



**COMMISSION IMPLEMENTING REGULATION (EU) 2025/790**  
**of 23 April 2025**

**laying down implementing technical standards for the application of Directive 2013/36/EU of the European Parliament and of the Council with regard to the operational functioning of colleges of supervisors**

**(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

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

Having regard to 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<sup>(1)</sup>, and in particular Articles 51(5), second subparagraph, and 116(5), third subparagraph, thereof,

Whereas:

- (1) Directive 2013/36/EU lays down rules concerning supervisory powers and tools for the prudential supervision of credit institutions by competent authorities. Colleges of supervisors are the vehicles through which supervisory activities are coordinated. Pursuant to Article 116 of Directive 2013/36/EU, the consolidating supervisors are to establish colleges of supervisors to facilitate certain supervisory tasks and to ensure appropriate coordination and cooperation with relevant third-country supervisory authorities. In addition, the competent authorities supervising an institution with significant branches in other Member States are, pursuant to Article 51(3) of Directive 2013/36/EU, required to establish and chair colleges of supervisors where Article 116 of that Directive is not applicable.
- (2) Commission Implementing Regulation (EU) 2016/99<sup>(2)</sup> lays down rules on the operational functioning of colleges of supervisors to be established in accordance with Article 51(3) and Article 116 of Directive 2013/36/EU. As the prudential requirements relevant for supervisory colleges set out in Directive 2013/36/EU have been amended, several provisions of Implementing Regulation (EU) 2016/99 need to be updated. In addition, to enhance a smooth and timely exchange of information between the members and observers of the colleges of supervisors and with the colleges established in accordance with other sectorial legislation, clear and predictable processes need to be established in a clearly described operational framework following specific templates. To address this need for amelioration of the information exchange of the colleges of supervisors, the relevant templates need to be updated accordingly. Given the number of changes to that Implementing Regulation that would be necessary to reflect the amendments to Directive 2013/36/EU, and for reasons of clarity and legal certainty, Implementing Regulation (EU) 2016/99 should be repealed and replaced.
- (3) The mapping of the group entities in the Union and in third countries is an essential step for the identification of the members and potential observers of the colleges of supervisors referred to in Articles 116 and 51 of Directive 2013/36/EU and their subsequent establishment. To facilitate the performance of the mapping exercise, it should be led by the consolidating supervisor, cooperating with the potential members of the college of supervisors that should have the possibility to comment and provide their contribution to the exercise. To ensure that all relevant information is gathered and reflected in the mapping, it should be performed by using a common template. It is essential that the common mapping template reflects the setting up of colleges of supervisors taking into account the colleges specificities and the observership of colleges established in accordance with other legislation.

<sup>(1)</sup> OJ L 176, 27.6.2013, p. 338, ELI: <http://data.europa.eu/eli/dir/2013/36/oj>.

<sup>(2)</sup> Commission Implementing Regulation (EU) 2016/99 of 16 October 2015 laying down implementing technical standards with regard to determining the operational functioning of the colleges of supervisors according to Directive 2013/36/EU of the European Parliament and of the Council (OJ L 21, 28.1.2016, p. 21, ELI: [http://data.europa.eu/eli/reg\\_impl/2016/99/oj](http://data.europa.eu/eli/reg_impl/2016/99/oj)).

(4) Based on the need for effective cooperation between the members of the college of supervisors, those members should have the possibility to participate in the composition of the college when it comes to observers. When the consolidating supervisor intends to request an authority to participate as an observer, the members should be informed by way of notification and should be given sufficient time to assess such requests. Where such an observership is not required by law, the members should have the possibility to oppose it. Accordingly, it is essential to ensure that in the process of the constitution of the college, the requests of the consolidating supervisor to future members precede those to future observers.

(5) To ensure smooth communication between the members and observers of the college of supervisors, in particular in emergency cases, the consolidating supervisor should establish a contact list with all the necessary contact details and with out-of-hours contact details and should communicate that contact list to the members and observers of the college.

(6) The process of concluding and amending the written coordination and cooperation arrangements should be led by the consolidating supervisor who should ensure that members of the college of supervisors have the possibility to comment and provide their input to the proposed arrangements, including the terms of observer participation. To ensure that the arrangements concluded by supervisory colleges are consistent, in terms of structure and provisions covered, while at the same time that they allow for appropriate flexibility for including college-specific arrangements and agreements, the arrangements should be developed following a common template. To ensure that there is always adequate information sharing in case of an event of adverse material effect on the risk profile of the group or its entities, the template should also provide for a description of the information that is to be exchanged if such event materialises.

(7) Due to the COVID-19 pandemic, the meetings of the colleges of supervisors often had to be transferred to virtual channels and virtual meetings became an important part of the functioning of the colleges. To reflect that change of practice, and to guarantee the continuity of the colleges' functions in case of similar events in the future, the consolidating supervisor should have a flexibility to decide the format of the college meetings. While it is necessary for the college of supervisors to always have the possibility to hold its meetings virtually, the consolidating supervisor in determining the meeting format, should take into consideration the meeting's objectives, in particular for the purpose of reaching joint decisions on institution-specific prudential requirements in accordance with Article 113 of Directive 2013/36/EU and on the assessment of the group recovery plan in accordance with Article 8 of Directive 2014/59/EU of the European Parliament and of the Council (¹).

(8) To ensure that the college of supervisors effectively constitutes a platform for exchange of information, cooperation and coordination, with the aim to protect the interests of depositors and investors in their Member States and to protect the financial stability within the Union, the exchange of information with the members, and observers, and in particular with the group-level resolution authority or the resolution authority of the home Member State, should be enhanced. Therefore, the consolidating supervisor should transmit a particular piece of information to the observers of the college of supervisors, where the consolidating supervisor deems it relevant for the performance of their tasks, including when a group entity infringes, or due to a rapidly deteriorating financial condition is likely in the near future to infringe, Regulation (EU) No 575/2013 of the European Parliament and of the Council (²) or Directive 2013/36/EU, in emergency situations or in case of an event of adverse material effect on the risk profile of the group or its entities. To facilitate the identification of early warning signs as well as potential risks and vulnerabilities for informing the group risk assessment report and the liquidity risk assessment report, the consolidating supervisor and other members of the college of supervisors should agree in advance on the indicators

(¹) 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 (OJ L 173, 12.6.2014, p. 190, ELI: <http://data.europa.eu/eli/dir/2014/59/oj>).

(²) 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>).

to be exchanged at least on an annual basis. Those indicators should be calculated on the basis of the supervisory data that competent authorities collect in accordance with Commission Implementing Regulation (EU) 2024/3117 (⁹). To ensure regular exchange of information on the indicators, the template for the written coordination and cooperation arrangements should include an Annex with a list of agreed indicators.

- (9) The establishment and update of the college framework for emergency situations should be led by the consolidating supervisor that should ensure that members of the college of supervisors have the possibility to comment and provide their input to the proposed framework. The specific operational arrangements for each college of supervisors with regard to the information exchange, cooperation and coordination between the consolidating supervisor and the members of the college of supervisors in an emergency situation should be described in the written coordination and cooperation arrangements in view of ensuring efficient and effective cooperation and management of an emergency situation. To ensure that the coordinated supervisory response to an emergency situation considers all relevant information for the best possible management of the situation, the involvement of the group-level resolution authority is crucial. Therefore, input from the resolution college should be shared by the consolidating supervisor with the members of the college of supervisors and taken into account in the development of the coordinated supervisory response.
- (10) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority (EBA).
- (11) EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion 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 (⁹),

HAS ADOPTED THIS REGULATION:

## CHAPTER 1

### OPERATIONAL FUNCTIONING OF COLLEGES OF SUPERVISORS REFERRED TO IN ARTICLE 116 OF DIRECTIVE 2013/36/EU

#### Section 1

##### **Establishment and functioning of supervisory colleges**

###### *Article 1*

###### **Mapping of a group of institutions**

1. The consolidating supervisor shall submit the draft mapping, prepared in accordance with Article 2 of Commission Delegated Regulation (EU) 2025/791 (⁹) to the authorities eligible for becoming members of the college of supervisors pursuant to Article 3(1) of that Regulation ('potential members of the college of supervisors'), and shall invite those authorities to provide their views and indicate a deadline for the submission of those views.

(⁹) Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451 (OJ L, 2024/3117, 27.12.2024, ELI: [http://data.europa.eu/eli/reg\\_impl/2024/3117/oj](http://data.europa.eu/eli/reg_impl/2024/3117/oj)).

(⁹) 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>).

(⁹) Commission Delegated Regulation (EU) 2025/791 of 23 April 2025 supplementing Directive 2013/36/EU of the European Parliament and the Council with regard to regulatory technical standards specifying the general conditions for the functioning of supervisory colleges and repealing Commission Delegated Regulation (EU) 2016/98 (OJ L, 2025/791, 8.8.2025, ELI: <http://data.europa.eu/eli/reg/2025/791/oj>).

2. For the purposes of the mapping and without prejudice to Article 51 of Directive 2013/36/EU, the consolidating supervisor shall consider any views expressed by the potential members of the college of supervisors.

3. Upon finalisation, the consolidating supervisor shall communicate the mapping to all potential members of the supervisory college.

4. The consolidating supervisor shall update the mapping, in accordance with the procedure set out in paragraphs 1, 2 and 3, at least on an annual basis. The mapping shall be updated more frequently where there are significant changes in the structure of the group of institutions.

5. The consolidating supervisor shall use the template set out in Annex I for the establishment and update of the mapping.

## Article 2

### Establishment of a college of supervisors

1. The consolidating supervisor shall send the request referred to in Article 3(1) of Delegated Regulation (EU) 2025/791 to the authorities referred to in that Article and shall set a deadline for its acceptance.

Authorities receiving a request referred to in the first subparagraph shall acquire status as members of the college of supervisors upon acceptance of the request or, if no objection has been raised within the deadline for accept, upon the expiry of that deadline.

2. The consolidating supervisor shall provide a notification to the authorities that have accepted the request referred to in paragraph 1. That notification shall contain the following:

- (a) the list of authorities that the consolidating supervisor proposes to request to become observers of the college of supervisors in accordance with Article 3(2) of Delegated Regulation (EU) 2025/791;
- (b) the list of authorities that the consolidating supervisor proposes to request to become observers of the college of supervisors in accordance with Article 3(3) of Delegated Regulation (EU) 2025/791;
- (c) the proposal for the terms of the participation of the observers referred to in points (a) and (b) in the college of supervisors;
- (d) with regard to supervisory authorities of third countries referred to in Article 3(2), point (a), and Article 3(3), point (b), of Delegated Regulation (EU) 2025/791, the opinion of the consolidating supervisor on the assessment of the equivalence of the confidentiality requirements applicable to the third country supervisory authority.

3. In the notification referred to in paragraph 2, the consolidating supervisor shall set an adequate deadline within which any disagreeing member of the college of supervisors may express in writing its fully reasoned objection to the proposal or opinion of the consolidating supervisor referred to in that paragraph, point (b), (c) or (d). If no objection has been expressed within that deadline, the members of the college of supervisors shall be deemed to have agreed on the proposal or opinion.

4. The consolidating supervisor shall engage in a dialogue with any disagreeing member referred to in paragraph 3 with the involvement of EBA and the other members of the college of supervisors, as appropriate, with the aim to reach an agreement.

5. Upon agreement of all members of the college of supervisors on the proposal and opinion referred to in paragraph 2, the consolidating supervisor shall send the requests to the authorities referred to in Article 3(3) of Delegated Regulation (EU) 2025/791 to become observers of the college of supervisors and shall set a deadline for its acceptance. The request shall be accompanied by the terms of the observer participation.

The authorities referred to in the first subparagraph shall acquire status as observers of the college of supervisors upon acceptance of the request and the terms of observer participation or upon the expiry of the deadline for acceptance if they have not raised any objection before that deadline.

6. Authorities referred to in Article 3(3) of Delegated Regulation (EU) 2025/791 may request to become observers of a college of supervisors. The request shall be addressed to the consolidating supervisor. Where the consolidating supervisor decides to request those authorities to participate in the college of supervisors as observers, the procedure set out in paragraph 2 to 5 of this Article shall apply.

### Article 3

#### **Contact lists**

1. The consolidating supervisor shall establish and maintain a contact list containing full contact details and an emergency contact list containing full contact details and out-of-hours contact details to be used during emergency situations and communicate those contact lists to the members and observers of the college of supervisors using the template set out in Annex II. The contact list and emergency contact list shall be annexed to the written coordination and cooperation arrangements referred to in Article 5 of Delegated Regulation (EU) 2025/791.

2. The members of the college of supervisors shall provide their contact details and out-of-hours contact details to the consolidating supervisor and shall inform the consolidating supervisor of any changes in those details without undue delay.

3. After having received information of a change as referred to in paragraph 2, the consolidating supervisor shall communicate an updated version of the contact list or emergency contact list to the members and observers of the college of supervisors without undue delay.

### Article 4

#### **Written coordination and cooperation arrangements**

1. The consolidating supervisor shall prepare a proposal for the conclusion of written coordination and cooperation arrangements referred to in Article 115 of Directive 2013/36/EU and Article 5 of Delegated Regulation (EU) 2025/791.

2. The consolidating supervisor shall communicate its proposal to the members of the college of supervisors and shall invite them to provide their views, and indicate a deadline for the submission of those views.

3. For the purposes of finalising the written coordination and cooperation arrangements, the consolidating supervisor shall take into account any views expressed by the members of the college of supervisors and explain, if necessary, the reason for not incorporating those views.

4. Upon finalisation, the consolidating supervisor shall communicate the written coordination and cooperation arrangements to the members of the college of supervisors.

5. If deemed necessary by the consolidating supervisor and the members of the college of supervisors, the implementation of the written coordination and cooperation arrangements shall be tested by means of simulation exercises or in any other way, as appropriate.

6. The consolidating supervisor and the members of the college of supervisors shall, where necessary, amend the written coordination and cooperation arrangements in case of changes in any of its elements referred to in Article 5 of Delegated Regulation (EU) 2025/791.

The written coordination and cooperation arrangements shall be amended in accordance with paragraph 7 to reflect any changes in the membership of the college of supervisors.

The consolidating supervisor and the members of the college of supervisors shall review the elements of the written coordination and cooperation arrangements referred to in Article 5 of Delegated Regulation (EU) 2025/791 on a regular basis to be determined in the arrangements.

7. The consolidating supervisor and the members of the supervisory college shall amend the written coordination and cooperation arrangements in accordance with the procedure set out in paragraphs 1 to 4.

8. The consolidating supervisor shall use the template in Annex II to conclude and amend the written coordination and cooperation arrangements.

## Article 5

### **Meetings and activities of colleges of supervisors**

1. Colleges of supervisors shall convene at least one meeting per year. However, the consolidating supervisor with the consent of all members of the college of supervisors, having taken into account the specificities of the group, may determine a different frequency of meetings.

2. The consolidating supervisor shall establish the objectives of the meetings of the college of supervisors. The consolidating supervisor shall ensure that those objectives are reflected in the agenda of the meetings.

3. The consolidating supervisor shall decide whether the meeting is convened in physical or in virtual format, based on the objectives of the meeting.

4. The consolidating supervisor shall send the proposed agenda of the meeting to all the members of the college of supervisors, to the group-level resolution authority, and to those observers of the college of supervisors that the consolidating supervisor intends to invite in accordance with Article 6(1) of Delegated Regulation (EU) 2025/791 and shall invite them to propose any additional agenda items.

The consolidating supervisor shall take into account any proposals on agenda items made by the members and observers referred to in the first subparagraph and shall explain, where requested, the reason for not incorporating those proposals.

5. The consolidating supervisor and the members and observers of the college of supervisors that are involved in a particular meeting or activity shall exchange documents and contributions to working documents well in advance of the meeting or activity to enable all participants in the meeting or activity to actively contribute to the discussions.

## Section 2

### **Planning and coordination of supervisory activities in going concern situations**

## Article 6

### **Exchange of information between the consolidating supervisor and the members of the college of supervisors**

1. When received from a member of the supervisory college, the consolidating supervisor shall transmit the information referred to in Article 9(3) of Delegated Regulation (EU) 2025/791 to the other members of the college of supervisors.

If the consolidating supervisor deems that any information referred to in the first subparagraph is not relevant for a particular member of the college of supervisors, it shall firstly consult that member and provide it with the key points of the information enabling them to determine the relevance of that information.

2. The consolidating supervisor and the members of the supervisory college shall transmit to each other the information referred to in Article 9(4) and (5) of Delegated Regulation (EU) 2025/791.

3. Where necessary for the efficient and effective functioning of the college of supervisors, the consolidating supervisor shall organise that college in different substructures. Where the college of supervisors is organised in different substructures, the consolidating supervisor shall keep all members of the college of supervisors fully informed, without undue delay, on the actions taken or the measures carried out in different substructures.

4. The consolidating supervisor and the members of the college of supervisors shall agree on the means for the exchange of information and shall specify that agreement in the written coordination and cooperation arrangements referred to in Article 5 of Delegated Regulation (EU) 2025/791.

#### Article 7

##### **Exchange of information between the consolidating supervisor and observers of the college of supervisors**

1. Upon reaching a joint decision on the institution specific prudential requirements in accordance with Article 113 of Directive 2013/36/EU, the consolidating supervisor shall provide the group-level resolution authority with the information referred to in Article 17(2), point (a), of Delegated Regulation (EU) 2025/791.

2. In case of an event of adverse material effect on the risk profile of the group or its entities, the consolidating supervisor shall communicate to the relevant observers the relevant information shared for the purpose of Article 18 of Delegated Regulation (EU) 2025/791.

#### Article 8

##### **Ongoing review of the permission to use internal approaches**

1. Where the institutions established in a Member State, including the EU parent undertaking, no longer meet the requirements for applying an internal approach in accordance with Article 143(1), Article 151(4) or (9), Article 283, Article 312(2), or Article 363 of Regulation (EU) No 575/2013, or where any relevant member of the college of supervisors referred to in Article 11(1) of Delegated Regulation (EU) 2025/791 ('relevant member') identifies material deficiencies in accordance with Article 101 of Directive 2013/36/EU, the consolidating supervisor and the relevant member shall work together, in full consultation, to agree on any of the following:

- (a) the revocation of the permission to use the internal model as referred to in Article 11(2), point (c), of Delegated Regulation (EU) 2025/791;
- (b) the restriction of the use of the internal model as referred to in Article 11(2), point (c), of that Delegated Regulation;
- (c) the imposition of additional own funds requirements as referred to in Article 11(2), point (d), of that Delegated Regulation.

2. The consolidating supervisor and the relevant members of the college of supervisors that supervise entities that use the approved internal model and are affected by the deficiencies referred to in paragraph 1 shall jointly take the decision on the revocation of the permission to use an internal model or on the restriction of the use of the internal model. The cooperation between the consolidating supervisor and those members shall follow the procedure set out in Articles 3 to 9 of Commission Implementing Regulation (EU) 2016/100<sup>(8)</sup>.

3. A decision on the imposition of additional own funds requirement referred to in paragraph 1, point (c), of this Article shall be taken in accordance with the capital joint decision procedure set out in Article 113(1), point (a), of Directive 2013/36/EU.

<sup>(8)</sup> Commission Implementing Regulation (EU) 2016/100 of 16 October 2015 laying down implementing technical standards specifying the joint decision process with regard to the application for certain prudential permissions pursuant to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 21, 28.1.2016, p. 45, ELI: [http://data.europa.eu/eli/reg\\_impl/2016/100/oj](http://data.europa.eu/eli/reg_impl/2016/100/oj)).

4. The consolidating supervisor shall inform all other members of the college of supervisors on the decisions taken pursuant to paragraph 1, where it considers that such information is likely to affect other activities of the college or is essential for the exercise of the tasks of other members of the college.

## Article 9

### **Notification of non-material extensions or changes in internal approaches**

1. The consolidating supervisor shall inform all relevant members of the college of supervisors of any non-material extensions or changes in an approved internal model that affect any of the institutions established in a Member State without delay.
2. A relevant member of a college of supervisors shall inform the consolidating supervisor of any non-material extensions or changes that affect any of the institutions under the supervisory remit of that member.
3. A relevant member of a college of supervisors that has concerns regarding the classification of an extension or change as non-material shall communicate those concerns to the consolidating supervisor. The consolidating supervisor shall provide that information to the other relevant members of the college of supervisors.

A consolidating supervisor that has concerns regarding the classification of an extension or change as non-material shall communicate those concerns to all relevant members of the college of supervisors. The consolidating supervisor and those members shall discuss the details of those concerns to reach a common view on the materiality of the extension or change.

4. Where the consolidating supervisor and the relevant members of the supervisory college consider that extensions or changes to an approved internal model have incorrectly been classified by the institution concerned as non-material, they shall inform that institution without delay.

## Article 10

### **Exchange of information on early warnings signs, potential risks and vulnerabilities**

1. The members of the college of supervisors shall compute the indicators referred to in Article 12 of Delegated Regulation (EU) 2025/791 on the basis of the information that competent authorities collect from supervised institutions in accordance with Implementing Regulation (EU) 2024/3117.

The agreed indicators shall be set out in the written coordination and cooperation arrangements, as referred to in Article 5 of Delegated Regulation (EU) 2025/791 and be based on the template for the list of indicators set out in Annex II to this Regulation.

2. Each member of the college of supervisors that is participating in the development of a group risk assessment report as referred to in Article 113(2), point (a), of Directive 2013/36/EU or a group liquidity risk assessment report referred to in Article 113(2), point (b), of that Directive for the purposes of reaching joint decisions on institution-specific prudential requirements in accordance with that Article shall communicate to the consolidating supervisor the values of the agreed indicators for the institutions under its supervisory remit, as relevant.

3. The consolidating supervisor shall provide each member of the college of supervisors referred to in paragraph 2 with:
  - (a) the values referred to in that paragraph 2;
  - (b) the values of the agreed indicators for the EU parent undertaking and at consolidated level.

4. The consolidating supervisor and the members of the college of supervisors referred to in paragraph 2 shall exchange the values of the agreed indicators at least annually, or more frequently where agreed by those competent authorities. In case of an event of adverse material effect on the risk profile of the group or its entities, the values of those indicators referred to in that paragraph, which are impacted by the event, shall be updated and exchanged by the consolidating supervisor and the members of the college of supervisors referred to in paragraph 2 without undue delay.

## Article 11

### **Examination programme and entrustment of tasks and delegation of responsibilities**

1. Upon reaching the joint decision on institution-specific prudential requirements referred to in Article 113 of Directive 2013/36/EU, the members of the college of supervisors shall provide their contributions to the consolidating supervisor for the purposes of establishing the examination programme of the college of supervisors as referred to in Article 116(1), point (c), of Directive 2013/36/EU in accordance with Article 16 of Delegated Regulation (EU) 2025/791.

2. After having received the contributions referred to in paragraph 1, the consolidating supervisor shall prepare a draft examination programme for the college of supervisors, including proposals, where relevant, for the entrustment of tasks and delegation of responsibilities.

3. The consolidating supervisor shall circulate the draft examination programme to the members of the college of supervisors and shall invite them to provide their views in writing on the areas of joint work and any proposals for entrustment of tasks and delegation of responsibilities, and shall indicate a deadline for the submission of such views.

4. For the purposes of completing the examination programme, the consolidating supervisor shall take into account any views and reservations expressed by the members of the college of supervisors and explain, if necessary, the reason for not incorporating those views.

5. Upon completion of the examination programme, the consolidating supervisor shall communicate that programme to the members of the college of supervisors together with any agreement they have concluded, on a voluntary basis on entrustment of tasks and delegation of responsibilities in accordance with Article 7(1) of Delegated Regulation (EU) 2025/791.

6. The examination programme of the college of supervisors shall be updated at least annually, or more frequently if deemed necessary as a result of the supervisory review and evaluation pursuant to Article 97 of Directive 2013/36/EU, or as a result of joint decisions on institution-specific prudential requirements in accordance with Article 113 of that Directive.

7. The consolidating supervisor shall update the examination programme in accordance with the procedure set out in paragraphs 1 to 5.

## Article 12

### **Exchange of information in case of an event of adverse material effect on the risk profile of the group or its entities**

In case of an event of adverse material effect on the risk profile of the group or its entities as referred to in Article 18(3) of Delegated Regulation (EU) 2025/791, the consolidating supervisor and relevant members of the college of supervisors shall use the template set out in Annex II to communicate the information referred to in Article 18(1) of Delegated Regulation (EU) 2025/791.

### Section 3

#### **Planning and coordination of supervisory activities in preparation for and during emergency situations**

##### *Article 13*

###### **College framework for emergency situations**

1. For the purposes of Article 19 of Delegated Regulation (EU) 2025/791, the consolidating supervisor shall prepare a proposal for establishing a college framework for emergency situations.
2. The consolidating supervisor shall submit its proposal to the members of the college of supervisors, invite them to provide their views and indicate a deadline for the submission of those views.
3. The consolidating supervisor shall take into account any views and reservations expressed by the members of the college of supervisors and, where those views and reservations have not been taken into account, provide reasons therefor.
4. The consolidating supervisor shall communicate the final version of the college framework for emergency situations to the members of the college of supervisors.
5. The consolidating supervisor and the members of the college of supervisors shall review the college framework for emergency situations at least annually and update that college framework where necessary.
6. The consolidating supervisor and the members of the college of supervisors shall update the college framework for emergency situations in accordance with the procedure set out in paragraphs 1 to 4.

##### *Article 14*

###### **Exchange of information during an emergency situation**

1. A consolidating supervisor that becomes aware of an emergency situation which affects or is likely to affect an institution or a branch of the group established in a Member State shall alert the EBA and the member of the college of supervisors that supervises the institution or the branch affected or likely to be affected by that emergency situation without undue delay.
2. A member of the college of supervisors that becomes aware of an emergency situation which affects or is likely to affect an institution or a branch of the group established in a Member State shall alert the consolidating supervisor without undue delay.
3. The consolidating supervisor shall ensure that all other members of the college of supervisors are adequately informed about the following:
  - (a) the coordinated supervisory assessment of the emergency situation as referred to in Article 15;
  - (b) the coordinated supervisory response as referred to in Article 16, including the actions taken or planned, and its monitoring as referred to in Article 17;
  - (c) the early intervention measures adopted pursuant to Articles 27, 28 and 29 of Directive 2014/59/EU, as relevant, taking into account the necessity for the coordination of those measures in accordance with Article 30 of that Directive, or the determination of the conditions for resolution pursuant to Article 32 of that Directive.
4. An emergency situation restricted to a specific group entity shall be managed by the member of the college of supervisors responsible for the supervision of that group entity together with the consolidating supervisor.
5. The information referred to in Article 20(2) and (3) of Delegated Regulation (EU) 2025/791, shall be updated immediately when new information is available.

6. Where the exchange of information or any communication referred to in Article 20 of Delegated Regulation (EU) 2025/791 is made orally, the competent authorities concerned shall confirm the content of that communication or information in writing without undue delay.

#### *Article 15*

##### **Coordination of the supervisory assessment of an emergency situation**

1. For the purposes of Article 21 of Delegated Regulation (EU) 2025/791, the consolidating supervisor shall coordinate the development of a draft coordinated supervisory assessment of the emergency situation, based on its own assessment and the assessment of the members of the college of supervisors that supervise group entities affected or likely to be affected by the emergency situation.

2. The draft coordinated supervisory assessment shall cover the group entities that are affected or likely to be affected by the emergency situation. The views and assessments of the members of the college of supervisors responsible for the supervision of those group entities referred to in Article 14(4) and the input from the group-level resolution authority shall be adequately taken into account by the consolidating supervisor.

3. Where the emergency situation is restricted to a specific group entity, the member of the college of supervisors that is responsible for the supervision of that group entity shall conduct, together with the consolidating supervisor, the supervisory assessment of the emergency situation.

#### *Article 16*

##### **Coordination of the supervisory response to an emergency situation**

1. For the purposes of Article 22 of Delegated Regulation (EU) 2025/791, the consolidating supervisor shall lead the development of a coordinated supervisory response to the emergency situation with regard to the group and the group entities that are affected or likely to be affected by the emergency situation. The views and assessments of the members of the college of supervisors that are responsible for the supervision of those group entities shall be adequately taken into account by the consolidating supervisor.

2. Where the emergency situation is restricted to a specific group entity, the member of the college of supervisors who is responsible for the supervision of that group entity shall conduct, together with the consolidating supervisor, the development of the coordinated supervisory response to the emergency situation.

3. The consolidating supervisor and the members of the supervisory college shall perform the tasks referred to in paragraphs 1 and 2 without undue delay.

4. The development of the coordinated supervisory assessment of an emergency situation as referred to in Article 15 and the development of the coordinated supervisory response to that emergency situation may be carried out in parallel.

#### *Article 17*

##### **Monitoring and update of the coordinated supervisory response to an emergency situation**

1. For the purposes of Article 23 of Delegated Regulation (EU) 2025/791, the consolidating supervisor shall coordinate the monitoring of the implementation of the supervisory actions specified in the coordinated supervisory response.

2. The members of the college of supervisors that supervise the group entities affected or likely to be affected by the emergency situation shall inform the consolidating supervisor of the evolution of the emergency situation and the implementation of the supervisory actions related to their respective group entities, as relevant.

3. The consolidating supervisor shall provide the members of the college of supervisors, including the EBA, with any updates on the monitoring of the coordinated supervisory response. Those updates shall cover the group and the group entities that are affected or likely to be affected by the emergency situation.
4. The consolidating supervisor and the members of the college of supervisors that supervise the group entities affected or likely to be affected by the emergency situation shall consider the need to update the coordinated supervisory response taking into account the information received from each other while monitoring the implementation of that response.
5. The tasks referred to in paragraphs 1 to 4 shall be carried out without undue delay.

## CHAPTER 2

### **OPERATIONAL FUNCTIONING OF COLLEGES OF SUPERVISORS REFERRED TO IN ARTICLE 51(3) OF DIRECTIVE 2013/36/EU**

#### Section 1

##### **Establishment and functioning of colleges of supervisors**

###### *Article 18*

###### **Mapping of institutions, establishment of a college of supervisors, contact lists and written coordination and cooperation arrangements**

1. For colleges of supervisors referred to in Article 51(3) of Directive 2013/36/EU, the competent authority of the home Member State shall carry out the following tasks:
  - (a) establish and update the mapping of an institution;
  - (b) establish a supervisory college;
  - (c) establish and update contact lists;
  - (d) conclude and amend written coordination and cooperation arrangements.
2. For the purpose of paragraph 1, Articles 1 to 4 shall apply *mutatis mutandis*.

###### *Article 19*

###### **Meetings and activities of the college of supervisors**

1. The competent authority of the home Member State shall establish regular cooperation with members of the college of supervisors in the form of meetings or other activities.
2. The organisation of meetings and activities, and their objectives, shall be communicated by the competent authority of the home Member State to the members of the college of supervisors, including EBA.
3. The competent authority of the home Member State shall clearly establish the objectives of the meetings or activities and shall ensure that those objectives are reflected in the agenda items of the meetings or activities.
4. The competent authority of the home Member State shall send the proposed agenda of the meeting to all the members of the college of supervisors, to the resolution authority of the home Member State, and to those observers of the college of supervisors that it intends to invite in accordance with Article 28(1) of Delegated Regulation (EU) 2025/791 and shall invite them to propose any additional agenda items. The competent authority of the home Member State shall take into account any proposals on agenda items made by those members and observers and shall explain, where requested, the reason for not incorporating those proposals.

5. The competent authority of the home Member State and the members and observers of the college of supervisors that are involved in a particular meeting or activity shall circulate documents and contributions to working documents in such time before the activity or meeting as to be adequately considered by the participating members and observers of the college.

## Section 2

### **Planning and coordination of supervisory activities in going concern situations**

#### *Article 20*

##### **General framework for the exchange of information between the competent authorities of the home Member State and members of the college of supervisors**

1. When received from a member of the supervisory college, the competent authority of the home Member State shall transmit the information referred to in Article 30(4) of Delegated Regulation (EU) 2025/791 to the other members of the college of supervisors.

If the competent authority of the home Member State deems that any information referred to in the first subparagraph is not relevant for a particular member of the college of supervisors, it shall first consult that member and provide them with the key points of the information enabling them to determine the relevance of that information.

2. The competent authority of the home Member State and the members of the college of supervisors shall transmit to each other the information referred to in Article 30(4) of the Delegated Regulation.

3. Where necessary for the efficient and effective functioning of the college of supervisors, the competent authority of the home Member State shall organise the college in different substructures. Where the college of supervisors is organised in different substructures, the competent authority of the home Member State shall keep all members of the college of supervisors fully informed, without undue delay, on the actions taken or the measures carried out in different substructures.

4. The competent authority of the home Member State and the members of the college of supervisors shall agree on the means for the exchange of information and shall specify that agreement in the written coordination and cooperation arrangements referred to in Article 5 of Delegated Regulation (EU) 2025/791.

#### *Article 21*

##### **General framework for the exchange of information between the competent authority of the home Member State and observers of the college of supervisors**

1. The information referred to in Article 31(3), point (a), of Delegated Regulation (EU) 2025/791 shall be provided by the competent authority of the home Member State to the resolution authority of that Member State as soon as the supervisory review and evaluation for the institution referred to in Article 97 of Directive 2013/36/EU has been completed.

2. In case of an event of adverse material effect on the risk profile of the institution or its significant branches, the competent authority of the home Member State shall communicate to the relevant observers the relevant information shared for the purposes of Article 35 of Delegated Regulation (EU) 2025/791.

#### *Article 22*

### **Examination programme**

1. For the purposes of establishing the examination programme of the college of supervisors referred to in Article 99 of Directive 2013/36/EU and in accordance with Article 33 of Delegated Regulation (EU) 2025/791, the members of the college of supervisors shall provide their contributions to the competent authority of the home Member State.

2. After having received the contributions referred to in paragraph 1, the competent authority of the home Member State shall prepare a draft examination programme for the college of supervisors.

3. The competent authority of the home Member State shall circulate the draft examination programme to the members of the college of supervisors and shall invite them to provide their views in writing on the areas of joint work, and indicate a deadline for the submission of such views.

4. For the purposes of completing the examination programme, the competent authority of the home Member State shall take into account any views expressed by the members of the college of supervisors and explain, where necessary, the reasons for not incorporating those views.

5. Upon completion of the examination programme, the competent authority of the home Member State shall communicate that programme to the members of the college of supervisors.

6. The competent authority of the home Member State shall update the examination programme of the college of supervisors in accordance with the procedure set out in paragraphs 1 to 5 of this Article at least annually, or more frequently where the competent authority of the home Member State or the members of the college of supervisors deem such update necessary as a result of the supervisory review and evaluation performed pursuant to Article 97 of Directive 2013/36/EU.

#### Article 23

#### **Exchange of information in case of an event of adverse material effect on the risk profile of the institution or its significant branches**

In case of an event of adverse material effect on the risk profile of the institution or its significant branches as referred to in Article 35(2) of Delegated Regulation (EU) 2025/791, the competent authority of the home Member State and the relevant members of the college of supervisors as referred to in Article 35(1) of that Delegated Regulation shall use the template set out in Annex II to exchange among themselves the information referred to in Article 35(1) of that Regulation.

#### Section 3

#### **Planning and coordination of supervisory activities in preparation for and during emergency situations and final provisions**

#### Article 24

#### **College framework for emergency situations**

1. For the purposes of Article 36 of Delegated Regulation (EU) 2025/791, the competent authority of the home Member State shall prepare a proposal for establishing a college framework for emergency situations.

2. The competent authority of the home Member State shall submit its proposal for establishing a college framework for emergency situations to the members of the college of supervisors, invite them to provide their views, and set a deadline for the submission of those views.

3. The competent authority of the home Member State shall take into account any views expressed by the members of the college of supervisors and, where such views have not been taken into account, provide the reasons therefor.

4. The competent authority of the home Member State shall communicate the final version of the college framework for emergency situations to the members of the college of supervisors.

5. The competent authority of the home Member State and the members of the college of supervisors shall, at least on an annual basis, review and, where necessary, update the college framework for emergency situations.

6. The competent authority of the home Member State and the members of the college of supervisors shall update the college framework for emergency situations in accordance with the procedure set out in paragraphs 1 to 4.

#### *Article 25*

##### **Exchange of information during an emergency situation**

1. The information referred to in Article 37(2) and (3) of Delegated Regulation (EU) 2025/791, shall be updated immediately when new information is available.

2. Where the exchange of information or any communication referred to in Article 37 of Delegated Regulation (EU) 2025/791 is made orally, the competent authorities concerned shall confirm the content of that communication or information in writing without undue delay.

3. Where a member of the supervisory college becomes aware of an emergency situation which affects or is likely to affect a branch in its jurisdiction, it shall alert the competent authority of the home Member State without undue delay.

#### *Article 26*

##### **Coordination of the supervisory assessment of an emergency situation**

1. For the purposes of Article 38 of Delegated Regulation (EU) 2025/791, the competent authority of the home Member State shall coordinate the development of a draft coordinated supervisory assessment of the emergency situation, based on its own assessment and the assessment of the members of the college of supervisors that supervise branches affected or likely to be affected by the emergency situation.

2. The draft coordinated supervisory assessment shall cover the branches that are affected or likely to be affected by the emergency situation. The views and assessments of the members of the college of supervisors that supervise branches affected or likely to be affected shall be adequately reflected in the draft coordinated supervisory assessment.

3. Where the emergency situation is restricted to a specific branch, the member of the college of supervisors that is responsible for the supervision of that branch shall conduct, together with the competent authority of the home Member State, the supervisory assessment of the emergency situation.

#### *Article 27*

##### **Coordination, monitoring and update of the supervisory response to an emergency situation**

1. When developing the coordinated response to an emergency situation as laid down in Article 39 of Delegated Regulation (EU) 2025/791, the competent authority of the home Member State shall adequately take into account the views of the members of the college of supervisors that supervise branches affected or likely to be affected by the emergency situation.

2. The competent authority of the home Member State shall, where relevant, coordinate the monitoring of the implementation of any actions set out in the coordinated supervisory response.

3. The members of the college of supervisors shall inform the competent authority of the home Member State about the evolution of the emergency situation and the implementation of any agreed actions related to the branches in their jurisdiction.

4. Any updates on the monitoring of the coordinated supervisory response shall be provided by the competent authority of the home Member State to the members of the college of supervisors, including EBA.

5. The development of the supervisory assessment of an emergency situation as referred to in Article 26 and the development of the coordinated supervisory response to that emergency situation may be carried out in parallel.

*Article 28*

**Repeal**

Implementing Regulation (EU) 2016/99 is repealed.

References to the repealed Implementing Regulation shall be construed as references to this Regulation and read in accordance with the correlation table in Annex III.

*Article 29*

**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, 23 April 2025.

*For the Commission*

*The President*

Ursula VON DER LEYEN

## ANNEX I

## Mapping template

EU parent institution / EU parent financial holding company / EU parent mixed financial holding company / institution	
Total amount of assets and off-balance-sheet items (in million euros)	
Is it identified as global systemically important institution (G-SII) or other systemically important institution (O-SII)?	
Has a waiver been granted pursuant to Article 7 or 10 of Regulation (EU) No 575/2013 (waivers from capital requirements)? (Y/N)	
Has a waiver been granted pursuant to Article 8 or 10 of Regulation (EU) No 575/2013 (waivers from liquidity requirements)? (Y/N)	
Date of completion of the mapping template	

Name of the consolidating supervisor or competent authority of the home Member State:	
Address of the consolidating supervisor or competent authority of the home Member State:	
Contact person (name, email address, phone number) of the consolidating supervisor or competent authority of the home Member State:	

Please specify if Article 116(1)(a) applies - do all the cross-border subsidiaries have their head offices in third countries (Y/N)?								
<p>Is there another non-European college elsewhere? (Y/N) If yes, please specify the name of the supervisory college and its funding supervisor(s):</p> <table border="1"> <tr> <td>Name of the supervisory college</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>			Name of the supervisory college					
Name of the supervisory college								
Member countries:	Member authorities (please indicate in bold when also member or observer of the supervisory college):							

## ANNEX II

**Template on written coordination and cooperation arrangements of the supervisory college established for the <XY> Group/<A> Institution**

## GENERAL PROVISIONS

**A. Introduction**

- Make reference to the relevant articles of Directive 2013/36/EU of the European Parliament and of the Council (¹) relating to the establishment of colleges and the written coordination and cooperation arrangements: Article 51 (significant branches), Article 115 (coordination and cooperation arrangements) and Article 116 (colleges of supervisors). Make also reference to Commission Delegated Regulation (EU) 2025/791 (²) and Commission Implementing Regulation (EU) 2025/790 (³) and the relevant articles of Directive 2014/59/EU of the European Parliament and of the Council (⁴) where specific tasks are envisaged for the competent authorities and the supervisory college.
- Provide a brief description of the objective of these written coordination and cooperation arrangements, describing the purpose of it, and confirm the need to agree and maintain these written coordination and cooperation arrangements.

**B. <XY> Group/<A> Institution and identification of members and observers**

(a) *Description and structure of the <XY> Group/<A> institution*

- Make reference to the results of the mapping exercise and any updates.
- The latest version of the completed mapping template can be included as an Annex.
- An organogram demonstrating the supervised entities and geographical presence of the group or institution can also be included here (or as an Annex, as appropriate)

(¹) 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>).

(²) Commission Delegated Regulation (EU) 2025/791 of 23 April 2025 supplementing Directive 2013/36/EU of the European Parliament and the Council with regard to regulatory technical standards specifying the general conditions for the functioning of supervisory colleges and repealing Commission Delegated Regulation (EU) 2016/98 (OJ L, 2025/791, 8.8.2025, ELI: [http://data.europa.eu/eli/reg\\_del/2025/791/oj](http://data.europa.eu/eli/reg_del/2025/791/oj)).

(³) Commission Implementing Regulation (EU) 2025/790 of 23 April 2025 laying down implementing technical standards for the application of Directive 2013/36/EU of the European Parliament and of the Council with regard to the operational functioning of colleges of supervisors (OJ L, 2025/790, 8.8.2025, ELI: [http://data.europa.eu/eli/reg\\_impl/2025/790/oj](http://data.europa.eu/eli/reg_impl/2025/790/oj)).

(⁴) 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 (OJ L 173, 12.6.2014, p. 190, ELI: <http://data.europa.eu/eli/dir/2014/59/oj>).

## (b) Identification of the competent authorities which are members of the college

- Make reference to the relevant articles of Delegated Regulation (EU) 2025/791 and Implementing Regulation (EU) 2025/790 for identifying members of the college and provide the list of authorities referred to in Article 3(1) of Delegated Regulation (EU) 2025/791, which accepted to become members of the supervisory college. Identify which competent authorities granted approval to financial holding companies or mixed financial holding companies in accordance with Article 21a of Directive 2013/36/EU.
- Make a link to Annex A of this template (Contact list)

## (c) Identification of the authorities which participate in the college as observers

- Make reference to the relevant articles of Delegated Regulation (EU) 2025/791 and Implementing Regulation (EU) 2025/790 for identifying possible observers of the college and provide the results of the respective invitations addressed to the authorities referred to in paragraphs 2 and 3 of Article 3 of Delegated Regulation (EU) 2025/791.
- Where supervisory authorities of third countries have been requested to become observers of the supervisory college, provide references to the assessment of the equivalence of the confidentiality and professional secrecy requirements applicable to the supervisory authorities of these third countries made by all members of the supervisory college. When an opinion of EBA on this assessment has been considered, provide details here.
- Make reference where Article 116(1a) of Directive 2013/36/EU applies.
- Make reference to the group-level resolution authority of the resolution college and the lead supervisor of the AML/CFT college.
- Make reference where Article 21b of Directive 2013/36/EU applies and provide details of the competent authority requested to become observer of the supervisory college following the establishment of the intermediate EU parent undertaking(s).
- Make a link to Annex A of this template (Contact list)

## C. Framework of coordinating interaction with the resolution college

- Provide details of the framework covering (a) the participation of these observers in the supervisory college work, activities and meetings, or meeting agenda items, including also emergency situations, and events of adverse material impact on the risk profile of the group and its entities, where that is relevant for the performance of their tasks, as well as the information to which they are expected to have access, in particular its scope, frequency, as well as secure channels of communication; considering also indicators in Annex C; (b) the main considerations based on which the consolidating supervisor decides that information is relevant for the performance of the task of the group-level resolution authority.
- Description of the framework agreed between the consolidating supervisor and other college members for providing coordinated input to the resolution college in accordance with Article 5(m) of Delegated Regulation (EU) 2025/791 and input regarding the outcome of the supervisory review and evaluation process, the outcome of the assessment of the group recovery plan, including the details of the process (e.g. timing and format of the input; and how the other college members are informed about the submission of the coordinated input).

- Description of the role of the consolidating supervisor, as agreed between the consolidating supervisor and the college members, in particular with regard to coordinating the provision of the supervisory college input to the relevant resolution college through the group-level resolution authority.
- Description of the framework for channeling into the supervisory college the information received from the resolution college, via the group-level resolution authority, in particular the information referred to in Article 17(2)(c) of Delegated Regulation (EU) 2025/791 and including the details of the process (e.g. timing and format of the information; and how the other college members are informed about the receipt of the information).

#### D. Framework of coordinating interaction with the AML/CFT college

- Provide details of the framework covering (a) the participation of these observers in the college work, activities and meetings, or meeting agenda items, including also emergency situations, and events of adverse material impact on the risk profile of the group and its entities, where that is relevant for the performance of their tasks, as well as the information to which they are expected to have access, in particular its scope, frequency, as well as secure channels of communication; (b) the main considerations based on which the consolidating supervisor decides that information is relevant for the performance of the tasks of the lead supervisor of the AML/CFT college.
- Description of the framework for channeling into the supervisory college the information received from the AML/CFT college, via the lead supervisor of the AML/CFT college, in particular on the results of the risk assessment, supervisory plans and proposed supervisory measures.
- Description of the framework for providing relevant input to the AML/CFT college.

#### E. Framework for interaction with the financial conglomerate college

- Description of the framework on the cooperation with the college set up for the supplementary supervision of the financial conglomerate, including the information to be exchanged (e.g. main decisions, outcome of meetings).

#### F. Framework of coordinating interaction with other public authorities in Member States and supervisory authorities of third countries

- Provide details of the framework covering (a) the participation of these observers in the supervisory college work, activities and meetings, or meeting agenda items, including also emergency situations, and events of adverse material impact on the risk profile of the group and its entities, where that is relevant for the performance of their tasks, as well as on the information to which they are expected to have access, in particular its scope, frequency, as well as secure channels of communication; (b) the main considerations based on which the consolidating supervisor decides that information is relevant for the performance of the tasks of the other public authorities in Member States and supervisory authorities of third countries.

- Provide details as per Article 4 of the Commission Implementing Regulation (EU) No 710/2014<sup>(5)</sup> on the scope of the involvement of these observers in the group risk assessment process and on their respective contributions, where relevant.
- Description of the framework for channelling into the supervisory college the information received from the other competent authorities and competent authorities of third countries in particular on the results of their risk assessments, supervisory plans and proposed supervisory measures, where relevant.

#### G. Framework for exchanging information

- The scope of information to be exchanged in going concern situations is expected to cover, as a minimum, the requirements coming from the Directive 2013/36/EU and Directive 2014/59/EU, and relevant articles of Delegated Regulation (EU) 2025/791. However, colleges should also complete this section for any other college-specific information agreed to be exchanged.
- Make reference to the relevant articles of Directive 2013/36/EU, of Directive 2014/59/EU and of Delegated Regulation (EU) 2025/791 related to information to be exchanged and describe here any other college-specific information to be exchanged.
- In particular, it is expected that the agreement between the consolidating supervisor and other college members on the specific set of indicators to be exchanged in the process of performing the group risk assessment and reaching joint decisions on institution-specific prudential requirements in accordance with Article 113 of Directive 2013/36/EU shall be provided here. According to the provisions of Delegated Regulation (EU) 2025/791, these indicators shall cover at least the areas of capital, leverage, liquidity, asset quality, funding, profitability and concentration risk, and shall be provided for each group entity and the parent, and for the group at consolidated level. The college-specific agreement on the frequency of exchanging this information shall be also provided here, including the details of process (e.g. as part of the group risk assessment process or via separate exchanges, etc.). The list of indicators should be annexed to this written coordination and cooperation agreement as provided in Annex C.
- For regular information sharing, describe the frequency (e.g. quarterly) and the secure channels of communication to be used (e.g. teleconferences, encrypted emails, college-specific secure website).
- Describe the role of the consolidating supervisor or competent authorities of the home Member State as the central hub for gathering and disseminating essential and relevant information.
- Describe the flexible nature of the framework and how it can adapt to the type and urgency of the information to be exchanged.

#### H. Treatment of confidential information

- Confirm that any confidential information exchanged between members and observers to be used only for lawful supervisory purposes of the <XY> Group/<A> Institution.

<sup>(5)</sup> Commission Implementing Regulation (EU) No 710/2014 of 23 June 2014 laying down implementing technical standards with regard to conditions of application of the joint decision process for institution-specific prudential requirements according to Directive 2013/36/EU of the European Parliament and of the Council (OJ L 188, 27.6.2014, p. 19, ELI: [http://data.europa.eu/eli/reg\\_impl/2014/710/obj](http://data.europa.eu/eli/reg_impl/2014/710/obj)).

- Demonstrate a commitment to safeguard the confidentiality of the information exchanged and a confirmation that persons having access to, or dealing with, confidential information are bound by the obligation of professional secrecy.

**I. Governance arrangements on entrustment of tasks and delegation of responsibilities, where relevant**

- Provide a description of the process in the supervisory college to identify potential joint work and tasks for voluntary entrustment and any possible delegation of responsibilities as part of the development of the examination programme of the supervisory college and of the authorities involved in these arrangements.
- Provide a description of information flows between those involved authorities and the other members of the supervisory college on the results of the work and also provide a description of communication procedures between the involved authorities and the EU parent undertaking or institution, and any of its subsidiaries or significant branches.

**J. Description of the different college substructures, where relevant and a description of the arrangement of cooperation between the two supervisory colleges established with respect to Article 21b(2) of Directive 2013/36/EU**

- When the supervisory college is organised in different substructures (e.g. core, general, region-specific college substructures), provide a description of these substructures, the criteria used for determining their membership, the members and observers of each substructure, as well as procedures for ensuring appropriate information flows between the different college substructures.
- When two supervisory colleges are set up in accordance with Article 21b(2) of Directive 2013/36/EU, describe the topics on which information is exchanged between the colleges and the college arrangements that ensure appropriate cooperation in going-concern and in preparation for and during emergency situations.

FRAMEWORK FOR THE PLANNING AND COORDINATION OF SUPERVISORY ACTIVITIES IN GOING-CONCERN SITUATIONS

**K. Framework for the planning and coordination of supervisory activities in going-concern situations**

- Building on the provisions of the relevant articles of Delegated Regulation (EU) 2025/791 and Implementing Regulation (EU) 2025/790, provide a description of college-specific arrangements for developing, discussing, agreeing to and updating the examination programme of the supervisory college.

**L. College communication policy with the EU parent undertaking or institution, and its subsidiaries or branches**

- *Provide a description of the college-specific communication policy between the competent authorities and the EU parent undertaking or institution, as well as its entities, building on the provisions of the relevant articles of Implementing Regulation (EU) 2025/790.*

**M. Any other agreement concerning the functioning of the college between the consolidating supervisor or competent authorities of the home Member State, and other college members and observers**

- *Provide details of the agreed procedures and timeline to be followed for the circulation of meeting documents.*
- *Provide details here of any other college-specific agreements, where relevant.*

**COOPERATION IN CASE OF AN EVENT OF ADVERSE MATERIAL EFFECT ON THE RISK PROFILE OF THE GROUP OR ITS ENTITIES ESTABLISHED IN A MEMBER STATE**

- *Provide a description of the event and the details of the college-specific process to exchange information between the members of the college in case of an event of adverse material effect on the risk profile, in particular:*
  - *a description of the characteristics of such event and a list of possible/potential cases of an event of adverse material effect on the risk profile of the group or its entities, when the below-described procedure apply,*
  - *the primary secure channel of communication,*
  - *the timing of the set of information, as included in Annex D to be shared in the supervisory college depending on the nature, severity, potential systemic impact and likelihood of contagion of the event of adverse material effect and its foreseen evolution,*
  - *any further information to be shared, as agreed by the consolidating supervisor and the members of the supervisory college, in addition to the set of information included in Annex D, where relevant,*
  - *a coordinated supervisory response, if that deemed necessary by the consolidating supervisor and the members of the supervisory college.*

**FRAMEWORK FOR THE PLANNING AND COORDINATION OF SUPERVISORY ACTIVITIES IN PREPARATION FOR AND DURING EMERGENCY SITUATIONS**

**N. Introduction and identification of contact persons and contact details for emergency situations**

- *Make reference to Article 112(1)(c) of Directive 2013/36/EU on the planning and coordination of supervisory activities in preparation for and during emergency situations.*
- *Make a link to Annex B of this template (Emergency Contact List).*

O. **Information to be exchanged and procedures to be followed in an emergency situation**

(a) *Framework on information to be exchanged during an emergency situation*

- *Describe the college-specific procedures to be used by the members of the college during emergency situations, including the primary secure channel of communication.*
- *Provide the minimum set of information that has been specified in advance, and that is expected to be shared by the consolidating supervisor or competent authorities of the home Member State and the other supervisory college members in case an emergency situation has been identified.*
- *Provide details for reviewing the ability of the EU parent undertaking or institution to produce the set of information agreed by the supervisory college. Provide a description of planned reviews and frequency of simulation exercises, as appropriate.*

(b) *Framework for coordination and cooperation procedures for an emergency situation*

- *Make reference to the relevant article of Implementing Regulation (EU) 2025/790 relating to alerts for emergency situations and provide a description of the framework for the consolidating supervisor and the other supervisory college members to alert each other when an emergency situation arises at a subsidiary or EU parent undertaking. Provisions for alerting EBA and competent authorities of host Member States where significant branches are established should be also included.*
- *Describe the coordination with the resolution college, via the group-level resolution authority, or other supervisory colleges (e.g. the second supervisory colleges set up in accordance with Article 21b(2) of Directive 2013/36/EU) or groups (e.g. Crisis Management Group) that may be involved in dealing with an emergency situation affecting the group, if applicable.*
- *Provide a reference to the agreed secure channels of communication to be used for exchanging information during an emergency situation (e.g. encrypted emails, college-specific secure website).*
- *Provide a list of cases (examples of emergency situations) where alerts will be made and notified.*

(c) *Framework for emergency situation management*

- *Provide a description of the emergency situation management framework covering the following points based on the relevant articles of Delegated Regulation (EU) 2025/791 and Implementing Regulation (EU) 2025/790:*
  - *the coordinated supervisory assessment, including key components of the common assessment of the emergency situation,*
  - *the coordinated supervisory response, including details on the need, scope and conditions for any supervisory actions to be applied to the EU parent undertaking or institution, or the affected group entities or branches, as well as the information to be exchanged within the college, as necessary, with the group-level resolution authority and with the EBA,*
  - *the monitoring of the coordinated supervisory response, including any measures and arrangements agreed upon.*

(d) *Framework for external communication*

- *Provide a description of the external communication framework covering:*
  - *allocation of responsibilities for coordinating public communication at the different stages of the emergency situation,*
  - *the level of information to be disclosed taking into account the possibility of exercising discretion in order to maintain market confidence and any other additional obligation when the group affected by the emergency situation is listed in one or more jurisdictions,*
  - *preparation of joint public statements even where only one competent authority has to make such a statement, if the interests of the other members of the college may be at stake,*
  - *exceptional circumstances and actions to be taken where a competent authority concerned may issue a separate statement,*
  - *responsibility for contacting the EU parent undertaking or institution and its subsidiaries or branches, as appropriate,*
  - *responsibility and actions to be taken for communicating coordinated actions to address the emergency situation.*

## FINAL PROVISIONS

- *Provide details on the commitment of the competent authorities agreeing on and signing the written coordination and cooperation arrangements to apply these provisions until any communication concerning discontinuation of these arrangements.*
- *The consent of the members of the supervisory college to the written coordination and cooperation arrangements or any of their amendments shall be formalised in writing, which includes acceptance by email.*
- *Competent authorities' signatures, as applicable, can be inserted in this section or as an Annex. Provide any updates on and revisions of these written coordination and cooperation arrangements to reflect relevant changes agreed by the college members.*
- *Make reference to the language of communication and if applicable, the publication of the written coordination and cooperation arrangements.*

## Annex A

**Contact list**

- Annexes to these written coordination and cooperation arrangements are expected to be regularly updated, given their nature.
- No formal consultation and approval procedures are necessary for keeping contact lists and emergency contact lists up to date. Competent authorities are expected to keep the consolidating supervisor updated any changes in the contact list and emergency contact list, who has to make sure that the latest available version is shared with the members of the supervisory college.

Last update:			
Authority	Name of contact and job title	Phone Number	Email address
Consolidating supervisor/Competent authority of home Member State	(1) at operational level (2) in senior management	Landline Mobile Landline Mobile	
Competent authority of host Member State	(1) at operational level (2) in senior management	Landline Mobile Landline Mobile	
EBA			
Third country supervisory authority Group-level resolution authority Lead supervisor of the AML/CFT college			
If relevant: Resolution authority AML/CFT authority			

## Annex B

**Emergency contact list**

<b>Last Update:</b>				
Authority	Name of contact and job title	Phone number	Out-of-hours number	Email address
Consolidating supervisor/Competent authority of home Member State	(1) at operational level (2) in senior management	Landline Mobile Landline Mobile		
Competent authority of host Member State	(1) at operational level (2) in senior management	Landline Mobile Landline Mobile		
EBA				
Third country supervisory authority Group-level resolution authority Lead supervisor of the AML/CFT college				
If relevant: Resolution authority AML/CFT authority				

Secure email address for use in emergency situations:

Secure website URL for use in emergency situations:

## Annex C

**List of indicators**

- Make reference to the agreement between the consolidating supervisor and the members of the supervisory college on the identification of the following indicators for the purpose of Article 12 of Delegated Regulation (EU) 2025/791 and Article 10 of Implementing Regulation (EU) 2025/790 on the functioning of supervisory colleges.
- Complete the list hereunder with the indicators to be exchanged, taking into account the specificities of the group.

Areas covered	Agreed list of indicators
<b>Mandatory areas:</b>	
Capital and leverage	
Liquidity	
Asset quality	
Funding	
Profitability	
Concentration risk	
<b>Additional/Optional areas:</b>	

## Annex D

**Indicative template for information sharing in case of an event of adverse material effect on the risk profile**

- Make reference to the agreement between the consolidating supervisor and the members of the supervisory college on the identification of the information, that should be shared for the purpose of Article 18 of Delegated Regulation (EU) 2025/791 and Article 12 of Implementing Regulation (EU) 2025/790 on the functioning of supervisory colleges if an event of adverse material impact on the risk profile of the group and its entities materialise.
- On the basis of the indicative template hereunder, identify the set of information to be exchanged, taking into account the specificities of the group and the optional information provided in the template below.

Type of information	Description
<b>Information on the event</b>	
1	The event, which has the potential to cause an adverse material effect on the risk profile and which warrants close supervisory monitoring
2	Financial market impact of the event
3	Systemic impact of the event

**Information on the impacted institutions**

4	Impacted entity	Name
5	Competent Authority	The supervisor of the impacted entity
6	Type of the institution	<ul style="list-style-type: none"> <li>— Institution, including a parent institution or a subsidiary, a financial holding company or a mixed financial holding company,</li> <li>— Branch</li> </ul>
7	Importance of the impacted entity	<ul style="list-style-type: none"> <li>— Importance of the entity for the Member State where it is authorised or approved, and</li> <li>— importance of the entity for the group</li> </ul>
8	Key implications of the event of adverse material effect on the entity	<p>Direct and indirect implications of the event on the entity's:</p> <ul style="list-style-type: none"> <li>— ability to operate in severe business disruption, including availability of outsourced services,</li> <li>— available own funds and liquidity position, including funding concentrations,</li> <li>— asset quality, including any risk concentrations,</li> <li>— profitability and balance sheet,</li> <li>— business model and strategy,</li> <li>— internal governance arrangements,</li> </ul> <p>with actual or foreseen qualitative and quantitative information.</p>

Type of information		Description
9	For the purpose of Item 8 (Key implications) the following indicators are used	From the agreed list of indicators included in Annex C, list the ones that are shared if an event materialises (this does not prevent supervisors sharing further indicators)
10	Vulnerabilities of the institution exacerbating the event	Details of vulnerabilities, that may exacerbate the effects of the event (e.g. vulnerabilities of the IT systems, booking models, cross-border presence, legal or regulatory issues)
11	Intra-group contagion	<ul style="list-style-type: none"> <li>— Material intragroup exposures towards the entity impacted by the event</li> <li>— Potential material effect on group entities</li> <li>— Other relevant intra-group arrangements with actual or foreseen qualitative and quantitative information.</li> </ul>
12	External contagion	<ul style="list-style-type: none"> <li>— Counterparties with material exposures to the entity impacted by the event</li> <li>— Other relevant arrangements with a potential to cause contagion with actual or foreseen qualitative and quantitative information.</li> </ul>

#### **Actions, measures and communication**

13	Measures and actions taken by the group	Measures and actions taken by the entity and its impact on: <ul style="list-style-type: none"> <li>— its ability to operate in severe business disruption, including availability of outsourced services,</li> <li>— the available own funds and liquidity position, on funding concentrations,</li> <li>— its asset quality, including any risk concentrations,</li> <li>— its profitability and balance sheet,</li> <li>— its business model and strategy,</li> <li>— its internal governance arrangements,</li> </ul> with actual or foreseen qualitative and quantitative information.
14	Measures and actions planned to be taken by the group	Measures and actions that are planned to be taken by the institution/group, and its expected impact on: <ul style="list-style-type: none"> <li>— its ability to operate in severe business disruption, including availability of outsourced services,</li> <li>— the available own funds and liquidity position, on funding concentrations,</li> <li>— its asset quality, including any risk concentrations,</li> <li>— its profitability and balance sheet,</li> <li>— its business model and strategy,</li> <li>— its internal governance arrangements,</li> </ul> with actual or foreseen qualitative and quantitative information.
15	Actions taken by the Competent Authority	Description of the actions, their purpose and effect(s).
16	Actions planned to be taken by the Competent Authority	Description of the actions, their purpose and foreseen effect(s).
17	External communication of the group	Press releases and other external communications of the group.
18	Planned external communication of the Competent Authority	Press releases and other external communications planned by the Competent Authority.

## ANNEX III

**Correlation table**

This Implementing Regulation	Implementing Regulation (EU) 2016/99
n/a	Article 1
Article 1	Article 2
Article 2	Article 3
Article 3	Article 4
Article 4	Article 5
Article 5	Article 6
Article 6	Article 7
Article 7	Article 7
Article 8	Article 8
Article 9	Article 9
Article 10	Article 10
Article 11	Article 11
Article 12	—
Article 13	Article 12
Article 14	Article 13
Article 15	Article 14
Article 16	Article 15
Article 17	Article 16
Article 18	Article 17
Article 19	Article 18
Article 20	Article 19
Article 21	—
Article 22	Article 20
Article 23	—
Article 24	Article 21
Article 25	Article 22
Article 26	Article 23
Article 27	Article 24
Article 28	—
Article 29	Article 25