JC 2026 31

Annex

to the written statement of the Chair of the Joint Committee at the EP ECON Hearing on 28 September 2026

Joint Committee Deliverables

November 2025 – September 2026

Digital Operational Resilience

2025 Report on Major ICT-related Incidents

Published: 3 June 2026

The Joint Committee published its annual report on major ICT-related incidents under the Digital Operational Resilience Act (DORA). The report provides an overview of major ICT-related incidents occurred in 2025 and reported by financial entities, identifies common trends and vulnerabilities, and supports supervisory convergence in monitoring operational resilience across the EU financial sector.

Reference:

2025 Report on Major ICT- related incidents

Joint ESAs Report in response to the European Commission consultation pursuant to Article 58(3) of Regulation (EU) 2022/2554 (DORA)

Published: 17 December 2025

The Joint ESAs adopted a report in response to the European Commission's consultation under Article 58(3) of DORA. The report provides recommendations on the implementation of the DORA framework, identifies areas where further clarification may be beneficial and contributes to the future review of the Regulation.

Reference:

Joint ESAs Report in response to the European Commission consultation pursuant to Article 58(3) of Regulation (EU) 2022/2554 (DORA)

Joint ESAs' Q&As under the Digital Operational Resilience Act (DORA)

Published: 2026

The Joint ESAs regularly issue Questions and Answers to support the consistent application of DORA across the European Union. The Q&As provide supervisory clarifications on selected provisions and respond to practical implementation questions raised by stakeholders.

Reference:

Joint ESAs' Q&As under the Digital Operational Resilience Act (DORA)

2026 Designation of Critical Third-Party Providers (CTPPs)

Published: 18 December 2025

The Oversight Forum coordinated preparations for the 2026 designation of Critical ICT Third-Party Providers under DORA. The work supported cooperation among the ESAs and national competent authorities in implementing the new oversight framework.

Reference:

[2026 Designation of CTPPs]

ESA Statement toward a consistent and risk-based approach for ICT risks from frontier AI models

Published: 31 July 2026

The statement calls for a cross-sectoral, risk-based and consistent supervisory approach to mitigate the ICT risks stemming from frontier AI models. The ESAs outline measures to help financial entities strengthen their operational resilience against cyber risks linked to frontier AI models. Particular emphasis is placed on the prevention, detection and management of these risks. The statement underlines that financial entities should have robust governance and risk management frameworks in place to support the effective management and mitigation of cyber risks associated with frontier AI models. It also updates on ongoing and planned DORA oversight activities for critical ICT third-party providers (CTPPs) to address this risk.

Reference:

[ESA Statement toward a consistent and risk-based approach for ICT risks from frontier AI models]

Consumer Protection and Financial Innovation

Factsheet on Fraud and Scams in the Use of AI

Published: 15 December 2025

The factsheet raises awareness of fraud schemes exploiting artificial intelligence technologies and provides practical guidance to help consumers identify and avoid increasingly sophisticated scams.

Reference:

[Factsheet on fraud and scams in the use of AI]

Factsheet on Crypto Fraud and Scams

Published: 15 December 2025

The publication explains the main risks associated with crypto-related fraud and provides consumers with practical recommendations before investing in crypto-assets or using crypto-asset services.

Reference:

[Factsheet on crypto fraud and scams]

Joint ESAs' Q&As on PRIIPs

Published: 5 December 2025

The European Supervisory Authorities (EBA, EIOPA and ESMA – ESAs) published an updated set of *Consolidated Questions and Answers (Q&As) on the PRIIPs Key Information Document (KID)*. This document aims to promote consistent supervisory approaches and practices in relation to the application of the PRIIPs Regulation (EU) No 1286/2014 and the Delegated Regulation (EU) 2021/2268.

Reference:

[Joint ESAs' Q&As on PRIIPs]

PRIIPs KID Language Requirements

Published: 5 December 2025

The document provides an updated overview of Member States' language and notification requirements applicable to PRIIPs Key Information Documents, facilitating compliance by market participants.

Reference:

[PRIIPs KID Language requirements]

Sustainable Finance

Final Report on the Joint Guidelines on Environmental, Social and Governance (ESG) Stress Testing

Published: 8 January 2026

The Joint ESAs adopted final Guidelines on ESG stress testing to support the consistent integration of environmental, social and governance risks into supervisory stress-testing exercises across the banking and insurance sectors.

Reference:

[Final Report on the Joint Guidelines on Environmental, Social and Governance (ESG) Stress Testing]

Draft Joint ESAs Q&A under the SFDR Delegated Regulation

Published: 4 November 2025

The draft Questions and Answers provide supervisory clarifications on the application of the SFDR Delegated Regulation and aim to promote a consistent interpretation of disclosure requirements.

Reference:

[Draft Joint ESAs Q&A under the SFDR Delegated Regulation]

Risk Assessment

Joint Committee Spring 2026 Update on Risks and Vulnerabilities

Published: 27 March 2026

The report presents the Joint Committee's cross-sectoral assessment of the main risks and vulnerabilities affecting the EU financial system, with particular attention to macro-financial developments, geopolitical uncertainty and cyber risks.

Reference:

Joint Committee Spring 2026 Update on Risks and Vulnerabilities

Financial Conglomerates

List of Financial Conglomerates 2025

Published:

The 2025 list of identified Financial Conglomerates includes 63 financial conglomerates with the group's headquarters located in the European Union or European Economic Area (EEA).

Reference:

List of identified Financial Conglomerates 2025

European Forum for Innovation Facilitators (EFIF) – 2026 Activities

Published: 30 May 2026 / 16 June 2026

In 2025 and 2026, the European Forum for Innovation Facilitators (EFIF) continued to serve as a central platform for dialogue and cooperation among National Competent Authorities, EU institutions, and the European Supervisory Authorities on the regulatory treatment of FinTech use cases in national innovation hubs and regulatory sandboxes.

Reference:

EFIF Summary of the November 2025 meeting

EFIF Summary of the February 2026 meeting

Annual report

Joint Committee Annual Report 2025

Published: 24 April 2026

The Annual Report provides an overview of the Joint Committee's activities and achievements during 2025. It summarises the work carried out across the main cross-sectoral policy areas, including digital finance, consumer protection, sustainable finance and risk assessment.

Reference:

Joint Committee Annual Report 2025

Other work

Compliance Table on the Joint ESAs Guidelines on the System for the Exchange of Information Relevant to Fit and Proper Assessments

Published: 21 January 2026

The compliance table summarises the implementation status of the Joint Guidelines by competent authorities and contributes to transparency regarding supervisory convergence across the European System of Financial Supervision.

Reference:

[Compliance Table on the Joint ESAs Guidelines on the System for the Exchange of Information Relevant to Fit and Proper Assessments]

Final Report on the draft regulatory standards (RTS) amending Commission Delegated Regulation (EU) 2016/2251 with regard to initial margin requirements applicable to contracts of counterparties that fall below the initial margin threshold under EMIR

Published: 3 August 2025

The Final Report on the draft regulatory standards (RTS) amending Commission Delegated Regulation (EU) 2016/2251 with regard to initial margin requirements applicable to contracts of counterparties that fall below the initial margin threshold under EMIR propose to extend the scope of the derogation to existing contracts once one of the counterparties falls below that threshold to address the practical issues resulting from the absence of such derogation. As a consequence, the draft RTS simplify the treatment applicable when one of the two counterparties falls below the threshold, while aligning with the treatment applied in other jurisdictions in these situations.

Reference:

The Final Report on the draft regulatory standards (RTS) amending Commission Delegated Regulation (EU) 2016/2251 with regard to initial margin requirements applicable to contracts of counterparties that fall below the initial margin threshold under EMIR