

Annex 3: EBA 2025 budget

EUROPEAN BANKING AUTHORITY					
Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
	Notes	1	2, 3	4	
REVENUE					
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 Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 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.
TOTAL REVENUE		53 073 043	56 906 201	59 222 101	

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	<i>Staff holding a position in the establishment plan</i>				
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	<i>Total article</i>	20 170 932	25 852 899	27 494 223	
111	<i>Other staff under Staff Regulations</i>				
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	<i>Total article</i>	4 839 043	6 283 155	6 655 203	

Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
113	<i>Contributions by the agency to social security</i>				
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>	3 381 546	2 861 773	3 231 000	
114	<i>Miscellaneous allowances and grants</i>				
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>	283 528	-	-	
116	<i>Salary weighting</i>				
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>	3 611 623	-	-	
11	Total chapter	32 286 673	34 997 827	37 380 426	

Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
12	Expenditure relating to staff management and recruitment				
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>	4 635	31 190	55 283	
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>	4 924	248 100	344 015	
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>	138 254	-	-	
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>	24 991	-	-	

Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
124	<i>Temporary daily subsistence allowances</i>				
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	<i>Total article</i>	65 531	-	-	
129	<i>External services</i>				
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	<i>Total article</i>	291 451	-	-	
12	Total chapter	529 786	279 290	399 298	
13	Mission expenses, travel and incidental expenses				
130	<i>Administrative mission expenses</i>				
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	<i>Total article</i>	86 202	87 241	128 100	
13	Total chapter	86 202	87 241	128 100	
14	Socio-medical infrastructure				
140	<i>Medical service</i>				
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	<i>Total article</i>	57 763	101 560	77 475	
141	<i>EBA Education contribution</i>				
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	<i>Total article</i>	566 560	635 271	593 864	

Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
142	<i>Other socio-medical contributions</i>				
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	<i>Total article</i>	127 425	107 280	137 951	
14	Total chapter	751 747	844 111	809 290	
15	Staff training				
150	<i>Staff training</i>				
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	<i>Total article</i>	426 345	474 528	446 120	
15	Total chapter	426 345	474 528	446 120	
16	External services				
160	<i>External services</i>				
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	<i>Total article</i>	-	341 866	404 291	
16	Total chapter	-	341 866	404 291	
17	Representation expenses, receptions and events				
170	<i>Representation expenses, receptions and events</i>				
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	<i>Total article</i>	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					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 2025	Remarks
2	INFRASTRUCTURE AND 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>	2 862 534	3 985 856	4 186 386	
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>	7 655	-	-	
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>	708 963	-	-	
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>	281 520	319 344	369 749	
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>	285 685	-	-	

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>	88 755	469 977	107 972	
20	Total chapter	4 235 112	4 775 177	4 664 107	
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>	828 876	764 567	826 394	
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>	155 748	190 200	197 007	
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>	5 520 214	4 052 604	5 543 421	
21	Total chapter	6 504 839	5 007 371	6 566 822	

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>	37 572	46 761	40 810	
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>	11 752	100 000	35 000	
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>	574 946	447 610	393 619	
23	Total chapter	624 270	594 371	469 429	
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>	44 409	-	-	
24	Total chapter	44 409	-	-	
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>	384 068	411 704	340 316	
25	Total chapter	384 068	411 704	340 316	
2	TOTAL TITLE 2	11 792 698	10 788 623	12 040 674	

Title					
Chapter					
Article Line	Current year budget line description	OUTTURN 2023	BUDGET 2024	BUDGET 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>	5 771	36 920	14 306	
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>	689 128	643 205	684 950	
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>	1 007 402	727 361	910 342	

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>	317 929	1 084 400	783 109	
31	Total chapter	2 020 230	2 491 886	2 392 707	
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>	452 074	639 116	552 509	
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>	3 931 180	5 853 513	4 530 623	
32	Total chapter	4 383 254	6 492 629	5 083 132	
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	Total chapter	-	-	-	
3	TOTAL TITLE 3	6 403 485	8 984 515	7 475 839	
	TOTAL EXPENDITURE	52 421 061	56 906 201	59 222 101	
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	
	TOTAL EXPENDITURE	52 421 061	56 906 201	59 222 101	

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.