

The European Banking Authority Publishes Its Work Programme for 2026

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By Alix Prentice
Partner | Financial Regulation

On October 1, 2025, the European Banking Authority (**EBA**) published its [Work Programme for 2026](#), setting out actions “for a more efficient regulatory and supervisory framework in the EU.”

Notable priorities

- 2026 sees the EBA assume its oversight and supervisory functions over critical third party providers under the Digital Operational Resilience Act (**DORA**), issuers of crypto assets under the Markets in Crypto-assets Regulation (**MICAR**) and the use of initial margin models under the European Market Infrastructure Regulation (**EMIR**). This work will take place alongside business-as-usual work streams, including policy development, responding to change, developing a single rulebook that is fit for purpose and contributes to a resilient and efficient single market.
- The EBA will also be prioritising its work on the EU Banking Package (a series of prudential reforms and mandates, including the implementation of Basel 3.1). On operational risk, the EBA will be prioritising deliverables relating to operational risk management and governance on loss databases, and on credit risk, IRB (specialised lending) will be the focus.
- On securitisations, the EBA will continue actively following revisions to the securitisation framework and will prepare monitoring reports, including on the treatment of synthetic securitisations.
- The EBA is looking at additional elements for inclusion in 2027’s EU-wide stress tests, namely climate risks and non-bank financial institutions or NBFIs.
- In light of its role under DORA, MICAR and EMIR, the EBA will be taking a close look at critical third-party providers, including engaging with them on their governance, strategy, organisation, and services, looking at their contractual and service level arrangements and carrying out thematic and on-site inspections.