

Library of the Joint Committee

RISK ASSESSMENT

Joint Committee Report on risks and vulnerabilities in the Eu financial system - Autumn 2021

The report highlights the increasing vulnerabilities across the financial sector, the rise seen in terms of cyber risk and the materialisation of event-driven risks.

REPORT | 08 SEP 2021 |

PRIIPS

Call for advice to the Joint Committee of the European Supervisory Authorities regarding the PRIIPs Regulation

CALL FOR ADVICE | LETTER | 02 AUG 2021 |

SUSTAINABILITY

Letter from the EU Commission to EP and Council - SFDR

LETTER | 23 JUL 2021 |

REGULATION

Amended Implementing Technical Standards (ITS) on the mapping of credit assessments of External Credit Assessment Institutions (ECAIs)

The amendments of the Implementing Technical Standards (ITS) reflect: the recognition of two new credit rating agencies (CRAs); the outcome of a monitoring exercise on the adequacy of existing mappings; and the deregistration of a number of CRAs. The ITS are part of the EU Single Rulebook for...

TECHNICAL STANDARD | 10 JUN 2021 |

ORGANISATION

List of Financial Conglomerates 2020

OTHER DOCUMENTS | 15 JAN 2021 |

REGULATION

Joint committee report on the implementation and functioning of the securitisation regulation

This report aims to identify the status of the application of the Securitisation Regulation (Regulation (EU) 2017/24021) (SECR) as well as some initial inconsistencies and challenges that occurred in the first years of implementation of the SECR and which may affect the overall efficiency and...

REPORT | 17 MAY 2021 |

CONSUMER PROTECTION

Placement of financial instruments with depositors, retail investors and policy holders

REPORT| 31 JUL 2014|

SUPERVISION

Joint Position of the European Supervisory Authorities on Manufacturers' Product Oversight & Governance Processes

REPORT| 10 MAY 2013|

SUPERVISION

Supervisory Cooperation Protocol between "Home Supervisor" and "Host Supervisor(s) of Agents and Branches of Payment Institutions in Host Member State

PROTOCOLS| 01 JUL 2012|

SUPERVISION

ESA's letter to Michel Barnier on the Review of the European System on Financial Supervision (ESFS)

LETTER| 31 OCT 2013|

SUPERVISION

Final Report Good Supervisory Practices for Reducing Mechanistic Reliance on Credit Ratings

REPORT| 20 DEC 2016|

SUPERVISION

ESAs Statement on variation margin exchange under the EMIR RTS on OTC derivatives

Statement by the European Supervisory Authorities (ESAs - European Banking Authority, European Insurance and Occupational Pensions Authority and the European Securities and Markets Authority) in response to industry requests relating to operational challenges in meeting the deadline of 1 March 2017...

SUPERVISORY STATEMENT| 23 FEB 2018|

INNOVATION

Joint Committee Report on the results of the monitoring exercise on automation in financial advice

The Report shows that while the phenomenon of automation in financial advice seems to be slowly growing, the overall number of firms and customers involved is still quite limited. As the identified risks have not materialised and considering the limited growth of the phenomenon, the ESAs believe...

REPORT| 05 SEP 2018|

REGULATION

ESAs letter to EFRAG on the endorsement process of IFRS 17 Insurance Contracts

LETTER| 18 OCT 2018|

INNOVATION

Joint Committee Final Report on Big Data

The report on Big Data analysis the impact of big data on consumers and financial firms. Overall, the ESAs have found that while the development of Big Data poses some potential risks to financial services consumers, the benefits of this innovation currently outweigh these. Many of the risks...

REPORT| 15 MAR 2018|

INNOVATION

Use of big data by financial institutions

The factsheet on Big Data aims at informing consumers of financial services about the impact of Big Data. The factsheet provides consumers with the information about the potential benefits and risks of the use of Big Data techniques and aims to raise awareness of the measures consumers can take if...

FACT SHEET| 15 MAR 2018|

SUPERVISION

Joint Guidelines on Risk Factors

According to Art 73 of the Regulation of EBA, EIOPA and ESMA (the ESAs) referring to language arrangements, the ESAs issue their Guidelines in all EU official languages (with the exception of Irish, according to Council Regulation (EU) No 1257/2010).

GUIDELINES| 26 JUL 2017|

SUPERVISION

Regulatory technical standards for risk-mitigation techniques for OTC derivative contracts not cleared by a central counterparty

TECHNICAL STANDARD| 09 MAR 2016|

SUPERVISION

Joint Committee Final draft Regulatory Technical Standards on the consistent application of the calculation methods under Article 6(2) of the Financial Conglomerates Directive

TECHNICAL STANDARD| 26 JUL 2013|

SUPERVISION

Joint Guidelines on complaints-handling for the securities (ESMA) and banking (EBA) sectors

According to Art 73 of the Regulation of EBA, EIOPA and ESMA (the ESAs) referring to language

arrangements, the ESAs issue their Guidelines in all EU official languages (with the exception of Irish, according to Council Regulation (EU) No 1257/2010).

GUIDELINES | 27 MAY 2014 |

[ORGANISATION](#)

Joint Committee Annual Report 2020

In 2020, the Joint Committee under the chairmanship of the EBA, continued to have a central role for the coordination and exchange of information between the European Supervisory Authorities (ESAs), the European Commission (EC) and the European Systemic Risk Board (ESRB). Progress continued on...

ANNUAL REPORT | REPORT | 07 APR 2021 |

[FINANCIAL STABILITY](#)

Joint Committee report on risks and vulnerabilities in the EU financial system

REPORT | 31 MAR 2021 |

[CONSUMER PROTECTION](#)

Joint Committee Report on the assessment of the application of the Guidelines on complaints-handling

REPORT | 31 MAR 2021 |

[REGULATION](#)

Joint Committee Q&As relating to the Securitisation Regulation (EU) 2017/2402

Q&A | 26 MAR 2021 |

[REGULATION](#)

ESAs' draft Opinion to the European Commission on the Jurisdictional Scope of Application of the Securitisation Regulation

LETTER | OPINION | 26 MAR 2021 |

[INNOVATION](#)

Crypto-assets: ESAs remind consumers about risks

As crypto-assets, including so-called virtual currencies such as Bitcoin, continue to attract public attention, the European Supervisory Authorities (EBA, EIOPA and ESMA - together the 'ESAs') recall the continued relevance of their previous warnings. The ESAs remind consumers that some crypto-...

OTHER DOCUMENTS | WARNING | 17 MAR 2021 |

[SUSTAINABILITY](#)

Joint ESA Supervisory Statement on the application of the Sustainable

Finance Disclosure Regulation

Update (27.07.2021) : Please note that the European Commission has sent on 8 July 2021 a letter to the European Parliament and Council announcing that it intends to bundle all 13 Regulatory Technical Standards (RTS) in a single delegated act and to defer the application of 1 January 2022 by six...

SUPERVISORY STATEMENT | 25 FEB 2021 |

DIGITALISATION | CYBER RISKS | INNOVATION

ESAs letter on the Digital Operational Resilience Act (DORA)

LETTER | 09 FEB 2021 |

SUSTAINABILITY | DISCLOSURE

Final Report on draft Regulatory Technical Standards

The European Supervisory Authorities (ESAs) have developed through the Joint Committee (JC) draft Regulatory Technical Standards (RTS) with regard to the content, methodologies and presentation of sustainability-related disclosures under empowerments Articles 2a, 4(6) and (7), 8(3), 9(5), 10(2) and...

REPORT | TECHNICAL STANDARD | 04 FEB 2021 |

PRIIPS

Final Report following consultation on draft regulatory technical standards to amend the PRIIPs KID

REPORT | TECHNICAL STANDARD | 03 FEB 2021 |

LAST UPDATED ON:

10 May 2021