

### Annex 3: EBA 2025 budget

| EUROPEAN BANKING AUTHORITY |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------|------------------------------------------------------------|-----------------|----------------|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Title                      |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| Chapter                    |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| Article<br>Line            | Current year budget line description                       | OUTTURN<br>2023 | BUDGET<br>2024 | BUDGET<br>2025 | Remarks                                                                                                                                                                                                                                                                                                                                                                                                  |
|                            | <i>Notes</i>                                               | <i>1</i>        | <i>2, 3</i>    | <i>4</i>       |                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>REVENUE</b>             |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 1                          | Contribution from EU national competent authorities        |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 10                         | Contribution from EU national competent authorities        |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 1000                       | Contribution from EU national competent authorities        | 31 479 332      | 34 062 640     | 35 034 213     | Art. 62 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC                                                                                                                                      |
| 2                          |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 20                         | European Community Contribution                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2000                       | Contribution from the European Union                       | 19 428 306      | 20 857 871     | 21 303 298     | A contribution for the Authority is entered in the general budget of the EU. The revenue entered represents the contribution provided.                                                                                                                                                                                                                                                                   |
| 3                          |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 30                         | Fees paid to the authority                                 |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 3000                       | Fees from the supervised entities                          | -               | -              | 895 000        | Fees related to DORA supervision                                                                                                                                                                                                                                                                                                                                                                         |
| 4                          |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 40                         | Contributions from EEA EFTA                                |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 4000                       | Contributions from EEA EFTA national competent authorities | 974 592         | 1 054 571      | 1 084 651      | Art. 62 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC                                                                                                                                      |
| 4100                       | Contribution from EEA EFTA states                          |                 | -              | -              | - These contributions are not receivable under the adopted agreement                                                                                                                                                                                                                                                                                                                                     |
| 5                          |                                                            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 50                         | Contribution from the Host Member State                    |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 5000                       | Contribution from the Host Member State                    | 575 000         | 575 000        | 575 000        | Contributions from the host member state will constitute external assigned revenue in accordance with Article 20 of the EBA financial regulation. Appropriations arising from externally assigned revenue that are not consumed in a budget year automatically carry over to the following budget year. This article shows the contribution received or expected to be received for each reporting year. |

| Title                |                                                                   |                   |                   |                   |                                                                                                                                                                                                        |
|----------------------|-------------------------------------------------------------------|-------------------|-------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter              |                                                                   |                   |                   |                   |                                                                                                                                                                                                        |
| Article<br>Line      | Current year budget line description                              | OUTTURN<br>2023   | BUDGET<br>2024    | BUDGET<br>2025    | Remarks                                                                                                                                                                                                |
| 6                    |                                                                   |                   |                   |                   |                                                                                                                                                                                                        |
| 60                   | Revenue from operations                                           |                   |                   |                   |                                                                                                                                                                                                        |
| 6000                 | Revenue from supervisor training fees and other operations        | p.m.              | p.m.              | p.m.              | Revenue received for EBA services, from entities other than EU, EEA and NCA.                                                                                                                           |
| 6001                 | Revenue from bank interest and other items                        | p.m.              | p.m.              | p.m.              | Revenue from bank interest and other items.                                                                                                                                                            |
| 7                    | Administrative operation                                          |                   |                   |                   |                                                                                                                                                                                                        |
| 70                   | Correction of Budgetary imbalances                                |                   |                   |                   |                                                                                                                                                                                                        |
| 7000                 | Correction of Budgetary imbalances balance of the outturn account | p.m.              | p.m.              | p.m.              |                                                                                                                                                                                                        |
| 9                    |                                                                   |                   |                   |                   |                                                                                                                                                                                                        |
| 90                   | Miscellaneous revenue                                             |                   |                   |                   |                                                                                                                                                                                                        |
| 9000                 | Miscellaneous revenue                                             | 615 813           | 356 119           | 329 939           | Miscellaneous revenue including internally assigned revenue from other EU entities for services rendered in accordance with services level agreements and memoranda of understanding. See Notes 1 & 2. |
| <b>TOTAL REVENUE</b> |                                                                   | <b>53 073 043</b> | <b>56 906 201</b> | <b>59 222 101</b> |                                                                                                                                                                                                        |

| Title        |                                                    |              |             |             |                                                                                                                                                                                                                                                                                                                   |
|--------------|----------------------------------------------------|--------------|-------------|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter      |                                                    |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| Article Line | Current year budget line description               | OUTTURN 2023 | BUDGET 2024 | BUDGET 2025 | Remarks                                                                                                                                                                                                                                                                                                           |
|              | EXPENDITURE                                        |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| 1            | STAFF EXPENDITURE                                  |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| 11           | Staff in active employment                         |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| 110          | Staff holding a position in the establishment plan |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| 1100         | Basic salaries                                     | 16 105 281   | 25 852 899  | 27 494 223  | Staff regulations of officials of the European Communities (hereinafter "Staff Regulations"). Covers the basic salaries and allowances of temporary staff holding posts on the establishment plans.                                                                                                               |
| 1101         | Family allowances                                  | 1 660 252    | -           | -           | Staff Regulations, and in particular Articles 42a, 42b, 62, 67 and 68a thereof, Article 3.2 of Annex VII thereto. Covers family allowances: household allowance, dependent child allowance, pre-school allowance, education allowance and parental leave allowance of relevant staff. Included in 1100 from 2024. |
| 1102         | Expatriation and foreign residence allowances      | 2 405 398    | -           | -           | Staff Regulations, and in particular Articles 62 and 69 thereof and Art. 4 of Annex thereto. Covers the expatriation and foreign residence allowances of relevant staff. Included in 1100 from 2024.                                                                                                              |
| 110          | Total article                                      | 20 170 932   | 25 852 899  | 27 494 223  |                                                                                                                                                                                                                                                                                                                   |
| 111          | Other staff under Staff Regulations                |              |             |             |                                                                                                                                                                                                                                                                                                                   |
| 1110         | Seconded national experts                          | 867 461      | 1 129 000   | 1 069 000   | Daily and monthly allowances, and travel in/out allowances, for Secondment of National Experts                                                                                                                                                                                                                    |
| 1111         | Contract agents                                    | 3 418 207    | 4 525 787   | 4 909 990   | Conditions of employment of other servants of the European Union. Covers the basic remuneration and allowances of contract agents.                                                                                                                                                                                |
| 1112         | Trainees                                           | 553 375      | 628 368     | 676 213     | Monthly maintenance grant and travel in/out allowances for trainees as per EBA policy.                                                                                                                                                                                                                            |
| 111          | Total article                                      | 4 839 043    | 6 283 155   | 6 655 203   |                                                                                                                                                                                                                                                                                                                   |

| Title        |                                                      |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                   |
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| Chapter      |                                                      |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                   |
| Article Line | Current year budget line description                 | OUTTURN 2023      | BUDGET 2024       | BUDGET 2025       | Remarks                                                                                                                                                                                                                                                                                                                                                           |
| 113          | Contributions by the agency to social security       |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                   |
| 1130         | Insurance against sickness                           | 647 952           | -                 | -                 | Staff Regulations, and in particular Art. 72 thereof. Rules on sickness insurance for officials of the European Communities, and in particular Art. 23 thereof. Covers the Authority's sickness contributions. Included in 1100/1111 (depending on contract type) from 2024.                                                                                      |
| 1131         | Insurance against accidents and occupational disease | 72 512            | -                 | -                 | Staff Regulations, and in particular Art. 73 thereof and Art. 15 of Annex VIII thereto. Covers the Authority's contributions towards insurance against accidents and occupational diseases and the supplementary expenditure arising from the application of the statutory provisions in this area. Included in 1100/1111 (depending on contract type) from 2024. |
| 1132         | Insurance against unemployment                       | 251 860           | -                 | -                 | Conditions of employment of other servants of the European Communities, and in particular Art. 28 and 96 thereof. Covers the cost of unemployment insurance for relevant staff. Included in 1100/1111 (depending on contract type) from 2024.                                                                                                                     |
| 1133         | Employers pension contributions                      | 2 409 221         | 2 861 773         | 3 231 000         | Cost of employers pension as from Commission Decision on Staff Regulations, and in particular Article 83a paragraph 2. This comprises the amount to be funded by NCA, and the amount to be funded by fees.                                                                                                                                                        |
| 113          | <i>Total article</i>                                 | <b>3 381 546</b>  | <b>2 861 773</b>  | <b>3 231 000</b>  |                                                                                                                                                                                                                                                                                                                                                                   |
| 114          | Miscellaneous allowances and grants                  |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                   |
| 1142         | Other allowances and repayments                      | 283 528           | -                 | -                 | Compensation in the event of dismissal of staff during or after probation for obvious inadequacy (Art. 34 of the SR) and compensations in the event of cancellation of the contract by the Agency (Art. 34). Included in 1100 from 2024.                                                                                                                          |
| 114          | <i>Total article</i>                                 | <b>283 528</b>    | -                 | -                 |                                                                                                                                                                                                                                                                                                                                                                   |
| 116          | Salary weighting                                     |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                   |
| 1160         | Salary weighting                                     | 3 611 623         | -                 | -                 | Staff Regulations, and in particular Art. 64 and 65 thereof and Art. 17 (3) of Annex VII thereto. Covers the cost of weightings applied to the remuneration of relevant staff. Included in 1100/1111 (depending on contract type) from 2024.                                                                                                                      |
| 116          | <i>Total article</i>                                 | <b>3 611 623</b>  | -                 | -                 |                                                                                                                                                                                                                                                                                                                                                                   |
| 11           | <b>Total chapter</b>                                 | <b>32 286 673</b> | <b>34 997 827</b> | <b>37 380 426</b> |                                                                                                                                                                                                                                                                                                                                                                   |

| Title           |                                                                 |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Chapter         |                                                                 |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Article<br>Line | Current year budget line description                            | OUTTURN<br>2023 | BUDGET<br>2024 | BUDGET<br>2025 | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 12              | <b>Expenditure relating to staff management and recruitment</b> |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 120             | <i>Expenditure on recruitment procedure</i>                     |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1200            | Expenditure on recruitment procedure                            | 4 635           | 31 190         | 55 283         | Expenditure arising from recruitment procedures, in particular the travel costs of applicants attending for written tests, assessment centres, interviews and pre-employment medical examinations, mission costs of external panel members, and vacancy publication costs.                                                                                                                                                                                                                                                                                                                                                                                                    |
| 120             | <i>Total article</i>                                            | <b>4 635</b>    | <b>31 190</b>  | <b>55 283</b>  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 121             | <i>Travel expenses of recruited staff and family</i>            |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1210            | Travel expenses of recruited staff and family                   | 4 924           | 248 100        | 344 015        | Staff Regulations. Covers: travel expenses due to relevant staff ( including their families) on taking up their duties or leaving the institution or transfer to another place of employment. From 2024, also covers: installation and resettlement allowances due to relevant staff obliged to change their place of residence on taking up their duties, on transfer to a new place of employment and upon finally leaving the institution and resettling elsewhere; temporary daily subsistence allowances for relevant staff who furnish evidence that they must change their place of residence on taking up their duties, or transferring to a new place of employment. |
| 121             | <i>Total article</i>                                            | <b>4 924</b>    | <b>248 100</b> | <b>344 015</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 122             | <i>Installation, resettlement and transfer allowances</i>       |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1220            | Installation, resettlement and transfer allowances              | 138 254         | -              | -              | Staff Regulations, and in particular Art. 5 and 6 of Annex VII thereto. Covers installation and resettlement allowances due to relevant staff obliged to change their place of residence on taking up their duties, on transfer to a new place of employment and upon finally leaving the institution and resettling elsewhere. Included in 1210 from 2024.                                                                                                                                                                                                                                                                                                                   |
| 122             | <i>Total article</i>                                            | <b>138 254</b>  | <b>-</b>       | <b>-</b>       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 123             | <i>Removal expenses</i>                                         |                 |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1230            | Removal expenses                                                | 24 991          | -              | -              | Staff Regulations, and in particular Art. 20 and 71 thereof and Art. 20 of Annex VII thereto. Covers temporary daily subsistence allowances for relevant staff who furnish evidence that they must change their place of residence on taking up their duties, or transferring to a new place of employment. Included in 1210 from 2024.                                                                                                                                                                                                                                                                                                                                       |
| 123             | <i>Total article</i>                                            | <b>24 991</b>   | <b>-</b>       | <b>-</b>       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| Title        |                                                  |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
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| Chapter      |                                                  |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| Article Line | Current year budget line description             | OUTTURN 2023 | BUDGET 2024 | BUDGET 2025 | Remarks                                                                                                                                                                                                                                                                                                                                 |
| 124          | Temporary daily subsistence allowances           |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 1240         | Temporary daily subsistence allowances           | 65 531       | -           | -           | Staff Regulations, and in particular Art. 20 and 71 thereof and Art. 20 of Annex VII thereto. Covers temporary daily subsistence allowances for relevant staff who furnish evidence that they must change their place of residence on taking up their duties, or transferring to a new place of employment. Included in 1210 from 2024. |
| 124          | Total article                                    | 65 531       | -           | -           |                                                                                                                                                                                                                                                                                                                                         |
| 129          | External services                                |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 1290         | External services and consultations              | 291 451      | -           | -           | Services of interim staff and other staff-related external services such as PMO charges, travel insurance for missions and cost of publishing vacancies. Changed to 1600 from 2024 to align with Commission budget chapter structure for Title 1.                                                                                       |
| 129          | Total article                                    | 291 451      | -           | -           |                                                                                                                                                                                                                                                                                                                                         |
| 12           | Total chapter                                    | 529 786      | 279 290     | 399 298     |                                                                                                                                                                                                                                                                                                                                         |
| 13           | Mission expenses, travel and incidental expenses |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 130          | Administrative mission expenses                  |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 1300         | Administrative mission expenses                  | 86 202       | 87 241      | 128 100     | Mission expenses, expenditure on transport, daily mission allowances, and other ancillary or exceptional expenditure incurred by staff on mission. Also covers cost of travel insurance, and travel risk management services.                                                                                                           |
| 130          | Total article                                    | 86 202       | 87 241      | 128 100     |                                                                                                                                                                                                                                                                                                                                         |
| 13           | Total chapter                                    | 86 202       | 87 241      | 128 100     |                                                                                                                                                                                                                                                                                                                                         |
| 14           | Socio-medical infrastructure                     |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 140          | Medical service                                  |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 1400         | Medical service                                  | 57 763       | 101 560     | 77 475      | Costs of medical services, including medical visits, annual medical check-ups, preventive medical examinations and certain vaccinations.                                                                                                                                                                                                |
| 140          | Total article                                    | 57 763       | 101 560     | 77 475      |                                                                                                                                                                                                                                                                                                                                         |
| 141          | EBA Education contribution                       |              |             |             |                                                                                                                                                                                                                                                                                                                                         |
| 1410         | EBA Education contribution                       | 566 560      | 635 271     | 593 864     | EBA Education contribution for EBA staff members - Staff Regulations Annex VII, art. 3, related to school fees within the provisions decided by the Management Board. Also includes expenditure relating to Early Childhood Centres and crèches.                                                                                        |
| 141          | Total article                                    | 566 560      | 635 271     | 593 864     |                                                                                                                                                                                                                                                                                                                                         |

| Title        |                                                                        |              |             |             |                                                                                                                                                                                                                                                                                |
|--------------|------------------------------------------------------------------------|--------------|-------------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter      |                                                                        |              |             |             |                                                                                                                                                                                                                                                                                |
| Article Line | Current year budget line description                                   | OUTTURN 2023 | BUDGET 2024 | BUDGET 2025 | Remarks                                                                                                                                                                                                                                                                        |
| 142          | Other socio-medical contributions                                      |              |             |             |                                                                                                                                                                                                                                                                                |
| 1420         | Other socio-medical contributions                                      | 127 425      | 107 280     | 137 951     | Canteen (RIE) contribution, home office equipment, and other socio-medical contributions for EBA staff members                                                                                                                                                                 |
| 142          | Total article                                                          | 127 425      | 107 280     | 137 951     |                                                                                                                                                                                                                                                                                |
| 14           | Total chapter                                                          | 751 747      | 844 111     | 809 290     |                                                                                                                                                                                                                                                                                |
| 15           | Staff training                                                         |              |             |             |                                                                                                                                                                                                                                                                                |
| 150          | Staff training                                                         |              |             |             |                                                                                                                                                                                                                                                                                |
| 1500         | Staff training                                                         | 426 345      | 474 528     | 446 120     | Staff Regulations, and in particular Art. 24 (a) thereof and Art. 11 and 81 of the CEOS. Covers the costs of language courses as well as learning and development (including courses, events, seminars, information sessions both in-house and outside the EBA) for all staff. |
| 150          | Total article                                                          | 426 345      | 474 528     | 446 120     |                                                                                                                                                                                                                                                                                |
| 15           | Total chapter                                                          | 426 345      | 474 528     | 446 120     |                                                                                                                                                                                                                                                                                |
| 16           | External services                                                      |              |             |             |                                                                                                                                                                                                                                                                                |
| 160          | External services                                                      |              |             |             |                                                                                                                                                                                                                                                                                |
| 1600         | External services and consultancy                                      | -            | 341 866     | 404 291     | Services of interim staff and other staff-related external services such as PMO charges, accident insurance for non-staff, staff surveys, and interim services. Changed from 1290 from 2024 to align with Commission budget chapter structure for Title 1.                     |
| 160          | Total article                                                          | -            | 341 866     | 404 291     |                                                                                                                                                                                                                                                                                |
| 16           | Total chapter                                                          | -            | 341 866     | 404 291     |                                                                                                                                                                                                                                                                                |
| 17           | Representation expenses, receptions and events                         |              |             |             |                                                                                                                                                                                                                                                                                |
| 170          | Representation expenses, receptions and events                         |              |             |             |                                                                                                                                                                                                                                                                                |
| 1700         | Representation, receptions, team building and social activities for SM | 144 126      | 82 700      | 112 563     | Covers expenditure on the Authority's obligations in respect of representation especially linked with receptions. Also covers team-building events, and work-related social activities cost for staff members.                                                                 |
| 1702         | Staff Committee                                                        | -            | 25 500      | 25 500      | Expenditures related to the EBA Staff Committee, such as staff meetings, and sports and cultural clubs contributions. (new line in 2024)                                                                                                                                       |
| 170          | Total article                                                          | 144 126      | 108 200     | 138 063     |                                                                                                                                                                                                                                                                                |
| 17           | Total chapter                                                          | 144 126      | 108 200     | 138 063     |                                                                                                                                                                                                                                                                                |
| 1            | TOTAL TITLE 1                                                          | 34 224 878   | 37 133 063  | 39 705 588  |                                                                                                                                                                                                                                                                                |

| Title           |                                                  |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
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| Chapter         |                                                  |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| Article<br>Line | Current year budget line description             | OUTTURN<br>2023  | BUDGET<br>2024   | BUDGET<br>2025   | Remarks                                                                                                                                                                                                                                                                                |
| 2               | INFRASTRUCTURE AND<br>ADMINISTRATIVE EXPENDITURE |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 20              | Rental of building and associated costs          |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 200             | <i>Building lease costs</i>                      |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 2000            | Building lease costs                             | 2 862 534        | 3 985 856        | 4 186 386        | Costs deriving directly from the lease of space in the Europlaza building, including rent, charges, taxes, and insurances. Partly covered by external assigned revenue appropriations from French government contribution.                                                             |
| 200             | <i>Total article</i>                             | <b>2 862 534</b> | <b>3 985 856</b> | <b>4 186 386</b> |                                                                                                                                                                                                                                                                                        |
| 201             | <i>Insurance</i>                                 |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 2010            | Insurance                                        | 7 655            | -                | -                | - Insurance premiums on the buildings or part of buildings occupied by the EBA, as well as for contents and civil liability insurances. Included in 2000 from 2024.                                                                                                                    |
| 201             | <i>Total article</i>                             | <b>7 655</b>     | <b>-</b>         | <b>-</b>         |                                                                                                                                                                                                                                                                                        |
| 202             | <i>Utilities and building charges</i>            |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 2020            | Utilities and building charges                   | 708 963          | -                | -                | Building service charges, in accordance with the lease of Europlaza. Includes electricity and associated charges, RIE annual contribution. May use external assigned revenue appropriations from French government contribution. Included in 2000 from 2024.                           |
| 202             | <i>Total article</i>                             | <b>708 963</b>   | <b>-</b>         | <b>-</b>         |                                                                                                                                                                                                                                                                                        |
| 203             | <i>Maintenance, cleaning and repairs</i>         |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 2030            | Maintenance, cleaning and repairs                | 281 520          | 319 344          | 369 749          | Maintenance costs, incl. statutory maintenance, for premises, lifts, central heating, air-conditioning equipment, etc.; regular and occasional cleaning operations, etc.; repainting and repair services and associated supplies. Utilities costs charged directly to EBA by provider. |
| 203             | <i>Total article</i>                             | <b>281 520</b>   | <b>319 344</b>   | <b>369 749</b>   |                                                                                                                                                                                                                                                                                        |
| 204             | <i>Business rates and other taxes</i>            |                  |                  |                  |                                                                                                                                                                                                                                                                                        |
| 2040            | Business rates and other taxes                   | 285 685          | -                | -                | Local taxes to be paid to the French authorities, principally in relation to the building lease. Included in 2000 from 2024.                                                                                                                                                           |
| 204             | <i>Total article</i>                             | <b>285 685</b>   | <b>-</b>         | <b>-</b>         |                                                                                                                                                                                                                                                                                        |

| Title        |                                                                          |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
|--------------|--------------------------------------------------------------------------|------------------|------------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter      |                                                                          |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| Article Line | Current year budget line description                                     | OUTTURN 2023     | BUDGET 2024      | BUDGET 2025      | Remarks                                                                                                                                                                                                                                                                                             |
| 205          | <i>Fitting out premises and refurbishment works</i>                      |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| 2050         | Fitting out premises and refurbishment works                             | 88 755           | 469 977          | 107 972          | Covers the fitting-out of the office premises e.g. alterations to partitioning, alterations to technical installations and other specialist work on locks, electrical equipment, plumbing, painting, floor coverings, etc. It also covers the necessary equipment and furnishings.                  |
| 205          | <i>Total article</i>                                                     | <b>88 755</b>    | <b>469 977</b>   | <b>107 972</b>   |                                                                                                                                                                                                                                                                                                     |
| 20           | <b>Total chapter</b>                                                     | <b>4 235 112</b> | <b>4 775 177</b> | <b>4 664 107</b> |                                                                                                                                                                                                                                                                                                     |
| 21           | Information and communication technology                                 |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| 210          | <i>Software package and information systems</i>                          |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| 2100         | Software package and information systems                                 | 828 876          | 764 567          | 826 394          | Used to purchase or rent “common” software and includes installation, maintenance and support for the software including all related expenses, where the software is being used for administrative purposes. This includes e.g. operating systems, office software, database software etc.          |
| 210          | <i>Total article</i>                                                     | <b>828 876</b>   | <b>764 567</b>   | <b>826 394</b>   |                                                                                                                                                                                                                                                                                                     |
| 211          | <i>Computing and telecommunications machinery equipment and supplies</i> |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| 2110         | Computing and telecommunications machinery equipment and supplies        | 155 748          | 190 200          | 197 007          | Covers purchase and rental of “common” hardware and includes the installation, maintenance, support and all related expenses, where the hardware is being expended for administrative purposes. This includes e.g. PCs, monitors, printers and supplies, network equipment, telephones, etc.        |
| 211          | <i>Total article</i>                                                     | <b>155 748</b>   | <b>190 200</b>   | <b>197 007</b>   |                                                                                                                                                                                                                                                                                                     |
| 212          | <i>IT Services: consulting software development and support</i>          |                  |                  |                  |                                                                                                                                                                                                                                                                                                     |
| 2120         | IT Services: consulting software development and support                 | 5 520 214        | 4 052 604        | 5 543 421        | Covers purchase of “common” services such as consultancy services, software development and support services for administrative purposes. This includes e.g. hiring of consultants for IT Support, having software developed or customized, IT infrastructure support, mobile telephony costs, etc. |
| 212          | <i>Total article</i>                                                     | <b>5 520 214</b> | <b>4 052 604</b> | <b>5 543 421</b> |                                                                                                                                                                                                                                                                                                     |
| 21           | <b>Total chapter</b>                                                     | <b>6 504 839</b> | <b>5 007 371</b> | <b>6 566 822</b> |                                                                                                                                                                                                                                                                                                     |

| Title        |                                                                              |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
|--------------|------------------------------------------------------------------------------|-------------------|-------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter      |                                                                              |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| Article Line | Current year budget line description                                         | OUTTURN 2023      | BUDGET 2024       | BUDGET 2025       | Remarks                                                                                                                                                                                                                                                                                                      |
| 23           | Current administrative expenditure                                           |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 230          | <i>Main current administrative expenditure</i>                               |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 2300         | Stationery, supplies and related services                                    | 37 572            | 46 761            | 40 810            | Covers office stationery and supplies, and office services such as postal and courier services, offsite storage, confidential waste shredding, plant hire, and external printing.                                                                                                                            |
| 230          | <i>Total article</i>                                                         | <b>37 572</b>     | <b>46 761</b>     | <b>40 810</b>     |                                                                                                                                                                                                                                                                                                              |
| 232          | <i>Legal expenses</i>                                                        |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 2320         | Legal advice and consultations                                               | 11 752            | 100 000           | 35 000            | Covers the cost of external legal support and consultancy, including on data protection.                                                                                                                                                                                                                     |
| 232          | <i>Total article</i>                                                         | <b>11 752</b>     | <b>100 000</b>    | <b>35 000</b>     |                                                                                                                                                                                                                                                                                                              |
| 233          | <i>Other administrative operating expenses</i>                               |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 2332         | Other administrative expenditure and consulting expenses                     | 574 946           | 447 610           | 393 619           | Covers sundry administrative services related to administrative matters, including reception, missions and handyman services; health & safety assessments; EMAS consultancy and related services; agency network contribution; treasury fees; bank fees and charges; annual audit fees; security passes etc. |
| 233          | <i>Total article</i>                                                         | <b>574 946</b>    | <b>447 610</b>    | <b>393 619</b>    |                                                                                                                                                                                                                                                                                                              |
| 23           | <b>Total chapter</b>                                                         | <b>624 270</b>    | <b>594 371</b>    | <b>469 429</b>    |                                                                                                                                                                                                                                                                                                              |
| 24           | Postage and telecommunications                                               |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 241          | <i>Telecommunication services</i>                                            |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 2410         | Telecommunication services                                                   | 44 409            | -                 | -                 | Covers all telecommunication related charges for landlines, mobile lines, teleconference facilities and related services. Combined into budget line 2120 from 2024.                                                                                                                                          |
| 241          | <i>Total article</i>                                                         | <b>44 409</b>     | -                 | -                 |                                                                                                                                                                                                                                                                                                              |
| 24           | <b>Total chapter</b>                                                         | <b>44 409</b>     | -                 | -                 |                                                                                                                                                                                                                                                                                                              |
| 25           | Information and publishing                                                   |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 250          | <i>Communications, publications and translations costs</i>                   |                   |                   |                   |                                                                                                                                                                                                                                                                                                              |
| 2500         | Communications, publications and translation - administrative costs          | 154 275           | 129 161           | 88 709            | Covers editing, translation and publishing expenses for administrative purposes, communications consultancy, promotional campaigns, sponsorships and other communications services and events.                                                                                                               |
| 2502         | Press and policy monitoring services, subscriptions and library acquisitions | 229 793           | 282 543           | 251 607           | Press monitoring services and media databases, paper and online subscriptions to newspapers and periodicals, library books, corporate memberships of networks, and related items and services.                                                                                                               |
| 250          | <i>Total article</i>                                                         | <b>384 068</b>    | <b>411 704</b>    | <b>340 316</b>    |                                                                                                                                                                                                                                                                                                              |
| 25           | <b>Total chapter</b>                                                         | <b>384 068</b>    | <b>411 704</b>    | <b>340 316</b>    |                                                                                                                                                                                                                                                                                                              |
| 2            | <b>TOTAL TITLE 2</b>                                                         | <b>11 792 698</b> | <b>10 788 623</b> | <b>12 040 674</b> |                                                                                                                                                                                                                                                                                                              |

| Title           |                                                                                            |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------|--------------------------------------------------------------------------------------------|------------------|----------------|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter         |                                                                                            |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Article<br>Line | Current year budget line description                                                       | OUTTURN<br>2023  | BUDGET<br>2024 | BUDGET<br>2025 | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3               | OPERATIONAL EXPENDITURE                                                                    |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 31              | General Operational Expenditure                                                            |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 310             | <i>Seminars and workshops</i>                                                              |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 3100            | Seminars and workshops                                                                     | 5 771            | 36 920         | 14 306         | The EBA shall play an active role in building a common Union supervisory culture and consistent supervisory practices, as well as ensuring uniform procedures and consistent approaches throughout the Union. The EBA will therefore organise sectoral and cross sectoral training for external stakeholders. This will cover the costs of developing and organising the training, including online courses, and costs of attendance of speakers and participants.                                                                                                        |
| 310             | <i>Total article</i>                                                                       | <b>5 771</b>     | <b>36 920</b>  | <b>14 306</b>  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 311             | <i>Operational missions and meetings</i>                                                   |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 3110            | Operational missions                                                                       | 354 720          | 381 854        | 375 346        | Operational missions of EBA staff.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 3111            | General Operational meetings costs                                                         | 159 924          | 121 771        | 170 400        | Operational meeting costs related to EBA sub-groups, standing committees and working groups, and the like, held within or outside EBA premises. Includes costs for catering, service staff, rental of rooms, services for the technical set up of the meeting rooms, rental of audio-visual equipment, handyman work for rearranging and set up of room layouts, purchase of meeting-related goods and services. Includes dinners and restaurant visits of EBA working groups (one/year) and reimbursement of external participants including speakers and panel members. |
| 3114            | Banking and stakeholders group (BSG) and Board of Appeal (BoA) meetings and reimbursements | 174 484          | 139 580        | 139 204        | Reimbursement of travel costs for Banking Stakeholders Group members representing non-profit organisations and/or academics participating at EBA working groups and meetings. Includes daily allowances for BSG members. Travel and hotel expenses for Board of Appeal (BoA) members, hire of rooms, lunches, refreshments, etc. dinners provided to BoA members and the reimbursement of expenses. Includes costs for members' time.                                                                                                                                     |
| 311             | <i>Total article</i>                                                                       | <b>689 128</b>   | <b>643 205</b> | <b>684 950</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 312             | <i>Operational consulting services</i>                                                     |                  |                |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 3120            | Operational consulting services                                                            | 669 654          | 470 540        | 560 000        | Consulting services in relation to operational matters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3122            | Subscription to Data Services and database of financial and market data                    | 337 749          | 256 821        | 350 342        | Cost of data services and financial market data.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 3124            | Other subscription services for operational activities                                     | p.m.             | p.m.           | p.m.           | Paper and online subscriptions to newspapers and periodicals, library books, corporate memberships of networks, and related items and services required for operational activities                                                                                                                                                                                                                                                                                                                                                                                        |
| 312             | <i>Total article</i>                                                                       | <b>1 007 402</b> | <b>727 361</b> | <b>910 342</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

| Title        |                                                                                           |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------|-------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Chapter      |                                                                                           |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| Article Line | Current year budget line description                                                      | OUTTURN 2023      | BUDGET 2024       | BUDGET 2025       | Remarks                                                                                                                                                                                                                                                                                                                                                                          |
| 313          | <i>Communication and publication activities, including operational translations costs</i> |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3130         | Communication and publication activities, including operational translations costs        | 317 929           | 1 084 400         | 783 109           | Covers cost of editing, translation and publication of document related to the activity of the Agency, i.e. stress tests results. Also covers the cost of operations communication consultancy, campaigns and podcasts. This budget line may receive internal assigned revenue arising from recharges to the other ESA of the costs of translating and editing joint guidelines. |
| 313          | <i>Total article</i>                                                                      | <b>317 929</b>    | <b>1 084 400</b>  | <b>783 109</b>    |                                                                                                                                                                                                                                                                                                                                                                                  |
| 31           | <b>Total chapter</b>                                                                      | <b>2 020 230</b>  | <b>2 491 886</b>  | <b>2 392 707</b>  |                                                                                                                                                                                                                                                                                                                                                                                  |
| 32           | IT Expenses for operational purposes                                                      |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 320          | <i>Software package and information systems</i>                                           |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3200         | Software package and information systems                                                  | 452 074           | 639 116           | 552 509           | Purchase or rent of operational software, including installation, maintenance, support and related expenses.                                                                                                                                                                                                                                                                     |
| 320          | <i>Total article</i>                                                                      | <b>452 074</b>    | <b>639 116</b>    | <b>552 509</b>    |                                                                                                                                                                                                                                                                                                                                                                                  |
| 322          | <i>IT services: consulting software development and support</i>                           |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3220         | IT services: consulting software development and support                                  | 3 931 180         | 5 853 513         | 4 530 623         | Purchase of IT services for operational purposes. This includes IT software development services, system and technical consultancy services, IT Support services, IT infrastructure support, etc.                                                                                                                                                                                |
| 322          | <i>Total article</i>                                                                      | <b>3 931 180</b>  | <b>5 853 513</b>  | <b>4 530 623</b>  |                                                                                                                                                                                                                                                                                                                                                                                  |
| 32           | <b>Total chapter</b>                                                                      | <b>4 383 254</b>  | <b>6 492 629</b>  | <b>5 083 132</b>  |                                                                                                                                                                                                                                                                                                                                                                                  |
| 33           | Oversight expenditure                                                                     |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 330          | <i>External entities</i>                                                                  |                   |                   |                   |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3300         | Oversight costs claimed by external entities                                              | p.m.              | p.m.              | p.m.              | Costs related to oversight activities claimed by competent authorities and other external entities.                                                                                                                                                                                                                                                                              |
| 330          | <i>Total article</i>                                                                      | -                 | -                 | -                 |                                                                                                                                                                                                                                                                                                                                                                                  |
| 33           | <b>Total chapter</b>                                                                      | -                 | -                 | -                 |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3            | <b>TOTAL TITLE 3</b>                                                                      | <b>6 403 485</b>  | <b>8 984 515</b>  | <b>7 475 839</b>  |                                                                                                                                                                                                                                                                                                                                                                                  |
|              | <b>TOTAL EXPENDITURE</b>                                                                  | <b>52 421 061</b> | <b>56 906 201</b> | <b>59 222 101</b> |                                                                                                                                                                                                                                                                                                                                                                                  |
| 1            | STAFF EXPENDITURE                                                                         | 34 224 878        | 37 133 063        | 39 705 588        |                                                                                                                                                                                                                                                                                                                                                                                  |
| 2            | INFRASTRUCTURE AND ADMINISTRATIVE EXPENDITURE                                             | 11 792 698        | 10 788 623        | 12 040 674        |                                                                                                                                                                                                                                                                                                                                                                                  |
| 3            | OPERATIONAL EXPENDITURE                                                                   | 6 403 485         | 8 984 515         | 7 475 839         |                                                                                                                                                                                                                                                                                                                                                                                  |
|              | <b>TOTAL EXPENDITURE</b>                                                                  | <b>52 421 061</b> | <b>56 906 201</b> | <b>59 222 101</b> |                                                                                                                                                                                                                                                                                                                                                                                  |

**Notes:**

- 1 Outturn 2023 includes revenue and expenditure on all fund sources. Miscellaneous revenue in 2023 was comprised of internally assigned revenue, amounting to EUR 615 813. This revenue was
- 2 In 2024 to 05/12/2024, the EBA has received EUR 532 492 of internally assigned revenue (C4). Of this amount, DG REFORM funding amounts to EUR 356 119. The rest was principally from
- 3 Budget 2024 is budget after amending budget no. 2
- 4 All 2025 expenditure lines can receive assigned revenue.