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DECISION (EU) 2025/94 OF THE EUROPEAN CENTRAL BANK

of 10 January 2025

laying down the criteria for notifying supervisory decisions for the purpose of supervisory stress tests *(ECB/2025/1)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

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

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions [1], and in particular Article 4(3) and Article 6 thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) [2], and in particular Article 35(1) and (10) thereof,

Having regard to the proposal of the Supervisory Board,

Whereas:

(1) Pursuant to Article 100 of Directive 2013/36/EU of the European Parliament and of the Council [3], the competent authorities are required to carry out as appropriate but at least annually supervisory stress tests on institutions they supervise, to facilitate the review and evaluation process outlined under Article 97 of Directive 2013/36/EU.

(2) In relation to significant credit institutions, the European Central Bank (ECB) is exclusively competent to carry out the supervisory review and evaluation process – including where appropriate in coordination with the European Banking Authority – as well as supervisory stress tests.

(3) The ECB conducts different types of supervisory stress tests including comprehensive solvency stress tests and targeted thematic stress tests. The type of stress test and the prevailing economic conditions at the time are among the factors that determine the information needed by the ECB from the relevant significant supervised entities in order to conduct a specific supervisory stress test.

(4) The ECB needs certain information from significant supervised entities in order to conduct supervisory stress tests effectively. Therefore, before the launch of each supervisory stress test, the ECB should specify the information required and its form, instructions, and reporting remittance dates relevant to that stress test, and notify the relevant significant supervised entities accordingly.

(5) Pursuant to Article 35, paragraphs 1 and 10, of Regulation (EU) No 468/2014 (ECB/2014/17), the ECB may determine the criteria under which an ECB supervisory decision may be notified to a party by electronic or other comparable means of communication.

(6) For the purpose of carrying out supervisory stress tests, the ECB should determine how its supervisory decisions on the information required, and the form, instructions, and reporting remittance dates, are to be notified to significant supervised entities.

(7) Given that the ECB is to carry out a supervisory stress test in early 2025, it is necessary that this decision should enter into force as a matter of urgency,

[1] OJ L 287, 29.10.2013, p. 63.
[2] OJ L 141, 14.5.2014, p. 1.
[3] 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).

HAS ADOPTED THIS DECISION:

Article 1

Definitions

For the purposes of this Decision, the following definitions apply:

(1) 'significant supervised entity' means a significant supervised entity as defined in Article 2, point (16), of Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17) [4];

(2) 'IT platform ASTRA' means the ECB's IT platform used by the ECB to exchange document-based information and communications with significant supervised entities.

Article 2

Supervisory decisions on supervisory stress tests and means of notification

1. Prior to the launch of a supervisory stress test, the ECB shall decide the information that significant supervised entities participating in a given supervisory stress test must submit to the ECB, the form in which that information must be submitted and the reporting remittance dates by when that information must be submitted.

2. Prior to the launch of a supervisory stress test, the ECB shall notify any decision taken under paragraph 1 to the relevant significant supervised entities that are to participate in the relevant supervisory stress test.

3. The notification of any decision referred to in paragraph 2 shall be made via the IT platform ASTRA. The decision, as an ECB supervisory decision, shall be deemed to be notified to the relevant supervised entities on the date it is uploaded to the IT platform ASTRA. Upon upload of the decision to the IT platform ASTRA the addressee of the decision shall be sent an email to the email address as provided by it on registration with the IT platform ASTRA or as subsequently updated.

Article 3

Entry into force

This Decision shall enter into force on the day following the date of its publication in the *Official Journal of the European Union*.

Done at Frankfurt am Main, 10 January 2025.

The President of the ECB
Christine LAGARDE

[4] Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) (OJ L 141, 14.5.2014, p. 1).