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DECISION (EU) 2025/673 OF THE EUROPEAN CENTRAL BANK

of 24 March 2025

amending Decision (EU) 2023/1681 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities (ECB/2023/18) *(ECB/2025/10)*

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 6(2) 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 21 and Article 140(4) thereof,

Having regard to the proposal of the Supervisory Board,

Whereas:

(1) Directive 2002/87/EC of the European Parliament and of the Council ([3]) lays down rules for supplementary supervision of regulated entities which have obtained an authorisation in accordance with Union rules and which are part of a financial conglomerate.

(2) Pursuant to Article 7(2) of Directive 2002/87/EC, regulated entities or mixed financial holding companies are required by Member States to report on a regular basis and at least annually to the coordinator any significant risk concentration at the level of the financial conglomerate. Moreover, pursuant to Article 8(2) of the same act, those entitities are also required to report to the coordinator, on a regular basis and at least annually, all significant intra-group transactions at the level of financial conglomerate.

(3) In order to report the data on significant risk concentrations and significant intra-group transactions, Commission Implementing Regulation (EU) 2022/2454 ([4]) lays down the implementing technical standards with regard to the scope, frequency and format of the data to be reported.

(4) According to Article 4(1), point (h), of Regulation (EU) No 1024/2013 and Article 18(1) of Regulation (EU) No 468/2014 (ECB/2014/17), the European Central Bank (ECB) assumes the tasks of coordinator of a financial conglomerate and, as such, it should receive the information to be reported in application of Article 7(2) and Article 8(2) of Directive 2002/87/EC.

(5) Decision (EU) 2023/1681 of the European Central Bank (ECB/2023/18) ([5]) lays down procedures concerning the submission to the ECB of information reported to the national competent authorities (NCAs) by supervised entities.

([1]) OJ L 287, 29.10.2013, p. 63, ELI: http://data.europa.eu/eli/reg/2013/1024/oj.
([2]) OJ L 141, 14.5.2014, p. 1, ELI: http://data.europa.eu/eli/reg/2014/468/oj.
([3]) Directive 2002/87/EC of the European Parliament and of the Council of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate and amending Council Directives 73/239/EEC, 79/267/EEC, 92/49/EEC, 92/96/EEC, 93/6/EEC and 93/22/EEC, and Directives 98/78/EC and 2000/12/EC of the European Parliament and of the Council (OJ L 35, 11.2.2003, p. 1, ELI: http://data.europa.eu/eli/dir/2002/87/oj).
([4]) Commission Implementing Regulation (EU) 2022/2454 of 14 December 2022 laying down implementing technical standards for the application of Directive 2002/87/EC of the European Parliament and of the Council with regard to supervisory reporting of risk concentrations and intra-group transactions (OJ L 324, 19.12.2022, p. 55, ELI: http://data.europa.eu/eli/reg_impl/2022/2454/oj).
([5]) Decision (EU) 2023/1681 of the European Central Bank of 17 August 2023 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities (ECB/2023/18) (OJ L 216, 1.9.2023, p. 105, ELI: http://data.europa.eu/eli/dec/2023/1681/oj).

(6) In order to improve the efficiency and quality of the procedure, it is appropriate to amend the procedure for reporting data on significant risk concentrations and significant intra-group transactions at the level of the financial conglomerate. As with other information reported on a regular basis in accordance with relevant Union law, data on significant risk concentrations and significant intra-group transactions should be submitted by significant supervised entities to the NCAs. NCAs should perform the initial data checks and make the information available to the ECB.

(7) It is therefore appropriate to amend Decision ECB/2023/18 to also include the submission to the ECB of information on significant risk concentrations and significant intra-group transactions reported to the NCAs by significant supervised entities.

(8) Therefore, Decision ECB/2023/18 should be amended accordingly,

HAS ADOPTED THIS DECISION:

Article 1

Amendments

Decision ECB/2023/18 is amended as follows:

1) Article 1 is replaced by the following:

'*Article 1*

Subject matter and scope

Pursuant to Article 21 of Regulation (EU) No 468/2014 (ECB/2014/17), this Decision lays down procedures concerning the submission to the European Central Bank (ECB) of information reported to the national competent authorities (NCAs) by supervised entities, in accordance with Commission Implementing Regulation (EU) 2016/2070 (*), Commission Implementing Regulation (EU) 2021/451 (**), Commission Implementing Regulation (EU) 2021/453 (***) and Commission Implementing Regulation (EU) 2022/2454 (****).

(*) Commission Implementing Regulation (EU) 2016/2070 of 14 September 2016 laying down implementing technical standards for templates, definitions and IT-solutions to be used by institutions when reporting to the European Banking Authority and to competent authorities in accordance with Article 78(2) of Directive 2013/36/EU of the European Parliament and of the Council (OJ L 328, 2.12.2016, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2016/2070/oj).

(**) Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 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 Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/451/oj).

(***) Commission Implementing Regulation (EU) 2021/453 of 15 March 2021 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 the specific reporting requirements for market risk (OJ L 89, 16.3.2021, p. 3, ELI: http://data.europa.eu/eli/reg_impl/2021/453/oj).

(****) Commission Implementing Regulation (EU) 2022/2454 of 14 December 2022 laying down implementing technical standards for the application of Directive 2002/87/EC of the European Parliament and of the Council with regard to supervisory reporting of risk concentrations and intra-group transactions (OJ L 324, 19.12.2022, p. 55, ELI: http://data.europa.eu/eli/reg_impl/2022/2454/oj).';

2) in Article 3, the following paragraph 3 is added:

'3. NCAs shall submit to the ECB the information reported to them by significant supervised entities pursuant to Implementing Regulation (EU) 2022/2454. NCAs shall submit that information upon receipt of the data submissions, and after performing the initial data checks specified in Article 6, without undue delay.';

3) in Article 4(2), the following point (c) is added:

‘(c) for the significant supervised entities at the head of the financial conglomerates where the ECB is coordinator, by the 25th working day following the relevant remittance dates as agreed by the ECB and the relevant competent authorities in accordance with Article 2(3) and 3(4) of Commission Delegated Regulation (EU) 2015/2303 (*).

(*) Commission Delegated Regulation (EU) 2015/2303 of 28 July 2015 supplementing Directive 2002/87/EC of the European Parliament and of the Council with regard to regulatory technical standards specifying the definitions and coordinating the supplementary supervision of risk concentration and intra-group transactions (OJ L 326, 11.12.2015, p. 34, ELI: http://data.europa.eu/eli/reg_del/2015/2303/oj).’.

Article 2

Taking effect

This Decision shall take effect on the day of its notification to the addressees.

Article 3

Addressees

This Decision is addressed to the national competent authorities of the participating Member States.

Done at Frankfurt am Main, 24 March 2025.

For the Governing Council of the ECB
The President of the ECB
Christine LAGARDE