Oct-2024

- FSB to release report on the financial stability implications of tokenisation
- Basel Committee to <u>publish</u> report on bank and supervisory implications of the ongoing digitalisation of finance (inc. AI/ML, big data, governance structures) by end-2024
- ISO/TC 307 to continue development of International Standards on blockchain and DLT to support innovation, governance and development

Nov 2024

• FSB to <u>release</u> report on the financial stability implications of Artificial Intelligence



FinTech regulatory roadmap

2025

- EU to apply Regulation (EU) 2022/2554 Digital
 Operational Resilience Act and Amend Directive from 17 Jan 2025
- EC to <u>finish</u> European Digital Identity Regulation project

By 2025

 Swiss FDF/SIF, if necessary, to <u>initiate</u> adjustment of legal and supervisory framework for DLT use in financial sector Global EU

National

2024

2025

2026

2027

Q3 2024

 ESMA to consult on MiCA guidelines and technical standards as well as DORA RTS, second batch of ITS and Feasibility study.

2024

- EBA to <u>develop</u> oversight and supervisory capacity for DORA & MiCA
- ESAs to <u>deliver</u> DORA-related policy mandates in January and July 2024
- ESMA to conclude work on technical standards and guidelines for DORA & MiCA
- EC to <u>monitor</u> implementation of BCBS prudential treatment of cryptoasset exposures and, if appropriate, adopt a legislative proposal by 31 December 2024 to transpose standards into Union law.

2024-2026

• **EIOPA** to <u>implement</u> DORA, the AI Act & ESAP and focus on policy work

2024

- APRA to <u>consult</u> on the prudential treatment for crypto-assets
- FCA to <u>assist</u> in delivering a proportionate market abuse regime for crypto-assets.
- ECB is <u>establishing</u> new workstreams to develop the digital euro rulebook.
- OJK launched its 2024-2028 roadmap that aims to develop and strengthen digital financial assets and more.

2025

- Basel Committee GHOS agreed implementation of prudential treatment of banks' cryptoassets by 1 lan
- FSB, with SSBs*, to review implementation of recommendations for the regulation, supervision, and oversight of crypto-asset activities and markets by end-2025

By 2026

- ESMA to report <u>assessment</u> of DLT Pilot regime to EC.
- EC to <u>decide</u> whether to amend, extend, make permanent, or terminate DLT Pilot Regime

From 2026

 European regulations and directives to enter into scope of ESAP between 2026 and 2030

Nov-2026

• ECB to conclude digital euro preparation phase

Notes

*SSB: standard-setting bodies

See also: European Commission Digital Finance Package

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