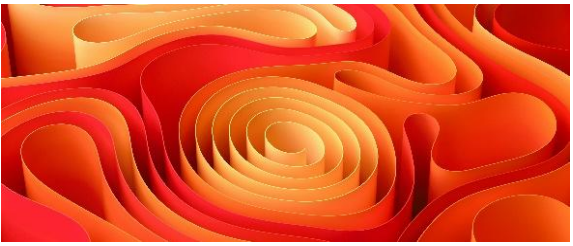
Pills

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TOPICS:

Financial Regulation

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The EBA Publishes Its 2027 Work Programme

- The **EBA Work Programme 2027** is organised around three cross-cutting drivers: **resilience, efficiency and transformation**, while supporting EU competitiveness, financial stability, Single Market integration and consumer protection.
- A major priority is **policy development and simplification**. The EBA will largely complete implementation of the 2024 banking package, particularly in credit risk, own funds and eligible liabilities, while supporting the EU banking competitiveness agenda. It will also begin implementing the **PSD3/PSR payments framework**, progress crisis-management and deposit-insurance reforms, and contribute to securitisation and Savings and Investments Union initiatives.
- The EBA will place greater emphasis on **supervisory convergence**, introducing a more risk-based and data-driven framework. Key areas include SREP and Pillar 2, liquidity, IRRBB, AI, crypto-assets and consumer protection.
- For **financial stability**, the EBA will conduct the 2027 EU-wide stress test, reducing data requirements by approximately 55% compared with 2025 while introducing a climate-risk module. It will also prepare EU-wide crisis simulation exercises and strengthen monitoring of geopolitical, cyber, AI and quantum-computing risks.
- Finally, the EBA will further embed its responsibilities under **DORA, MiCA and EMIR**, while advancing integrated reporting, data sharing and digital supervisory tools. Overall, the programme contains **251 deliverables across seven activities**, combining regulatory simplification with stronger supervisory and technological capabilities.