TECHNICAL MEETING

Operational Guidance for banks on Business Reorganisation Plan Analysis Reports (BRP AR)

Online meeting – 3 March 2026

Single Resolution Board

https://srb.europa.eu

Objectives and rules

OBJECTIVES

- Allow interested parties to ask for clarifications before the closing of the consultation period.
- The technical meeting does not replace the written responses to the consultation.
- Only the formal views from stakeholders submitted via written response will be considered.

RULES

- The meeting will not be recorded.
- Ensure the microphones stay muted during the presentation.
- To intervene during the Q&A session:
  - raise your hand in WebEx and state your name and organisation.
  - write your question in the chat (“SRB chat”).

Disclaimer

- *This presentation is* ***not intended to create any legally binding effect*** *and does not in any way substitute the legal requirements laid down in the relevant applicable European Union (EU) and national laws*

- ***It may not be relied upon for any legal purposes****, does not establish any binding interpretation of EU or national laws and does not serve as, or substitute for, legal advice*

- *The information provided* ***does not limit any future decision of the SRB***

- *The above shall* ***apply to any other information provided for informative purposes only***

Agenda

1	**Background**
2	Operational Guidance BRP AR
3	BRP AR Quantitative Template
4	Next steps

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1 Background

Regulatory references to planning on Business Reorganisation

- Article 27(16) SRMR and Article 52 BRRD, obligation to submit a BRP within 1 month from bail-in application.
- Commission Delegated Regulation (EU) 2016/1400 with regard to regulatory technical standards specifying the minimum elements of a business reorganisation plan and the minimum contents of the reports on the progress in the implementation of the plan.
- Articles 27(2) SRMR and 43(3) BRRD, demonstration of long term viability as a pre-requisite for the application of OBBI.
- Article 26.2 of the Commission Delegated Regulation (EU) 2016/1075, consideration of any foreseeable impediments to a business reorganisation for the assessment of the feasibility of the resolution strategy.
- Principle 7.3 of the Expectations for Banks institutions are expected *to prepare ex ante preliminary assessments of key elements of a business reorganisation plan to ensure resolution readiness.*

1 Background

Rationale for an Operational Guidance on BRP Analysis Report

1. Work on BRP AR launched since 2021
2. Public Operational Guidance to respond to a clear call from the industry
3. Structured approach to guide the work on BRP AR
4. Facilitating the self assessment
5. Quantitative template to ease preparation of BRP AR and testing exercises

1 Background

Previous communication of expectations on BRP AR

1. Common working priorities 2021: dedicated chapter of banks' bail-in playbooks
2. Common working priorities 2022 and 2023 for banks with **OBBI as preferred resolution tool**
3. Common working priorities 2025 for banks with **OBBI as variant resolution strategy**

Expectations on BRP AR already embedded in two SRB guidances

- Operational guidance for banks on resolvability self-assessment
- Operational guidance on Resolvability Testing for Banks

Elements already included in the guidances:

- Core Bank
- Credible and feasible business reorganisation measures
- Demonstration of post-OBBI long term viability
- Scenario parameters
- Sensitivity analysis
- Maximum Reorganisation Capacity (MRC)

Main comments received to both guidance in the public consultation:

Call for a public guidance

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2 Operational Guidance BRP AR: BRP AR scope

Scope BRP AR

- Demonstration of **capabilities** to draw up a BRP
  Art. 27.16 SRMR & Art.52 BRRD

- Provision of reasonable prospects of **long term viability** as a pre-requisite for the application of open bank bail-in (OBBI)
  Art. 27.2 SRMR & Art.43.3 BRRD

2 Operational Guidance BRP AR: General overview

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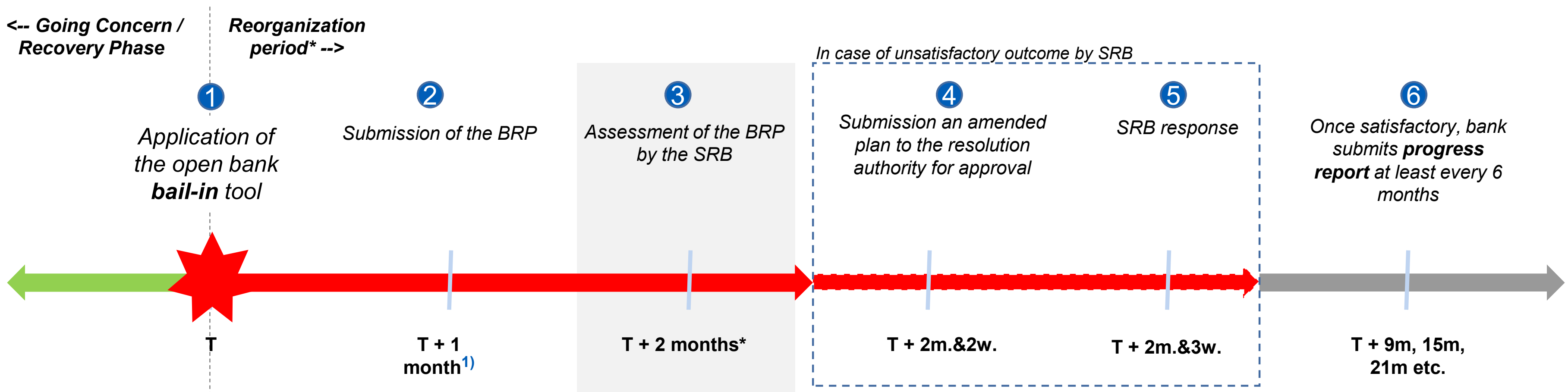
2 Operational Guidance BRP AR: BRP timeline

Timeline

According to Art. 52 BRRD, a bank shall submit its BRP one month after the implementation of the bail in tool and shall undergo the following governance process:



- *Assessment of the likelihood that the plan will **restore the long-term viability***
- *Assessment completion in agreement with Competent Authority*
- *The SRB approves the plan if SRB and the Competent Authority are satisfied.*
- *In case of unsatisfied outcome, the management body of the bank will be notified to amend the plan.*

Source: SRB for illustrative purposes only

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[1)] The resolution authority may extend the period in paragraph 1 up to a maximum of two months since the application of the bail-in too in **exceptional circumstances**, and if it is necessary for achieving the resolution objectives (BRRD, Art. 52 (4)).

2 Operational Guidance BRP AR: Capabilities to draw up a BRP

Governance arrangements to produce, update and monitor a BRP

- **List of stakeholders** and committees involved in the production, review, validation, monitoring and update of the BRP

- The **interconnections/interactions** between stakeholders
  - communication arrangements, information exchange (e.g. inputs/outputs, meetings between units/departments, information sharing, escalation of issues) and channels used

- The description of the **tasks and the operational steps** to be conducted
  - including timelines, sequences, involved parties and outputs to be produced in each step
  - data gathering process, operation of MIS, drafting of the BRP, production of financial projections, potential appointment of external advisors, interactions with resolution authorities and/or supervisors, internal and external reporting, definition of Key Performance Indicators (KPIs), validations of the working assumptions and final deliverables, final sign-off, submission, possible amendments to the BRP, monitoring and reporting

- The process to produce and present to the Resolution Authority the **progress report** on the implementation of the BRP at least every 6 months as per Art.52.10 BRRD

2 Operational Guidance BRP AR: Demonstration of long-term viability

Main features of the analysis:

1) Single scenario

2) Capability-oriented

a) Capability to **identify the Core Bank**, i.e. to describe the strategic characteristics of and provide a preliminary analysis of the target business model post resolution

b) Capability to **identify** and **quantify** the effects of **business reorganisation measures**

c) Capability to **combine and implement business reorganisation measures**

d) Capability to provide **financial projections**

e) Capability to **evidence post-OBBI long-term viability**

2 Operational Guidance BRP AR: Demonstration of long-term viability

1. Core Bank Identification

Minimum set activities to be preserved post open bank bail-in (OBBI)

2. Selection of relevant recovery options

Expected to contribute to reaching the Core Bank and/or enhancing post-OBBI long-term viability

3. Selection of complementary reorganisation measures

(including cost cutting measures)

Expected to contribute to reaching the Core Bank and/or enhancing post-OBBI long-term viability

4. Financial projections

- Compatibility analysis
- Optimal combination
- Implementation roadmap
- Sensitivity analysis
- Quantification of the MRC

5 Demonstration of post-OBBI long-term viability?

- Return on Equity of at least [8%-10%]
- Maximum CIR of [50%-60%]
- Compliant with prudential requirements

Source: SRB for illustrative purposes only

2 Operational Guidance BRP AR: Core Bank identification

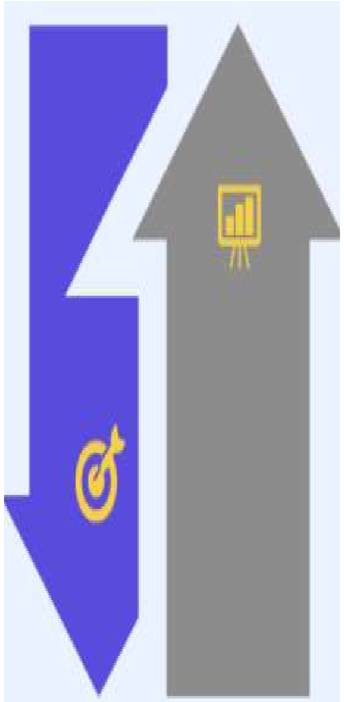
- **Minimum set of activities and business lines** that are to be performed by the resolved institution, after the use of the OBBI tool, **at the end of the reorganisation period**

➡ Elements to consider for the description of the Core Bank, including CEFs, CBLs, MLEs, RLEs, KLEs, MIS, FMIs, geographical presence, branches, and FTEs

- Core Bank is expected to be **stable and not scenario-dependent**

➡ The Core Bank composition **partially justifies the implementation of the OBBI tool,** e.g. the reorganisation may support the preservation of critical functions, which are expected to be stable regardless of the scenario considered. However, the contribution of such critical functions may not be sufficient to reach the post-OBBI long-term viability thresholds

➡ Institutions to **provide the rationale** as to why a critical function would not be considered in the **scope of the Core Bank** (e.g. activities that cannot be restructured, activities that could be sold to a willing acquirer, or a change of the geographical perimeter)



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2

Operational Guidance BRP AR: Demonstration of long-term viability

Scenario for the calculation

- Institutions are free to select the scenario. Focus is on capabilities.

- Requisites for the scenario
  - a) Resolution scenario (FoLTF)
  - b) Bail-in implemented
  - c) No recovery options implemented and
  - d) Default driven by structural losses

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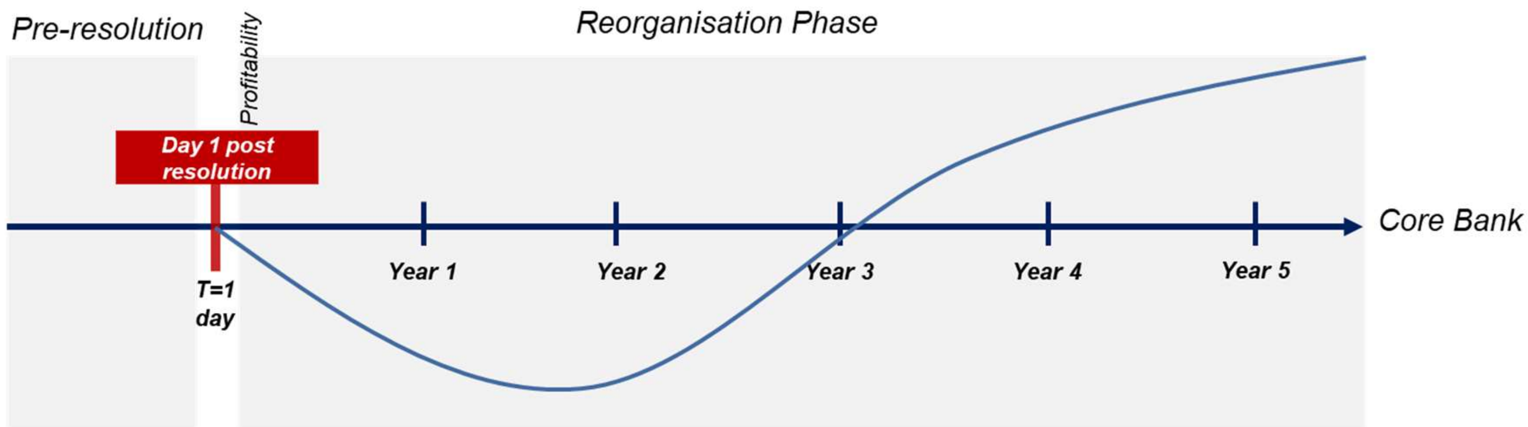
Reorganisation period

The timespan starting after the application of the OBBI tool and ending at the moment when the institution is considered post-OBBI long-term viable within the maximum duration of 5 years



Source: SRB for illustrative purposes only

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2 Operational Guidance BRP AR: Demonstration of long-term viability

Need to ensure reasonable prospects of long term viability post OBBI

+

Impossibility to ex-ante know the root cause of future crisis

=

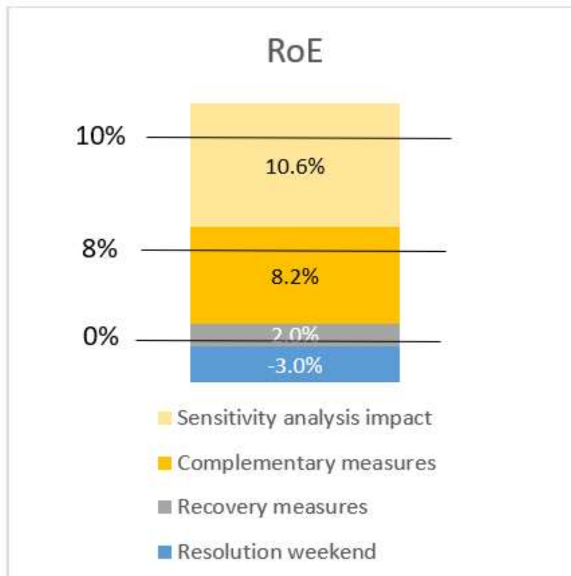
Only one single scenario to be considered (unlike the ORC in the Recovery Plan)

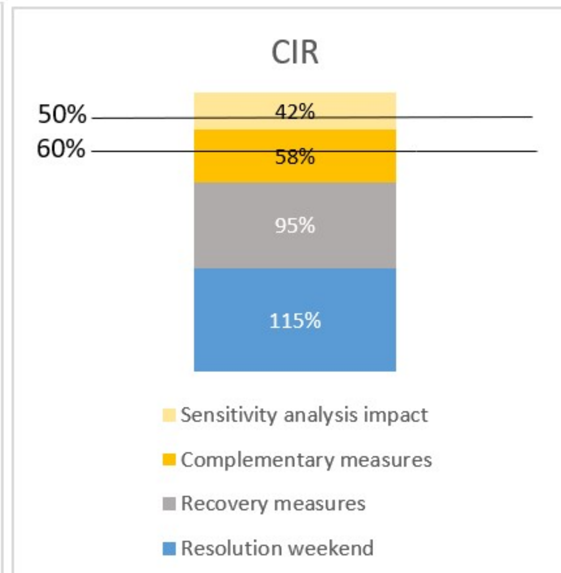
+

MRC to cope with uncertainties of the scenario

1 Meeting viability definition

2 MRC
(identification of potential buffers)





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Source: SRB for illustrative purposes only

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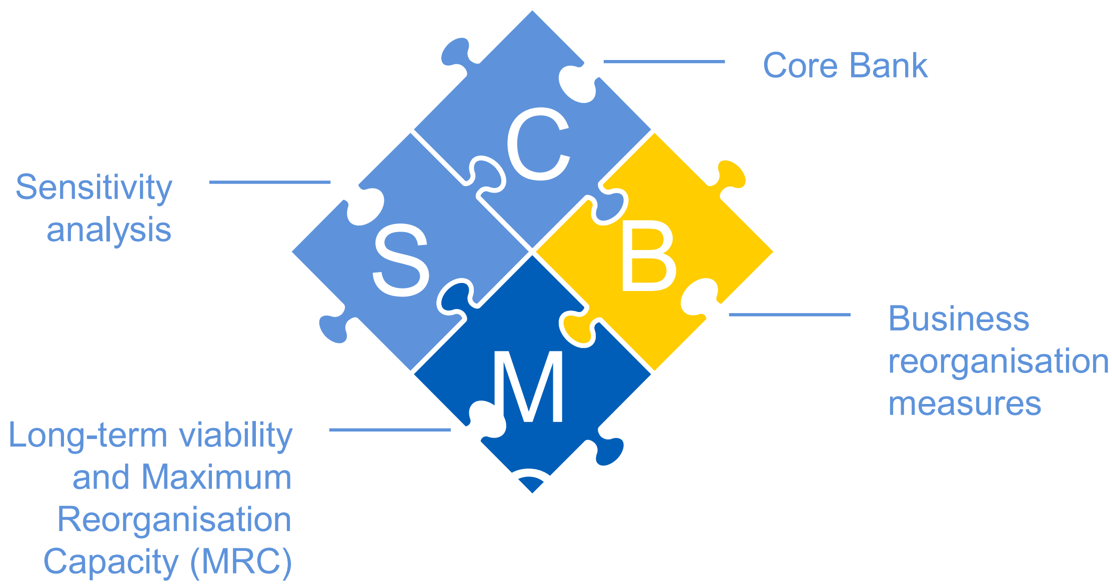
3 BRP AR QuantitativeTemplate: Benchmarking Analysis - Scope

Information of the BRP AR
Reference document: latest version of the BRP AR
Entities in scope: Significant Institutions (SIs) with OBBI as either preferred or variant resolution tool
Benchmarking performed: during Q4 2024 and Q1 2025
Objective: to identify best practices, assess how banks evidenced long term viability and to complement the Operational Guidance on BRP AR

Material aspects considered in the assessment



3 BRP AR QuantitativeTemplate: Benchmarking Analysis - Results

Conclusions of benchmarking analysis

1. **Heterogeneous results** provided (content and quality). Need for further harmonisation
2. **Need for further improvement** of most of BRP ARs
3. **Call for more guidance**
4. Core Bank: Institutions displayed **a sizeable reduction vs bank ‘as is’** in terms of Total Assets and TREA
5. Banks presented **wide range of recovery options** and **complementary reorganisation measures**
6. Banks were able to **display RoE reaching the viability** [8% to 10%] **threshold well before the max 5 years post resolution week-end**

3 BRP AR QuantitativeTemplate

Not compulsory, but institutions are encouraged to use it

Such descriptions are in any case expected even if the BRP AR quantitative template is not used

Structured template intended for:

1. Setting out and clarify SRB to the content of the BRP AR
2. Evidence institution's capabilities to produce the minimum elements of a BRP (CDR 2016/1400)
3. Ensure completeness, consistency and comparability

Supports the provision of the quantitative descriptions expected in the BRP AR.

i. the quantitative description of the Core Bank
ii. the provision of reasonable prospects of achieving post-OBBI long-term viability
iii. the quantification of the MRC

- The template leverages on the **Standard Reporting Template** for the Recovery Plan
- Financial information is based on **FinRep structure**

3 BRP AR QuantitativeTemplate

1. Intro tab

Provides an explanation on how to fill each of the tabs in the BRP AR Qualitative Template

- Template to be provided in **Excel file** (xlsx)

- To **ONLY** fill in the **blue cells**

- **Naming convention**: <specific document name>_<Parent company name>_<Cut-off date>.<FileExtension>
    - <specific document name>: BRP AR_quantitavite template
    - <Parent company name>: e.g. XXX Bank N.V./ S.A.
    - <Cut-off date>: the cut-off date of the document in the format YYYY-MM-DD
    - <FileExtension>: ‘xlsx’.

3 BRP AR QuantitativeTemplate

2. ID information

Institution Details	
Institution Name	
LEI Code	
JST Code	
Consolidation level	
MPE strategy	
Submission details	
Submission date	
Reference date	
Contact details	
Contact Name	
Phone number	
Email	
Additional details (optional)	

Institution information

Level of consolidation

Reference date

Main responsible

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3 BRP AR QuantitativeTemplate

3. Entity view

Provides an overview of the bank 'as is' vs 'Core Bank'

To be complemented in the BRP AR :

To provide justification of the elements to include in the Core Bank

Entity within the group

CFs or liquidity provider?

									Critical Functions		Core Business Lines		Geographical Presence (jurisdictions)		Branches		FTEs	
	Entity Name	LEI / TIN if LEI not available	Entity Type	Country Code	Total Assets (€ min)	Part of Core Bank	RLE	KLE	#before resolution as at the reference date of the BRP AR	#after reorganisation	#before resolution as at the reference date of the BRP AR	#after reorganisation	#before resolution as at the reference date of the BRP AR	#after reorganisation	#before resolution as at the reference date of the BRP AR	#after reorganisation	#before resolution as at the reference date of the BRP AR	#after reorganisation
1																		
2																		

Is it included in the Core Bank?

Comparison of relevant features for the definition of the Core Bank as at the reference date vs at the end of the reorganisation period

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3 BRP AR QuantitativeTemplate

4. Reorganisation measures

Overview of reorganisation measures

Drop down menu

Recovery option / complementary business reorganiation measure

	Name	Category	Subcategory (free text)	From	Type
1					
2					
3					
4					
5					

Description of the measure. Intended to restructure, suspend, sale over the reorganisation period or write down over the reorg period

Drop down High/Medium/Low
- Credibility: Ability to implement in crisis
- Feasibility: Operational capacity to implement

Considering time to prepare, implement and benefit

Drop down Yes/No

Included in the optimal combination?	Credibility	Feasibility of option	Impact on long term viability	Time until full impact (days)	Book value (€ mln)
Yes	High	High	High	180	2648
No	Medium	Medium	Medium	270	1243
Yes	High	High	High	180	4215.00

Link with balance sheet projections

Drop down High/Medium/Low

3 BRP AR QuantitativeTemplate

4. Reorganisation measures

Overview of business reorganisation measures

P&L Effect	
Effect on Operating Income (Row 19 fin proj tab) (Yes/NO)	Effect on Operating costs (Rows 20 to 24 fin proj tab) (Yes/NO)
No	Yes
Yes	No
Yes	Yes
No	No
Yes	Yes
Yes	Yes

Relevant for the automatic calculation of the effect in the CTI ratio

To populate by banks
Effect in the P&L account is assumed to be the opposite the year of implementation compared to the rest of the reorganisation period

P&L (€ mln change)					ROE (percentage points change)					CtI (percentage points change)				
YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5
0	-400	100	200	300	0%	-11%	3%	6%	9%	0.0%	29.9%	-7.5%	-15.0%	-22.4%
20	-30	-40	-50	-60	1%	-1%	-1%	-1%	-2%	-0.7%	1.1%	1.4%	1.8%	2.2%
					0%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0.0%	0.0%
					0%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0.0%	0.0%

CET1 (€ mln change)					CET 1 Ratio (percentage points change)					TCR (€ mln change)				
YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5
50	-400	100	200	300	0.14%	-1.29%	0.42%	0.77%	1.13%	50	-400	100	200	300
20	-30	-40	-50	-60	0.07%	-0.16%	-0.13%	-0.17%	-0.20%	20	-30	-40	-50	-60
					0.00%	0.00%	0.00%	0.00%	0.00%					
					0.00%	0.00%	0.00%	0.00%	0.00%					

TCR (percentage points change)					RWA (€ mln change)					LCR (percentage points change)					Comments
YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5	YE 1	YE 2	YE 3	YE 4	YE 5	
0.52%	-1.25%	0.47%	0.83%	1.19%	100	-200	-300	-350	-400						
0.07%	-0.10%	-0.13%	-0.17%	-0.20%											
0.00%	0.00%	0.00%	0.00%	0.00%											
0.00%	0.00%	0.00%	0.00%	0.00%											

Automatically calculated
Takes as a benchmark the ‘as is’ reference date

3 BRP AR QuantitativeTemplate

5. Compatibility analysis

To show the outcome of the compatibility assessment as per the [EBA GLs on the ORC]

Drop down menu: Fully compatible, partially compatible or incompatible

Interconnection matrix

	BRM1	BRM2	BRM3	BRM4	BRM5	BRM6	BRM7	BRM8	BRM9	BRM10	BRM11	BRM12	BRM13	BRM14
Business reorganisation measure 1														
Business reorganisation measure 2	Incompatible													
Business reorganisation measure 3														
Business reorganisation measure 4														
Business reorganisation measure 5														
Business reorganisation measure 6														
Business reorganisation measure 7														
Business reorganisation measure 8														
Business reorganisation measure 9														
Business reorganisation measure 10														
Business reorganisation measure 11														
Business reorganisation measure 12														
Business reorganisation measure 13														
Business reorganisation measure 14														

3 BRP AR QuantitativeTemplate

6. P&L account projections

Summary of FinRep (F.02.00). Three-step approach:

P&L

1: P&L account throughout the reorganisation period without the application of any measure

Impact

2: **Individual effect** in the P&L account of the measures included in the optimal combination (measures that enable the bank to be viable in the long-term)

- To consider the time required for each measure to produce the planned effects
- To consider the operational capacity of the bank to implement measures simultaneously or sequentially

⇨ To provide the operating income and operating cost after the application of the optimal combination
The changes in the RoE and CIR are automatically calculated

Quantification

3. Individual effect in the P&L account of the measures for the **sensitivity analysis** (the max cost-cutting measures additional to the ones in the optimal combination that the bank might implement in case of need):

⇨ To consider credibility and feasibility of the implementation together with the optimal combination
MRC in terms of RoE and CIR is automatically calculated

3 BRP AR QuantitativeTemplate

7. Balance sheet projections

Summary of FinRep (F.01.01; F.01.02; F.01.03) as well as Own funds and TREA from CoRep

Assets (F 01.01)	As at the reference date of the BRP AR	Res. Weekend post bail-in	Reorganisation period				
			T + 1	T + 2	T + 3	T + 4	T + 5
Cash, cash balances at central banks and other demand deposits							
Financial assets held for trading							
Non-trading financial assets mandatorily at fair value through profit or loss							
Financial assets at fair value through other comprehensive income							
Financial assets at amortised cost							
Debt securities							
Loans and advances							
Derivatives – Hedge accounting							
Fair value changes of the hedged items in							

COREP	As is	Res. Weekend post bail-in	T + 1	T + 2	T + 3	T + 4	T + 5
Own funds (C 01.00)	4000						
o.w. CET 1	2500						
TREA (C 02.00)	30000						

Banks to include:
- Only the effect of the measures in the optimal combination (for reaching long term viability)
- On top of the measures in the optimal combination, banks may be requested to include the effect of the ones in the sensitivity analysis (for reaching the MRC)

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3	BRP AR QuantitativeTemplate

8. Summary tab

	Going Concern / Recovery Phase		Reorganisation Period					
Indicator	As at the reference date of the BRP AR	Res. Weekend post bail-in	YE 1	YE 2	YE 3	YE 4	YE 5	Comments
RoE (percentage points)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
CtI (percentage points)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
CET1 ratio (percentage)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
TC ratio (percentage)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
LCR (percentage)								
MRC Range			YE 1	YE 2	YE 3	YE 4	YE 5	
CtI (percentage points)			#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
RoE (percentage points)			#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Considering only the measures in the optimal combination or also the ones in the sensitivity analysis

Banks expected to be compliant with prudential requirements throughout the reorganisation period

MRC figures coming from the financial projection tab

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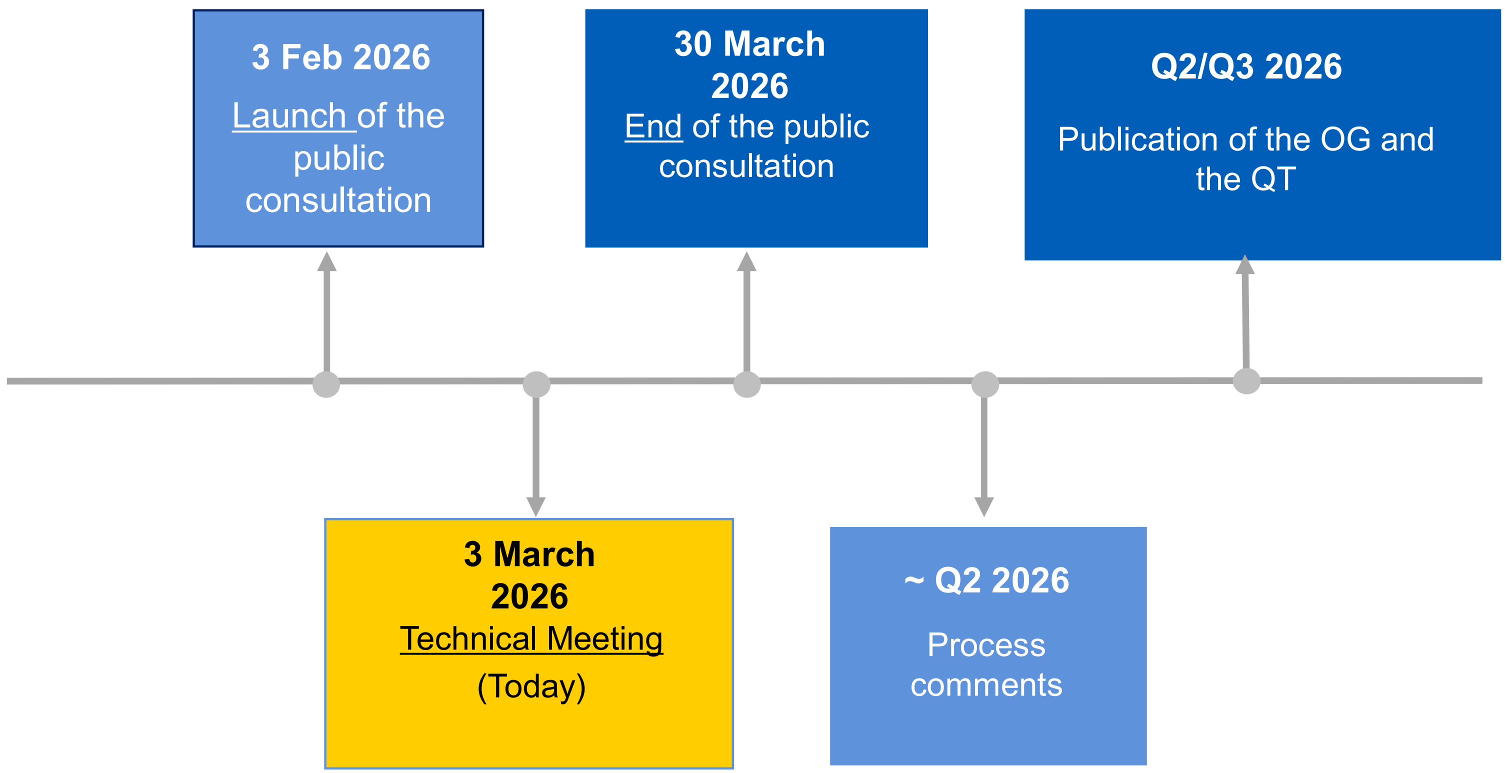
4 Next steps


3 Feb 2026
Launch of the public consultation
3 March 2026
Technical Meeting
(Today)
30 March 2026
End of the public consultation
~ Q2 2026
Process comments
Q2/Q3 2026
Publication of the OG and the QT

Q&A

Questions received in advance of the meeting

1. Operational guidance on BRP AR – General

- Relationship between the work on separability & transferability and BRP AR. To clarify the interactions between the transfer strategy and the work on BRP AR given the overlap between both frameworks.

- Relationship between the Recovery plan and the BRP. How the implementation of recovery options could affect the feasibility of the BRP?

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Questions received in advance of the meeting

1.1. Operational guidance on BRP AR – Governance

- Governance documentation for drawing up a BRP. To clarify the level of granularity expected for the information flows, responsibilities and escalation paths for the purposes of the BRP AR.

- Updates of the BRP AR. Does the SRB expect an annual update of the BRP AR?

- Document management of the BRP AR. To make explicit reference to the inclusion in the BRP AR to the set of Lessons Learned, and not to the test performed and planned on the matter.

- Document management of the BRP AR. Regarding document management, approvals, and identification of changes, these should be common to all resolution tools (BIPB, FMI CP, etc.) in order to ensure consistency.

Questions received in advance of the meeting

1.2. Operational guidance on BRP AR – Core Bank

- Core Bank definition. Is it possible to cross refer to other documents for the identification of the elements of the Core Bank?

Questions received in advance of the meeting

1.3. Operational guidance on BRP AR – Reorganisation measures

- Use of recovery options in the BRP AR. Are institutions expected to re-calculate their financial impacts because the bank is now in resolution or can we reuse the recovery-plan numbers?

- Number of reorganisation measures. Is there any expectation regarding the number of business reorganisation measures?

- Assessment of credibility and feasibility. What are the drivers for scoring the feasibility and credibility in high, medium or low?

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Questions received in advance of the meeting

1.4. Operational guidance on BRP AR – Scenario

- Any business line can be loss making. Could the SRB clarify that the statement “all business lines may be loss-making” does not imply that institutions must assume losses across all business divisions in the adverse BRP scenario?

- No one-off event which would not necessitate the reorganisation of the institution. Why is a “one off” scenario excluded?

Questions received in advance of the meeting

1.5. Operational guidance on BRP AR – post-OBBI long-term viability and MRC

- Post-OBBI long-term viability metrics. Rationale for the selection.
- Post-OBBI long-term viability thresholds. Possibility of deviations from the by default approach.
- Implementation sequence. Value added and rationale given dependency on the scenario.
- Five years of financial projections. Rationale for the provision vs 18 months capital measures in the recovery plan.

Questions received in advance of the meeting

2. BRP AR Quantitative Template

- No mandatory nature. To clarify whether it is mandatory.
- Value added. To clarify the value added of the template.
- Simplification. How is simplification considered?
- Proportionality. How is proportionality taken into account?
- BRP vs BRP AR. To clarify the difference between the projections therein.
- BRP AR and quantitative template. To clarify relation between both docs.
- Scope of entities in the entity view. To be explained.
- CF, CBLs, branches and FTEs in the entity view. Is the data expected only numerical or also qualitative?
- Individual effect of the measures. Reasons for the request.
- Structure of financial projections tab. Content of the building blocks.

Floor is open for further questions

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THANK YOU

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https://srb.europa.eu

ANNEX
MAPPING EXPECTATIONS FOR BANKS TO OPERATIONAL GUIDANCE ON BRP AR

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A Mapping EfBs to Operational Guidance on BRP AR

Deep dive into Expectations for Banks *(literal from the EfBs)*

Governance for the preparation and execution of a BRP, Article 27(16) SRMR and Article 52 BRRD

- *It is key that banks are able **to plan and execute** restructuring effectively and on a timely basis in the event of resolution*

Demonstration of post-OBBI long term viability as a pre-requisite for the application of OBBI, 27(16) SRMR and Article 52 BRRD

- *The key elements of a potential business reorganisation assessment **need to be already prepared in going concern***
- *To this end, **already in the resolution planning phase**, potential **restructuring measures** need to be considered that are generally suited to meet the resolution objectives, **to fulfil relevant regulatory requirements** on a forward-looking basis **and to return back to a viable business model that is sustainable in the long-term**.*

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A Mapping EfBs to Operational Guidance on BRP AR

Deep dive into Expectations for Banks *(literal from the EfBs)*

To be carried out in the resolution planning phase.	• *The SRB expects banks to prepare **ex ante preliminary assessments** of key elements of a business reorganisation plan to ensure resolution readiness.*
Core Bank definition	• *the analyses are performed (i) for the **current structure** and (ii) for the structure **after the implementation of recovery measures***
Scenario definition	• *The analyses should be underpinned by necessary information to allow IRTs to assess the impact of the business reorganisation on critical functions and financial stability, e.g. by **stating the underlying assumptions, such** as **key macroeconomic variables***
Identification of credible and feasible of the measures	• *identify measures that **could be implemented post open bank bail-in*** • *banks are expected to, inter alia, (i) **identify and describe** potential measures aiming to restore the long-term viability of the bank and provide an initial evaluation of those measures, (ii) indicate **timelines** needed for the execution and implementation, including a description of the **necessary steps** and (iii) put in place **sufficient capabilities** that enable resolution authorities to assess the elements under (i) to (ii) during resolution.* • *indicate the relevant **steps and their expected timeline for the implementation of the proposed measures**;*

Single Resolution Board

A Mapping EfBs to Operational Guidance on BRP AR

Deep dive into Expectations for Banks *(literal from the EfBs)*

Identification and effect of the measures on post-OBBI long term viability.	• *have **identified and evaluated** the measures available to **restore their long term viability** post open bank bail-in* • *have **detailed the measures that could be considered in a business reorganisation plan*** • *to conduct an analysis of **measures** potentially available **to restore long-term viability***
Viability metrics and thresholds	• *the proposed measures must be **compatible with the requirement stated in the restructuring plan** which **aims to restore the institution's or entity's long-term viability** at minimum cost to the state and which also aims to mitigate potential distortions to competition*
Provision of financial projections	• ***demonstrate how long-term viability could potentially be restored** through the proposed measures* *1.potential costs and the impact of the business reorganisation **on the profit and loss statement and the balance sheet**;* *2.a description of potential **funding requirements during the reorganisation** period and potential sources of funding;* *3.any **potential proceeds from the divestment of assets**, entities or business lines envisaged by the business reorganisation plan* • *The analyses should be underpinned by necessary information to allow IRTs to assess the impact of the business reorganisation on critical functions and financial stability, e.g. by **projecting the impact on/evolution of the profit and loss statement and the balance sheet*** (provision of financial projections)*; and*
Provision of key financial indicators	• *The analyses should be underpinned by necessary information to allow IRTs to assess the impact of the business reorganisation on critical functions and financial stability, e.g. by describing the **evolution of the key financial metrics***