

Upcoming Consultations and Requests to the Industry for 2027

The Single Resolution Board (SRB) aims to promote transparency and predictability by publishing, on an annual basis, an overview of planned public consultations and deliverables that banks will be required to submit in subsequent years.

Key change: a risk-based shift for bank-specific materials from annual to every three years

The SRB is moving from annual requests to a three-year submission cycle for a broad set of materials requested of banks (as detailed in Table 2.2), effective from 2027. This change - applicable where no material resolvability concerns exist - aims to reduce administrative burden while maintaining resolvability. Requests of individual banks will be informed by resolvability assessments, testing outcomes, on-site inspections and the SRB's evolving priorities. The update underscores the SRB's commitment to streamlining processes without compromising resolvability standards. Over the medium term, under the assumption of legal stability, banks with consistently satisfactory resolvability performance can expect this adjustment to reduce requests related to those bank-specific deliverables each year by up to one-third compared to the current situation. Moreover, where deliverables remain up to date and to purpose, banks can confirm that when due rather than requiring resubmission.

Publication content

This publication includes **four tables** summarising key requests and engagements¹:

- Table 1 - **Public consultations and industry engagements.** Outlines planned consultations and policy-related discussions with stakeholders;
- Table 2.1 - **Annual data requests and deliverables.** Details mandatory submissions arising from the [Expectations for Banks](#) (EfB) and/or the SRB common priorities, applicable to all banks under the SRB's remit that are earmarked for resolution;
- Table 2.2 – **Deliverables subject to the three-year cycle update.** Provides an indicative overview of bank-specific submissions for which the annual requirement will be replaced, based on the satisfactory outcome of the resolvability assessment, by either an update or a reconfirmation every three years. Banks receive their individual lists of bank-specific deliverables in their annual priority letters;
- Table 3 – **Administrative and Single Resolution Fund (SRF) contributions.** Lists all requests related to the calculation of administrative fees and SRF contributions.

¹ The list below does not include any potential additional requests made on behalf of National Resolution Authorities (NRAs).

The purpose of this document is to support banks and stakeholders in allocating resources more effectively and anticipating their workloads. Right to be Heard (RTBH) processes and other individual exchanges are not included in this document due to their confidential and non-public nature.

This document is for information purposes only and does not impose any new requirements or obligations. Bank-specific requests for each year are communicated directly to the relevant institutions via annual priority letters.

Table 1: List of SRB Consultations in 2027

Topic	Title of Request	Description	Scope ²	Timeline
MREL	MREL policy update	MREL policy update implementing legislative changes (CMDI review) and other clarifications	Open/Voluntary	Q2 2027
Expectations for Banks [2.3]	Engagement with the industry regarding the update of the Operational guidance on bail-in playbooks - Workshop	The update aims to reflect and cross-reference recent publications and ensure alignment with policies and guidance issued since the latest update of the bail-in guidance in June 2022	Open/Voluntary	Q2 2027

² **Guidance on scope:** i) open/voluntary: open to all stakeholders, e.g., public consultations; or on a voluntary basis (e.g., as part of a right to be heard process), ii) all: concerns all banking groups [under the SRB's remit](#), iii) resolution groups: all banking groups under the SRB's remit which are earmarked for resolution (both SPE and MPE), iv) limited: a sub-set of banks under the SRB's remit, e.g., all banks with a bail-in resolution strategy. Please note that all the aforementioned definitions might encompass subsidiaries reporting on an individual basis, so e.g., "resolution groups" will also cover some subsidiaries, in line with specific instructions from IRTs or relevant accompanying reports.

Table 2.1: List of SRB annual requests and EfB deliverables

Topic	Title of Request	Description	Scope	Final deadline for submission
MREL	EBA MREL-TLAC report	The SRB collects the MREL/TLAC report from banks under its remit on a quarterly basis. This template, developed by the EBA, is submitted in accordance with Commission Implementing Regulation (EU) 2021/763 and covers key data points that enable the verification of compliance with MREL requirements.	Resolution Groups	Q4 2026: 18/02/27 Q1 2027: 19/05/27 Q2 2027: 18/08/27 Q3 2027: 18/11/27
	SRB MREL quarterly monitoring	The SRB regularly asks banks to complete a template that provides an overview of additional MREL data points not included in the Commission Implementing Regulation (EU) 2021/763 MREL/TLAC report, primarily quarterly MREL issuances and forecasts. These additional data points are used to populate the SRB's MREL dashboards, which are published on the SRB website.	Resolution Groups	Q4 2026: 18/02/27 Q1 2027: 19/05/27 Q2 2027: 18/08/27 Q3 2027: 18/11/27
	Funding plan	In accordance with the SRB Operational Guidance for banks on resolvability self-assessment , banks are required to submit a funding plan at least annually. The document must demonstrate the bank's ability to achieve or maintain compliance with MREL requirements.	Resolution Groups	31/12/2027

Expectations for Banks [general]	Resolvability work programme for 2027	On the basis of the SRB annual priority letters, and in line with the Expectations for Banks (2020), banks are expected to draft a resolvability work programme endorsed by banks' management bodies, which outlines how they intend to address expectations and concrete resolvability priorities through different deliverables, timelines, milestones and budget. This proposal by banks is prepared on an annual basis and outlines measures for the calendar year and any follow-up arising from the outcome of the resolvability assessment.	Resolution Groups	01/02/2027
	2028 Resolvability self-assessment report	Under the updated SRB Policy on resolvability assessment and self-assessment report , banks are expected to submit the report using the format and template specified by the SRB. The report should reflect the bank's resolvability self-assessment as at 31 December of the preceding calendar year. This submission is required once every two years, with the next update expected in 2028.	Resolution Groups	31/01/2028
Expectations for Banks [1.4]	Resolvability testing outcome report	As per SRB Operational Guidance on Resolvability Testing for Banks , an outcome report is expected for each test performed by the bank and communicated with the Multi-Annual Testing Programme	Resolution Groups	<i>As per the specific deadlines agreed as part of the Multi-Annual</i>

		(MATP) as part of annual priority letters. Normally, it will result in several testing outcome reports per institution per year (depending on the bank-specific MATP).		<i>Testing Programme for each bank</i>
Resolution Planning Reporting	EBA Resolution Reporting standard templates	The SRB collects resolution planning reporting in line with the requirements set out in the Commission Implementing Regulation (EU) 2025/2303 of 14 November 2025. This data is necessary for resolution planning purposes.	All	31/03/2027 (RESOL1) 30/04/2027 (RESOL2)

Table 2.2: List of additional potential SRB requests in 2027 based on the outcome of the resolvability assessment³

Topic	Title of Request	Description	Scope
MREL	Self-assessment template on eligible liabilities	The SRB asks banks to complete a self-assessment template against the requirements for eligible liabilities set out in the relevant provisions of the CRR and Delegated Regulation (EU) No 241/2014, as amended by Delegated Regulation (EU) 2023/827. This applies to specific issuances that are periodically identified and communicated by the SRB. For further details, please refer to para 110 of the MREL policy .	Resolution Groups
	Additional Liability Reporting	The SRB requests some banks to complete the Additional Liability Report (ALR) annually to collect specific MREL data points not included in the Commission Implementing Regulation (EU) 2021/763 MREL/TLAC report. This requirement applies primarily to banking groups operating under a multiple point-of-entry (MPE) resolution strategy.	Limited
Expectations for Banks [1.1-1.3]	Documents on capabilities related to Governance	As outlined in the Expectations for Banks document (2020), banks are expected to demonstrate several capabilities related to the overall governance of resolution matters. Deliverables under this requirement must provide evidence that the institution possesses these capabilities.	Limited

³ The requests listed in Table 2.2 are addressed only to sub-sets of banks depending on their specific characteristics based on type, business model, resolution strategy and/or the outcome of the assessment of their respective resolvability capabilities. Where applicable, these additional requests have already been identified by the Internal Resolution Team (IRT) in the annual priority letter issued to each bank. Such requests are designated as dedicated deliverables for the 2027 resolution planning cycle. The submission timeline for each deliverable is specified in the priority letter, with a default deadline of 31 December 2027 unless otherwise stated.

Where the outcome of the resolvability assessment, as reflected in the heatmap, indicates that no material issues are currently identified or that only limited areas remain to be further enhanced, the relevant deliverable will be subject to a three-year cycle and requested only once every three years. In such cases, the IRT will explicitly indicate in the bank's annual priority letter the year in which an update is required.

Expectations for Banks [2.3]	Bail-in playbook	On the basis of the Operational guidance on bail-in playbooks (2020, update in 2022), banks for which the resolution strategy foresees the bail-in tool (on a standalone basis or in combination with other resolution tool(s)) have been asked to develop bail-in playbooks, which support the execution of the write-down and conversion of capital instruments and eligible liabilities, as well as the execution of the bail-in tool in resolution.	Limited
Expectations for Banks [2.3]	MBDT dry-run reports	Based on the minimum bail-in data template (MBDT) guidance (2024) to run a test by filling in the MBDT.	Limited
Expectations for Banks [3.1]	Identification of Key Liquidity Entities (KLEs) and Key Liquidity Drivers (KLDs), Methodology to estimate liquidity and funding needs (qualitative note) and quantitative outcome of the estimations	Under the revised SRB Operational guidance on liquidity and funding in resolution, the SRB may request banks to (i) perform an identification of their Key Liquidity Entities and their Key Liquidity Drivers and to (ii) estimate liquidity and funding needs in resolution – both at the level of the resolution group and at the level of the KLEs – using a methodology developed for this purpose.	All
Expectations for Banks [3.3]	Collateral note and SRB collateral template	Under the revised SRB Operational guidance on liquidity and funding in resolution, the SRB may request banks to (i) provide a detailed note on their collateral management framework and their capabilities to identify and mobilise collateral in resolution and (ii) submit an Excel file reporting the time required to mobilise certain asset classes.	All
Expectations for Banks [4.1]	Additional OCIR information	On the basis of the Expectations for Banks document (2020) and the 2025 Operational guidance on operational continuity in resolution (OCIR), the SRB may ask banks to provide the necessary information to demonstrate the bank's OCIR capabilities, where not covered by the EBA Resolution Reporting standard templates.	Limited

Expectations for Banks [5.1 and 5.3]	Deliverables related to MIS related capabilities (could be covered under other deliverables where relevant)	As set out in the SRB Expectations for Banks document (2020), banks are expected to demonstrate several capabilities related to information systems and data requirements (principles 5.1. and 5.3.). Deliverables under this requirement should illustrate how the institution meets these capabilities. Some capabilities in this area may also be addressed through other deliverables (e.g., on OCIR, FMIs or bail-in).	Limited
Expectations for Banks [5.2]	Valuation Data Index (VDI) – gap analysis and Valuation Playbook	Under the Expectations on Valuation Capabilities (EoVC), banks in scope are expected to submit (i) a Valuation Data Index gap analysis and (ii) a first draft of Valuation playbooks, focusing on valuation self-assessment, the use of internal valuation capabilities for loans and securities (sub-) clusters, and governance process.	Limited
Expectations for Banks [6.1-6.2]	Communication plan	Banks are expected to update and submit the communication plan to the SRB by April 2028, in line with the timeline for achieving compliance with the Operational guidance for banks on communication in resolution .	Limited
Expectations for Banks [7.2]	Separability Analysis Report and Transfer playbook	Under the Operational guidance for banks on separability for transfer tools , banks for which the resolution strategy envisages a transfer tool have been asked to submit a Separability Analysis Report (SAR) and a Transfer Playbook. The latter is an operational document, where banks outline the measures (e.g., governance, communications) they would take to implement a (partial) transfer.	Limited
Expectations for Banks [7.1-7.3]	Solvent Wind Down plans and playbooks	Introduced via the Operational guidance on the solvent wind-down of trading books (SWD) in 2021, banks with material trading activities have been asked to deliver SWD plans and playbooks. The SWD plans describe the activities and strategies of these banks to exit their trading books in an orderly way and without jeopardising financial stability. SWD playbooks focus on the internal steps and actions a bank has to take to execute the wind down.	Limited

Expectations for Banks [7.3]	Business Reorganisation Plan Analysis Reports (BRP AR)	As set out in the SRB Expectations for Banks document (2020) (principle 7.3), banks whose foreseen resolution strategy is bail-in are expected to prepare and submit a BRP Analysis Report. This document should identify and evaluate the measures available to restore their long-term viability post resolution and to demonstrate the bank's capabilities in preparing a potential BRP.	Limited
--	--	--	----------------

Table 3: List of SRB requests related to administrative and SRF contributions

Topic	Title of Request	Description	Scope	Timeline
Single Resolution Fund	Collection of data for SRF contributions calculation/ corrections of provided data for SRF	In accordance with Article 70(1) of the SRMR, the SRB may, on an annual basis, levy fees - referred to as <i>ex-ante</i> contributions - from the institutions falling under the scope of said Regulation. These contributions are to be paid into the Single Resolution Fund (SRF) when its target level ⁴ no longer meets the threshold set out in Article 69(1) SRMR.	All	01/11/26 – 01/02/27 ⁵
		In accordance with Article 71 of the SRMR, when the available financial means in the SRF are not sufficient to cover the losses, costs or other expenses incurred in resolution action, extraordinary <i>ex-post</i> contributions may be raised from the same institutions and distributed among them according to the same rules governing <i>ex-ante</i> contributions.		01/11/26 – 15/01/27
		In accordance with Article 14 of Commission Delegated Regulation (EU) 2015/63 (DR), banks are required to report relevant data to		

⁴In February 2027, the SRB will perform a target level verification exercise to determine whether the SRF target level meets the necessary threshold (at least 1% of the total amount of covered deposits held by the institutions concerned in all participating Member States (on 31 December 2025) as required by Article 69(1) SRMR).

⁵ Since 31 January 2027, is not a business day, the deadline is extended to the following business day.

		the SRB each year, to enable the calculation of the SRF contributions when, and if, necessary. Furthermore, pursuant to Article 14(5) DR, banks must submit corrections to previously submitted data without undue delay, whenever updates or corrections are necessary.		
	Consultation on (1) the preliminary amounts of contributions (only in case SRF contributions are collected in 2027) and (2) the preliminary settlements of differences due to restatements (when applicable).	If the SRB does levy contributions, it will provide institutions with the possibility to comment on any aspect of the calculation exercise beforehand. In this consultation, common data points from the calculation of contributions are communicated, allowing institutions to verify the accuracy of the calculation of their SRF contribution together with the data in their individual SRF data reporting forms. The consultation also covers the calculation of the settlement(s) due to restatements of data submitted in relation to previous contribution periods.	Voluntary	In principle, 1 st half March 2027

Administrative contributions	Consultation on the preliminary amounts of administrative contributions	The SRB runs consultations in relation to the determination of the individual annual contributions to the administrative expenditures of the Board on an annual basis, for the advance instalments on the contributions in Q1 (only for SRB entities) and for the (final) contributions in Q3 (all entities). These consultations allow the SRB to better structure its dialogue with institutions in scope and facilitate the decision-making process.	Voluntary	For advance instalments: January – February 2027 For annual contributions: June-July 2027
-------------------------------------	--	---	-----------	---