



EUROPEAN CENTRAL BANK
BANKING SUPERVISION

Press release

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ECB streamlines supervisory guidance to improve clarity and transparency

- Key supervisory guidance publications under review as part of a comprehensive reform agenda for European banking supervision
- All supervisory guides, reports, letters and methodologies assessed for relevance, effectiveness and clarity
- A number of publications discontinued, some to be slightly revised and some to be revised more extensively
- Classification of ECB supervisory guidance documents updated to emphasise their non-binding nature and ensure consistency across publications

The European Central Bank (ECB) is conducting a comprehensive review of its publications on banking supervision to improve transparency, consistency and ease of use for banks and other stakeholders, including the wider public. This work is being carried out in the context of a broad reform to make European banking supervision more efficient, effective and risk-based. The review supports these objectives by streamlining guidance, clarifying the purpose of different supervisory tools and ensuring clear, consistent and accessible communication.

The review is based on a comprehensive inventory of key publications available on the ECB's banking supervision website expressing supervisory expectations and setting good practices. Such publications are an essential tool for European banking supervision. They explain how the ECB carries out its supervisory tasks and communicate supervisory expectations and good practices in a non-binding manner. They do not create new legal obligations and do not replace binding requirements laid down in EU or national law.

The review encompasses approximately 130 guides, reports, letters and methodologies. It has identified around 40 documents as outdated, superseded or no longer relevant, which have been

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discontinued. The texts will remain accessible for transparency and archival purposes, but will be clearly labelled as discontinued. A list of these publications is provided below.

A limited number of publications have been (or will shortly be) revised, for example to clarify specific aspects or reflect recent regulatory developments.

- Supervisory expectations for the management buffer will be clarified in the Guide to the internal capital adequacy assessment process. It will be made clearer that the management buffer is a bank's view on the capital it needs for its business model to remain sustainable. The competent authorities review the capital levels set by banks and provide guidance – known as Pillar 2 guidance – on the levels they consider appropriate. The management buffer does not constitute a supervisory requirement. The revised guide will be published shortly.
- All content related to supervisory expectations on the credit conversion factor has been removed from the [Guide to internal models](#), since the European Banking Authority (EBA) is in the process of preparing guidelines on this topic.
- References to the credit valuation adjustment have been removed in the [Guide on assessment methodology](#) and the [Guide on materiality assessment](#) in order to reflect new rules under the Capital Requirements Regulation (CRR III).

Some publications will be subject to more in-depth revisions, to take full account of forthcoming legislative developments and feedback on publications received from banks and other stakeholders. Where substantial changes are needed, public consultations will be launched. This group will initially include the following publications.

- The Draft guide on governance and risk culture will be replaced by a report focused exclusively on good practices. This publication is planned for the first quarter of 2027, after the revised EBA Guidelines on internal governance have been finalised, in order to ensure full alignment.
- The Guide to licence applications is being revised, providing further clarification of procedural matters and making express reference to the EBA Guidelines on a common assessment methodology for granting authorisation as a credit institution, thus aligning with current ECB Banking Supervision practice. Publication of the updated guide is expected in the third quarter of 2026.
- The Guide on effective risk data aggregation and risk reporting is being revised to provide further clarification of key expectations, mainly related to the scope of application of a bank's data governance framework and to the implementation of an integrated data architecture. The revised guide is expected to be published in the fourth quarter of 2026.
- The Guide to on-site inspections and internal model investigations is being updated to further clarify certain processes, with publication of the revised text expected by end-2026.

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- The Guidance on leveraged transactions is currently under review, with the assessment to be finalised by end-2026.

Finally, as part of this work, ECB Banking Supervision has updated the [classification of supervisory publications](#) on its website to clarify the purpose and intended use of different publication types, including supervisory guides, reports, letters and methodologies, and thereby ensure consistency across publications and alignment with the EU legal framework.

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