to an urgently required reduction in effort and bureaucracy for the institutions in practice. We suggest that this should be the guiding principle of this and future EBA GLs.

Re: Chapter 3.1, paragraphs 12 and 13, and Article 22(1): With regard to the summary of resolution plans that institutions receive once a year, we suggest that the competent resolution authority should indicate in the summary how it has dealt with any comments made by the institution concerned from the previous summary. This would ensure more transparency and a more targeted exchange with the SRB.

Furthermore, we would suggest that the competent resolution authority indicate in the summary which minimum essential information have been taken into account by the respective institution and which are still outstanding for the resolution planning cycle (i.e. have not been included in the assessment). Furthermore, it is currently the case that there is a very long time delay on the part of the responsible resolution authority (usually at least six months) in considering deliverables in order to be able to take them into account in the summary. Example: The SRB takes into account deliverables up to 30 June of the previous year. However, banks do not receive the summary until the end of January of the subsequent year. Here, too, we would ask that you reduce the time delay to a maximum of three months.

**Q2: Do you have any comments on the reorganisation of the resolvability assessment along the seven proposed dimensions?**

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**Q3: Do you have any comments on the elements to be considered under each resolvability dimension?**

Re: Chapter 3.3; Recital (6); Art. 22 (3) d); Art. 23 (4); Art. 25 (4) and Art. 32b) (2): In our opinion, the topic of "appropriateness" and "taking into account the structure and business model of the institution or group" (cf. Art. 25 (1); (2) a), b)) should be given greater consideration by the resolution authorities in every aspect. This applies in particular to the points addressed in these EBA GLs concerning "optionality" and "operationalisation". With regard to "optionality", we would ask the EBA to clarify how this is to be understood. Do these comments refer to the preferred resolution strategy and the variant strategy, or is there an expectation that institutions should consider other resolution strategies besides these two? This would lead to increased effort for institutions in future and would also have to be assessed on a case-by-case basis to determine its appropriateness.

**Q4: Do you have any comments on the proposed content for liquidation plans?**

The newly introduced Article 22a EBA-RTS (draft) categorises the information to be included in the resolution plans for institutions for which the resolution plan provides for insolvency proceedings (liquidation entities). Article 24 of the draft EBA-RTS also specifies the criteria that resolution authorities should consider when evaluating the feasibility and credibility of winding

up under normal insolvency proceedings. We understand that the introduction of Art. 22a EBA-RTS (draft) alongside Art. 24 EBA-RTS, means that the EBA now intends to include liquidation entities, for which no comprehensive resolution plans are required, in the structural review and documentation process for resolution planning. Under no circumstances should this result in liquidation entities having to prove individually that liquidation in insolvency proceedings would be more favourable than a hypothetical resolution. This would significantly increase the administrative burden, particularly for liquidation entities without dedicated staff for developing resolution plans. It would also contradict the EBA's intention to make resolution planning leaner and more effective in general.

**Q5: Do you have comments on the process for the participation of the observers in the resolution college?**

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**Q6: Do you have comments on the procedures for the exchange of information between the members of the resolution college?**

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**Q7: Do you have comments on the notification to the resolution college and the process that would be initiated by an emergency situation?**

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**Q8: Do you have comments on the process steps for reaching joint decisions?**

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**Q9: Do you have other comments in relation to the amended RTS?**

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