Changes to legislation: *There are outstanding changes not yet made to Commission Implementing Regulation (EU) No 650/2014. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes*

Commission Implementing Regulation (EU) No 650/2014 of 4 June 2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/ EU of the European Parliament and of the Council (Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) No 650/2014

of 4 June 2014

laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2013/36/EU of 26 June 2013 of the European Parliament and of the Council on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC[(1)], and in particular Article 143(3) thereof,

Whereas:

(1) Directive 2013/36/EU requires competent authorities to disclose certain information in order for the internal banking market to operate with increasing effectiveness and for citizens of the Union to have adequate levels of transparency. The information disclosed should be sufficient to enable a meaningful comparison of the approaches adopted by the competent authorities of the different Member States.

(2) In order to further facilitate this assessment, information from all competent authorities should be published in a common format, updated regularly and made accessible at a single electronic location. While the supervisory disclosure requirements in Title VIII of Directive 2013/36/EU extend across the field of prudential regulation, as a first step these technical standards focus on the supervisory responsibilities which stem from that Directive and from Regulation (EU) No 575/2013 of the European Parliament and of the Council[(2)].

(3) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.

(4) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits, and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council[(3)].

Changes to legislation: *There are outstanding changes not yet made to Commission Implementing Regulation (EU) No 650/2014. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes*

HAS ADOPTED THIS REGULATION:

Article 1

Laws, regulations, administrative rules and general guidance

Competent authorities shall, pursuant to Article 143(1)(a) of Directive 2013/36/EU, publish the information on texts of laws, regulations, administrative rules and general guidance adopted in their Member State in the field of prudential regulation using the applicable forms set out in parts 1 to 8 of Annex I.

Article 2

Options and discretions

Competent authorities shall, pursuant to Article 143(1)(b) of Directive 2013/36/EU, publish the information on the manner of exercising the options and discretions available in Union law using the applicable forms set out in Parts 1 to 12 of Annex II.

Article 3

General criteria and methodologies for supervisory review and evaluation process

Competent authorities shall, pursuant to Article 143(1)(c) of Directive 2013/36/EU, publish information on the general criteria and methodologies they use in the supervisory review and evaluation referred to in Article 97 of that Directive using the form set out in Annex III.

Article 4

Aggregate statistical data

Competent authorities shall, pursuant to Article 143(1)(d) of Directive 2013/36/EU, publish the information on aggregate statistical data on key aspects of the implementation of the prudential framework using the forms set out in parts 1 to 6 of Annex IV.

Article 5

Annual publication date

Competent authorities shall publish the information listed in Article 143(1) of Directive 2013/36/EU at a single electronic location for the first time by 31 July 2014.

[[F1]Competent authorities shall update the information referred to in point (d) of Article 143(1) of that Directive by 31 July of each year. That information shall cover the preceding calendar year.

Competent authorities shall, for the institutions subject to their prudential supervision, update the information referred to in points (a) to (c) of Article 143(1) of that Directive

***Changes to legislation:** There are outstanding changes not yet made to Commission Implementing Regulation (EU) No 650/2014. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes*

on a regular basis, and in any event by 31 July of each year, unless there is no change in the information last published.**]**

Textual Amendments

F1 Substituted by Commission Implementing Regulation (EU) 2019/912 of 28 May 2019 amending Implementing Regulation (EU) No 650/2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance).

Article 6

Final provisions

This Regulation shall enter into force on the the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Changes to legislation: *There are outstanding changes not yet made to Commission Implementing Regulation (EU) No 650/2014. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes*

[F1 ANNEX I

RULES AND GUIDANCE

LIST OF TEMPLATES

Part 1	Transposition of Directive 2013/36/EU
Part 2	Model approval
Part 3	Specialised lending exposures
Part 4	Credit risk mitigation
Part 5	Specific disclosure requirements applied to institutions
Part 6	Waivers for the application of prudential requirements
Part 7	Qualifying holdings in a credit institution
Part 8	Regulatory and financial reporting

General remarks on filling in templates in Annex I

When publishing information on the general criteria and methodologies, competent authorities shall not disclose any supervisory measures directed at specific institutions, whether taken with respect to a single institution or to a group of institutions.

PART 1

Transposition of Directive 2013/36/EU

	Transposition of provisions of Directive 2013/36/EU	**Provisions of Directive 2013/36/EU**	**Links to national text[a]**	**Reference(s) to national provisions[b]**	**Available in EN (Y/N)**
010	**Date of the last update of information in this template**		*(dd/mm/yyyy)*		
020	I. **Subject matter, scope and definitions**	Articles 1 to 3			
030	II. **Competent authorities**	Articles 4 to 7			

a Hyperlink(s) to the website containing the national text transposing the Union provision in question.

b Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

***Changes to legislation:** There are outstanding changes not yet made to Commission Implementing Regulation (EU) No 650/2014. Any changes that have already been made to the legislation appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes*

040	III. **Requirements for access to the activity of credit institutions**	Articles 8 to 27			
050	1. General requirements for access to the activity of credit institutions	Articles 8 to 21			
060	2. Qualifying holding in a credit institution	Articles 22 to 27			
070	IV. **Initial capital of investment firms**	Articles 28 to 32			
080	V. **Provisions concerning the freedom of establishment and the freedom to provide services**	Articles 33 to 46			
090	1. General principles	Articles 33 to 34			
100	2. The right of establishment of credit institutions	Articles 35 to 38			
110	3. Exercise of the freedom to provide services	Article 39			

a Hyperlink(s) to the website containing the national text transposing the Union provision in question.

b Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.