



Opinion of the European Economic and Social Committee

Proposal for a Regulation of the European Parliament and of the Council amending Regulation (EU) No 575/2013 on prudential requirements for credit institutions as regards requirements for securities financing transactions under the net stable funding ratio

(COM(2025) 146 final – 2025/0077 (COD))

(C/2025/3200)

Referrals	Council of the European Union, 3.4.2025 European Parliament, 22.4.2025
Legal basis	Articles 114 and 304 of the Treaty on the Functioning of the European Union (TFEU)
Section responsible	Economic and Monetary Union and Economic and Social Cohesion
Adopted at plenary session	29.4.2025
Plenary session No	596
Outcome of vote (for/against/abstentions)	153/3/2

The European Commission has proposed an amendment to the prudential requirements set out in the 2016 Capital Requirements Regulation addressing the Net Stable Funding Requirement (NSFR). Specifically, the changes maintain the transitional treatment of monies due from both securities financing transactions and unsecured transactions with a residual maturity of less than six months with financial customers. It also instructs the European Banking Authority to issue regular reports on the impact of this treatment.

The proposed changes are technical in nature and very specific; they do not affect the fundamental aspects of the regulation. The EESC has therefore decided to adopt an opinion endorsing the proposed text.

Brussels, 29 April 2025.

The President
of the European Economic and Social Committee
Oliver RÖPKE