REGULATORY WATCH

24.09.2026 a 25.11.2026

1. NACIONAL

DRE Diário da República

- Resolução da Assembleia da República n.º 290/2026, de 24 de novembro. Recomenda ao Governo que assegure a execução, na ordem jurídica interna, do Regulamento (UE) 2026/1386, relativo à análise dos investimentos estrangeiros na União Europeia.
- Lei n.º 69/2026, de 18 de novembro. Aprova a Lei das Grandes Opções para 2026-2029, alterando a Lei n.º 73-B/2025, de 31 de dezembro.
- Lei n.º 64-B/2026, de 22 de outubro. Autoriza o Governo a alterar o Código do Imposto sobre o Rendimento das Pessoas Singulares, procedendo à redução das taxas gerais aplicáveis aos primeiros seis escalões de rendimento coletável.
- Decreto-Lei n.º 212/2026, de 4 de novembro. No uso da autorização legislativa concedida pela Lei n.º 64-B/2026, de 22 de outubro, altera o Código do Imposto sobre o Rendimento das Pessoas Singulares, reduzindo as taxas gerais aplicáveis aos primeiros seis escalões de rendimento coletável.
- Resolução do Conselho de Ministros n.º 208-A/2026, de 29 de outubro. Estabelece os termos em que os financiamentos do Plano de Recuperação e Resiliência recebidos da União Europeia podem ser afetos à conclusão de projetos aprovados que estejam em execução e respetiva prioridade.
- Resolução do Conselho de Ministros n.º 196/2026, de 9 de outubro. Adapta a Estrutura de Missão «Recuperar Portugal» à fase de encerramento do Plano de Recuperação e Resiliência.

- Resolução da Assembleia da República n.º 267/2026, de 19 de outubro. Recomenda ao Governo a revisão das deduções fixas ao imposto municipal sobre imóveis, aplicáveis a prédios de sujeitos passivos com dependentes a cargo.
- Resolução da Assembleia da República n.º 265/2026, de 19 de outubro. Recomenda ao Governo o reforço da identificação e mobilização do património imobiliário público para fins habitacionais.
- Resolução da Assembleia da República n.º 256/2026, de 8 de outubro. Orçamento da Assembleia da República para 2027.
- Declaração de Retificação n.º 40/2026/1, de 11 de novembro. Retifica a Resolução da Assembleia da República n.º 256/2026, de 8 de outubro, que aprova o Orçamento da Assembleia da República para 2027.
- Portaria n.º 457/2026/1, de 15 de outubro. Procede à atualização dos coeficientes de desvalorização da moeda a aplicar aos bens e direitos alienados durante o ano de 2026.
- Portaria n.º 455/2026/1, de 13 de outubro. Divulga as taxas de variação do deflator do produto interno bruto e do produto interno bruto por trabalhador, bem como o coeficiente de atualização dos escalões de rendimento coletável previstos no artigo 68.º do Código do Imposto sobre o Rendimento das Pessoas Singulares.
- Portaria n.º 452/2026/1, de 12 de outubro. Regulamenta a legalização de documentos através da aposição de apostilas pelos notários.
- Portaria n.º 448/2026/1, de 1 de outubro. Aprova as percentagens do mecanismo de correção cambial criado pelo Decreto-Lei n.º 35-B/2016, de 30 de junho, na sua redação atual, para o 2.º semestre de 2026.
- Portaria n.º 447-A/2026/1, de 30 de setembro. Regulamenta as disposições do regime dos contratos de investimento para arrendamento (CIA), aprovado no anexo I do Decreto-Lei n.º 97/2026, de 20 de maio, relativas aos procedimentos e requisitos para a apresentação e aprovação do CIA, aos requisitos de elegibilidade dos investidores e às obrigações a que estes ficam sujeitos.
- Aviso n.º 24199/2026/2, de 1 de outubro. Divulgação do coeficiente previsto na Lei n.º 6/2006, de 27 de fevereiro, na sua redação atual, e no Decreto-Lei n.º 294/2009, de 13 de outubro.
- Acórdão n.º 666/2026, de 29 de setembro. Julga inconstitucional a interpretação normativa dos artigos 11.º, n.º 2, e 12.º do Decreto-Lei n.º 24/2013, de 19 de fevereiro, e do artigo 153.º-H do Regime Geral das Instituições de Crédito e Sociedades Financeiras (RGICSF), conjugados com o artigo 14.º, n.º 5, da Lei n.º 23-A/2015, de 26 de março, na interpretação segundo a qual a determinação da taxa anual das contribuições periódicas pode ser remetida para instrução do Banco de Portugal, sem que a lei fixe os respetivos limites essenciais, em termos que impossibilitem ao sujeito passivo antecipar, com base no exame da lei, o montante que lhe será exigido; não julga inconstitucionais as demais interpretações normativas objeto do processo.

AR Assembleia da República

- Proposta de Lei 114/XVII/2 (Conselho de Ministros), de 20 de novembro de 2026. Transpõe o artigo 2.º da Diretiva (UE) 2025/516, no que diz respeito às regras do IVA para a era digital.
- Projeto de Resolução 1337/XVII/2 (PCP), de 28 de outubro de 2026. Regulação e qualificação da atividade de angariação imobiliária e criação de Registo Nacional de Consultores Imobiliários.
- Proposta de Lei 111/XVII/2 (Governo), de 13 de outubro de 2026. Densifica o conceito de atividades de elevado valor acrescentado para efeitos da aplicação do regime fiscal dos residentes não habituais.

CMVM Comissão do Mercado de Valores Mobiliários

- Regulamento da Comissão do Mercado de Valores Mobiliários n.º 2/2026, de 23 de novembro. Regulamenta o dever de reporte relativo à atividade de consultoria para investimento e altera os Regulamentos da CMVM n.º 2/2007, n.º 1/2020 e n.º 7/2023 (publicado em Diário da República).
- Principais Deliberações do Conselho de Administração da CMVM - Reunião de 12 de novembro de 2026.
- Novos alertas sobre intermediação financeira não autorizada emitidos por autoridades de supervisão membros da ESMA e da IOSCO.
- Regulamento da CMVM nº 2/2026. Altera os Regulamentos da CMVM n.º 2/2007, n.º 1/2020 e n.º 7/2023.
- Regulamento da CMVM nº 1/2026. Código de Conduta e Ética da CMVM (CCE).
- Circular 007/2026, de 21 de outubro de 2026. Gestão de Ativos - Deveres em matéria de requisitos prudenciais e práticas de comercialização para os organismos de investimento alternativo de capital de risco.
- Indicadores mensais dos fundos de investimento imobiliário - outubro de 2026.
- Indicadores mensais dos fundos de investimento mobiliário – outubro de 2026.
- Resultados da Consulta Pública nº1/2026, de 5 de março de 2026.

- Indicadores trimestrais de gestão de ativos - 3.º trimestre de 2026.
- Cadernos do Mercado de Valores Mobiliários - N.º 82.
- CMVM publica “Relatório sobre a Atividade de Capital de Risco 2025”.
- CMVM e ANEME assinam protocolo de colaboração.
- CMVM proferiu decisão em 13 processos de contraordenação no 3º trimestre de 2026.
- Indicadores mensais dos fundos de investimento mobiliário - setembro de 2026.
- CMVM divulga 3.ª edição do Guia do Investidor na Semana Mundial do Investidor.
- CMVM divulgou hoje cinco decisões de contraordenação.
- CMVM publica resultados globais da supervisão de auditoria no ciclo 2025/2026.
- Supervisores financeiros assinam protocolo de cooperação na gestão de crises e substituem protocolos bilaterais.
- Indicadores mensais de receção de ordens - agosto de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 4, 5 e 6 de novembro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 28 e 29 de outubro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reunião de 22 de outubro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 13, 14 e 16 de outubro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reunião de 8 de outubro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 30 de setembro e 1 de outubro de 2026.

- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 21 e 24 de setembro de 2026.
- Principais Deliberações do Conselho de Administração da CMVM. Reuniões de 15 e 17 de setembro de 2026.
- Guia de sustentabilidade (atualizações setembro 2026).
- Novos alertas sobre intermediação financeira não autorizada emitidos pela CMVM.
- Novos alertas sobre intermediação financeira não autorizada emitidos por autoridades de supervisão membros da ESMA e da IOSCO.

BdP Banco de Portugal

- Boletim Oficial nº 11/2026 Suplemento.
- Indicador diário de atividade económica, de 19 de novembro de 2026.
- Endividamento do setor não financeiro: nota de informação estatística de setembro de 2026.
- Banco de Portugal altera Instruções n.º 3/2015 e n.º 7/2012, relativas à implementação da política monetária e a medidas adicionais temporárias.
- Balança de pagamentos e posição de investimento internacional: nota de informação estatística de setembro de 2026.
- Banco de Portugal inicia procedimento para revogar as Instruções n.º 8/2010, n.º 24/2010 e n.º 24/2023.
- Apresentação do Governador Álvaro Santos Pereira no 9º Grande Encontro "Banca do Futuro".
- Intervenção da Administradora Francisca Guedes de Oliveira no Congresso de Direito Financeiro.
- Economia numa Imagem: Entre 2017 e o segundo trimestre de 2026, os preços medianos de venda de habitação e das rendas de novos contratos mais do que duplicaram em muitos municípios portugueses.
- BDP Podcast: Crédito ao Conselho | Black Friday em Segurança.

- BDP Podcast: Episódio 267 | O subsídio de desemprego cumpre o seu objetivo?
- Boletim Oficial – 11/2026.
- Indicador diário de atividade económica, de 12 de novembro 2026.
- Inquérito aos Bancos sobre o Mercado de Crédito – outubro 2026.
- Revista de Estudos Económicos – Vol 12, n.º 4.
- 10 Years of the SRM: a Decade Delivering A More Resilient Financial System.
- Estatísticas de títulos: nota de informação estatística de outubro de 2026.
- Banco de Portugal publica terceira Estratégia Nacional para os Pagamentos de Retalho, a concretizar até 2030.
- Comunicado do Banco de Portugal sobre o início do procedimento regulamentar para determinar os parâmetros a aplicar no cálculo das contribuições anuais de 2027 para o Fundo de Garantia de Depósitos.
- Primeira Reunião de Governadores da Rede dos Bancos Centrais dos Países de Língua Portuguesa.
- Taxas de juro e montantes de novos empréstimos e depósitos: nota de informação estatística de setembro de 2026.
- Dívida pública: nota de informação estatística de setembro de 2026.
- Banco de Portugal divulga informação sobre o regime da garantia do Estado em contratos de crédito à habitação.
- Empréstimos e depósitos bancários: nota de informação estatística de setembro de 2026.
- Entidade não habilitada a desenvolver serviços de concessão de crédito em Portugal: José Filipe da Rocha Sousa.
- Banco de Portugal e Banco de Espanha reforçam cooperação na migração para a criptografia pós-quântica e na gestão dos riscos de cibersegurança.
- Endividamento do setor não financeiro: nota de informação estatística de agosto de 2026.

- Boletim Económico — outubro 2026.
- Sistema Bancário Português — 2.º trimestre de 2026.
- Balança de pagamentos: nota de informação estatística de agosto de 2026.
- Síntese da atividade sancionatória do Banco de Portugal no 3.º trimestre de 2026.
- Estatísticas de títulos: nota de informação estatística de setembro de 2026.
- Banco de Portugal inicia procedimento regulamentar de alteração do Aviso n.º 5/2014.
- Contas nacionais financeiras: nota de informação estatística do segundo trimestre de 2026.
- Estatísticas das empresas da central de balanços: nota de informação estatística do segundo trimestre de 2026.
- Comunicado do Banco de Portugal sobre o Boletim Económico de outubro de 2026.
- 404 milhões de transferências mais seguras na área do euro com o serviço do Banco de Portugal.
- Entidade não habilitada a conceder crédito, a exercer a atividade de intermediação de crédito ou a prestar serviços de consultoria relativamente a contratos de crédito: "Vandevia", que atua através do sítio na internet https://vandevia.com
- Indicadores económicos e financeiros anuais das empresas e Quadros do Setor: nota de informação estatística de 2025.
- Os portugueses recebem juros baixos pelos seus depósitos?
- Dívida pública: nota de informação estatística de agosto de 2026.
- Taxas de juro e montantes de novos empréstimos e depósitos: nota de informação estatística de agosto de 2026.
- Comunicado do Banco de Portugal sobre a reserva contracíclica de fundos próprios — 4.º trimestre de 2026.
- Empréstimos e depósitos bancários: nota de informação estatística de agosto de 2026.

- Entidade não habilitada a desenvolver as atividades de intermediação de crédito e de prestação de serviços de consultoria relativamente a contratos de crédito: Best Prime Solutions, Unipessoal, Lda.
- Economia numa imagem. A satisfação com a vida em Portugal é menor entre as pessoas mais velhas, o que está associado à deterioração da saúde com a idade.
- BdP Podcast: Crédito ao Conselho | Fraudes em nome do Banco de Portugal.

ASF Autoridade de Supervisão de Seguros e Fundos de Pensões

- ASF realiza 1.º Fórum do Consumidor de Seguros dedicado ao tema "Proteção que compensa: o consumidor em 1.º lugar".
- Desenvolvimentos Regulatórios do Setor Segurador e do Setor dos Fundos de Pensões|2025.
- Norma Regulamentar n.º 6/2026-R, de 20 de outubro. Reporte à ASF para supervisão da resiliência operacional digital (publicado em Diário da República).
- Consulta Pública n.º 8/2026, de 11 de novembro. Projeto de norma regulamentar que altera o Plano de Contas para as Empresas de Seguros, aprovado pela Norma Regulamentar n.º 9/2022-R, de 2 de novembro.
- Supervisores europeus reúnem em Lisboa para partilhar experiências de supervisão da conduta de mercado.
- Inquérito sobre a avaliação dos riscos do setor Segurador e dos Fundos de Pensões - RiskOutlook - outubro de 2026.
- A ASF publica o Relatório de Gestão de Reclamações relativo ao Primeiro Semestre de 2026.
- Relatório trimestral de Evolução da Atividade dos Fundos de Pensões – 3.º trimestre de 2026.
- Relatório trimestral de Evolução da Atividade Seguradora – 3.º trimestre de 2026.
- Publicação da Atualidade Regulatória relativa aos meses de setembro e outubro de 2026.

IPCG Instituto Português de Corporate Governance

- Que papel têm hoje os acionistas na criação de valor das empresas?
- Que competências deve ter um administrador não executivo? Que importância tem a formação contínua?

AT Autoridade Tributária

- Informação vinculativa n.º 29563, de 21 de novembro. Incentivo fiscal à aquisição de participações sociais de Small Mid Cap - plano de opções de natureza ideal.
- Circular n.º 5/2026, de 30/10. Retenção na fonte sobre rendimentos do trabalho dependente e pensões. Tabelas de retenção - Continente, novembro 2026.
- Ofício-circulado n.º 40132/2026, de 29/10. Utilização do NIF 999 999 990 na identificação dos titulares do encargo no preenchimento do campo 01 do quadro 4 (Q4/C01 - NIF do titular do encargo) da DMIS.
- Ofício-circulado n.º 25122/2026, de 21 de outubro. Isenção de IVA nas operações de intermediação e mediação de créditos – artigo 9.º, n.º 27), alínea a) do Código do IVA.
- Informação Vinculativa n.º 31314, de 10 de novembro de 2026. Prestação de serviços de negociação de créditos - artigo 9.º, n.º 27), alínea a).
- Informação Vinculativa n.º 31230, de 9 de novembro de 2026. FATURAS REDIGIDAS EM LÍNGUA ESTRANGEIRA.

CNPD Comissão Nacional de Proteção de Dados

- Parecer n.º 75/2026, de 24 de novembro. Projeto de Decreto-Lei que procede à alteração do Decreto-Lei n.º12/2021, de 9 de fevereiro, e da Lei n.º 37/2014, de 26 de junho – regime jurídico da identificação eletrónica.
- Parecer nº 70/2026, sobre a Proposta de Lei que aprova o Orçamento do Estado para 2027, pedido pela Comissão de Orçamento, Finanças e Administração Pública da AR.
- Parecer n.º 64/2026, sobre o projeto de alteração dos artigos 417.º a 417.º-B do CPC e dos artigos 79.º e 80.º do RGICSF, relativos ao segredo bancário.

BES Banco Espírito Santo

- Comunicado Relativo à Alteração do Regime Prestação de Informação aos Titulares de Valores Mobiliários.

INE Instituto Nacional de Estatística

- Utilização de Inteligência Artificial pelas empresas aumenta para 19,6% - 2026.
- Mais de metade da população dos 16 aos 74 anos utilizava inteligência artificial – 2026.
- Taxa de juro no crédito à habitação subiu para 3,231% - outubro de 2026.
- Em termos reais, a remuneração bruta mensal média por trabalhador aumentou 1,5% - 3.º Trimestre de 2026.
- O Índice de Custo do Trabalho aumentou 5,3% - 3.º Trimestre de 2026.

EO Entidade Orçamental

- Síntese de Execução Orçamental – setembro 2026.

IGCP Agência de Gestão da Tesouraria e da Dívida Pública

- Taxas de Juro dos Certificados de Aforro das Séries A, B, D, E e F em novembro de 2026.

2. EUROPEU

EUR-LEX

- Council Decision (EU) 2026/2355 of 13 October 2026 on the signing of the Additional Protocol to the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism with regard to judicial cooperation in criminal matters and police cooperation.
- Council Decision (EU) 2026/2356 of 13 October 2026 on the signing of the Additional Protocol to the Council of Europe Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism with regard to anti-money laundering measures.
- Council Implementing Decision (EU) 2026/2276 of 9 October 2026 on the appointment of the Chairperson of the European Securities and Markets Authority (ESMA).
- Commission Implementing Regulation (EU) 2026/2487 of 10 November 2026 laying down rules for the application of Regulation (EU) 2024/1689 of the European Parliament and of the Council as regards the establishment, development, implementation, operation and supervision of AI regulatory sandboxes.
- Commission Delegated Regulation (EU) 2026/1763 of 13 July 2026 amending the regulatory technical standards laid down in Delegated Regulations (EU) 2017/583 as regards transparency requirements for trading venues and investment firms in respect of derivatives, (EU) 2017/2194 as regards package orders and (EU) 2025/1155 as regards input and output data of the OTC derivatives consolidated tape, and correcting Delegated Regulation (EU) 2017/587.
- Commission Implementing Regulation (EU) 2026/2354 of 16 October 2026 on formats for submitting beneficial ownership information.
- Commission Delegated Regulation (EU) 2026/2343 of 14 July 2026 amending the regulatory technical standards laid down in Delegated Regulation (EU) No 149/2013 as regards the clearing thresholds and the mechanisms triggering their review.
- Commission Delegated Regulation (EU) 2026/1536 of 6 July 2026 amending the regulatory technical standards laid down in Commission Delegated Regulation (EU) 2018/1229 supplementing Regulation (EU) No 909/2014 of the European Parliament and of the Council with regard to regulatory technical standards on settlement discipline.

- Commission Delegated Regulation (EU) 2026/1519 of 6 July 2026 amending the regulatory technical standards laid down in Commission Delegated Regulation (EU) 2017/392 as regards the information a Central Securities Depository is to provide to its competent authority for the review and evaluation process referred to in Article 22(1) of Regulation (EU) No 909/2014 of the European Parliament and of the Council.
- Commission Implementing Regulation (EU) 2026/1512 of 6 July 2026 amending the implementing technical standards laid down in Implementing Regulation (EU) 2017/394 as regards standard forms, templates and procedures for the purposes of the information provided by CSDs for the review and evaluation process of central securities depositories.
- Corrigendum to Commission Regulation (EU) 2026/338 of 13 February 2026 amending Regulation (EU) 2023/1803 as regards International Financial Reporting Standard 18 (OJ L, 2026/338, 16.2.2026).
- Commission Recommendation (EU) 2026/2394 of 29 October 2026 on non-binding model contractual terms on data access and use and non-binding standard contractual clauses for cloud computing contracts.
- Recommendation of the European Systemic Risk Board of 17 September 2026 amending Recommendation ESRB/2015/2 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2026/4).

ESAs European Supervisory Authorities

- ESAs call for vigilance over external dependencies, cyber threats and private credit risks.
- Letter Call for advice to the ESAs on Private Credit.
- ESAs' statement toward a consistent and risk-based approach for ICT risks from frontier AI models.
- ESAs amending Regulatory Technical Standards on initial margin requirements applicable to contracts of counterparties.
- Decision by the Board of Appeal on D v EBA.
- Joint ESAs DORA Overight conference.

EC European Comission

- Initiatives: Cybersecurity – common incident reporting templates under the NIS2 Directive.
- Publications: 2026 Overview Report on Simplification, Implementation and Enforcement.
- Publications: 2027 Commission work programme and annexes.
- Initiatives: Corporate sustainability reporting – limited assurance standards.
- Initiatives: European climate resilience and risk management – integrated framework.
- Initiatives: Regulatory technical standards on margin requirements for non-centrally cleared transactions (amendment).
- Initiatives: AI Act Implementing Act – Articles 75c-75d.

ESMA European Securities and Markets Authority

- Fund manager reactions to portfolio-based exclusions Evidence from ESMA's 2024 guidelines on fund names - working paper.
- Guidelines on standardised procedures and messaging protocols.
- Environmental Statement, reporting year: 2025.
- Summary of Conclusions Securities and Markets Stakeholder Group.
- Joint Committee Annual Work Programme 2027.
- Annex to the Joint Committee's statement at the ECON hearing - JC deliverables.
- Joint Committee's statement at the ECON hearing.
- Guidelines specifying the circumstances in which a supplement is to be considered to introduce a new type of security that is not already described in a base prospectus under the Prospectus Regulation.
- Call for nominations for the European Tokenisation Standards Group.

- Mandate of the European Tokenisation Standards Group.
- Letter to the IFRS Foundation Constitution on ESMA's response to the Exposure Draft Proposed Targeted Amendments.
- Newsletter September and October 2026.
- Final report on Technical Advice on selected KPIs under the Taxonomy Disclosures Delegated Act.
- Decision on delegating to the ESMA Chair the refusal of registration decisions under the temporary regime of small ESG rating providers.
- EU T+1 Coordination Committee Summary of conclusions - September 2026.
- Reporting instructions - MIDAS system.
- Final report on the Regulatory Standards on the requirements for Post-Trade Risk Reduction services for the purpose of the clearing obligation exemption under EMIR.
- Final report on the guarantees as CCP collateral and CCP investment policy.
- Methodology for assessing the effectiveness of the active account requirement.
- Final report on the MAR Guidelines on delay in the disclosure of inside information.
- One year to go for T+1 settlement: the regulatory framework is complete, now let’s make it happen - Press release.
- Final report on the revised CSDR Guidelines on standardised procedures and messaging protocols used between investment firms and their professional clientes.
- Manual on post-trade transparency under MiFID II/ MiFIR.
- Enforcement snapshot: Sanctions and measures under EU Acts in 2025.
- Consolidated sanctions report - Table of sanctions reported for 2025.
- Report on Sanctions and measures imposed in Member States in 2025.

- Report on suspicious transaction and order reports (STORs) 2026.
- Decision on the delegation of the closure of non-complex breach of Union law cases to the Head of the Legal and Enforcement Department and to the Head of the Enforcement Unit.
- Report on the 2025 cross-border provision of investment services to retail clients in the EU and EEA.
- 2026 ECEP package.
- 31st extract from the FRWG (EECS)'s database of enforcement.
- Statement on the European common enforcement priorities for 2026 corporate reporting.
- Social media sentiment and retail trading behaviour - TRV article.
- Thematic notes on clear, fair, and not misleading sustainability-related claims - transition claims.
- Thematic notes on clear, fair, and not misleading sustainability-related claims - impact claims.
- Opinion on the provision of crypto asset services in relation to non-MiCA-compliant asset-referenced tokens and e-money tokens.
- Statement on the extended transitional period for third-country CSDs.
- Working paper on Haircuts and borrower concentration: evidence from EU repo markets.
- EFIF Summary of the May 2026 meeting.
- Statement on significant benchmarks notified under Article 24(2) of the Benchmark Regulation – Nasdaq.
- Response to the European Commission's consultation on the review of MiCA regulation.
- Statement on Significant benchmarks notified under Article 24(2) of the Benchmark Regulation – STOXX.
- Working paper on margining repo transactions: a risk allocation dilemma.

- ESMA's Activities Snapshot 1 November 2025 – 31 August 2026.
- Simplification and burden reduction – factsheet.
- ESMA's contribution to simplification and burden reduction.
- 2027 Annual Work Programme.
- DRSP supervisory responsibilities remain unchanged following ESMA assessment.
- New Q&As available.
- ESMA appoints Carlos San Basilio as the new member of its Management Board.
- Carlo Comporti appointed Chair of the European Securities and Markets Authority.
- ESMA seeks evidence on the use of tokenised collateral in central clearing.
- Upcoming changes to the Euribor Panel.

EBA European Banking Authority

- Retail risk indicators - methodological note (updated 2026).
- Presentation - Risk Assessment Report Autumn 2026.
- Risk Assessment Report.
- Report on analysis on market share of subsidiaries of third country banking groups.
- Report on the analysis on EU banks funding.

- RAQ Autumn 2026 booklet.
- Note on SME lending.
- Revised ITS for joint decisions - Public Hearing.
- Factsheet on white labelling - what to check before buying banking or payment services.
- Final report on Guidelines on internal governance.
- Report on taxonomy disclosures.
- Decision on appointment of the Chair for the supervisory college of Circle Internet Financial Europe SAS as issuer of USDC.
- BSG response to consultation on package under Directive 2026/804/EU on deposit guarantee schemes.
- Regulatory Technical Standards on prudential requirements for central securities depositories (CSDs) designated credit institutions offering 'banking-type ancillary services'.
- EBA Learning Hub Course Offer for Public.
- A sense of urgency, commitment and hope for Europe's banking sector.
- EBA Work programme 2027.
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- Presentation on the CP on the reclassification of IFs as CIs.
- EBA Public hearing - Consultation papers on the first batch of mandates under DGSD3.
- Risk Dashboard Q2 2026.
- Consultation Paper on revised ITS on conditions of application of the joint decision process for institution-specific prudential requirements.

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- Data Annex Interactive Risk Dashboard Q2 2026.
- CfA Assessment of private credit activities and exposures of EU banks and Non-Bank Financial Intermediaries.
- EBA response to EC targeted consultation on MiCA review.
- The EBA supports the NGFS Declaration on the macro-financial dimension of the energy transition on the occasion of COP31.
- The EBA streamlines the 2027 EU-wide stress test with more than 55% reduction in requested data.
- The EBA extends some consultation deadlines due to website maintenance.
- The EBA classifies USDC as the first significant e-money token in the European Union.
- The EBA releases the final technical package for release 4.4 of its reporting and Pillar 3 disclosure framework.

EIOPA European Insurance and Occupational Pensions Authority

- CEG Report on the Use of Data in the Insurance Sector.
- Revised Guidelines on the application of the life underwriting risk module - Solvency II review.
- Revised Guidelines on application of outwards reinsurance - Solvency II review.
- Revised Guidelines on health catastrophe risk sub-module - Solvency II review.
- Revised Guidelines on classification of own funds - Solvency II review.
- Revised Guidelines on basis risk - Solvency II review.
- Revised Guidelines on look-through approach - Solvency II review.

- Revised Guidelines on the use of internal models - Solvency II review.
- Revised Guidelines on own risk and solvency assessment - Solvency II review.
- Revised Guidelines on loss-absorbing capacity of technical provisions and deferred taxes - Solvency II review.
- Revised Guidelines on the implementation of the long-term guarantee measures - Solvency II review.
- Revised Guidelines on system of governance - Solvency II review.
- Revised Guidelines on the recognition and valuation of assets and liabilities other than technical provisions - Solvency II review.
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- EIOPA's Opinion on the Draft Implementing Technical Standards on supervisory reporting and public disclosure.
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- EIOPA's Final Advice on the review of (re)insurance disclosures under the Taxonomy Disclosures Delegated Act.
- European Insurance Overview Report 2026.
- EIOPA Staff Paper on putting behavioral insights into practice in conduct of business supervision.

- Factsheet - EEA insurers home and cross-border securities holdings at year-end 2025.
- Supervisory Statement on the authorisation and ongoing supervision of (re)insurance undertakings related to private equity.
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- Own-initiative OPSG Advice on unlocking investment opportunities in the European Union.
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- IRSG Contribution to EIOPA's 2026 consultation on Consumer trends.
- Draft Single Programming Document 2027-2029.
- Note on EIOPA's views for better regulation and supervision 2.0.
- Call to participate in the discussion on the disclosure of individual stress test results.
- Consultation on the draft Supervisory Statement on IBIP Sales Processes.
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ECB European Central Bank

- Consolidated financial statement of the Eurosystem as at 20 November 2026.
- ECB expands acceptance of DLT-based assets as eligible Eurosystem collateral.
- Euro area monthly balance of payments: September 2026.
- Publications: On-the-job search in Europe and the United States.

- Publications: Introduction to the ECB Token Reference Model - a framework for standardisation discussions.
- Publications: The Working Paper Series - No. 3312: The geography of financial frictions.
- Publications: Transatlantic securitisation gap revisited: comparing EU and US securitisation architectures.
- Boris Vujčić: Resilience in an age of shocks: lessons from central and eastern Europe.
- Philip R. Lane: Climate change and monetary policy.
- Christine Lagarde: Acting in time.
- The ECB Blog: Looking beyond the baseline: how scenario synthesis helps assess risks.
- Guideline (EU) 2026/2169 of the European Central Bank of 15 September 2026 amending Guideline (EU) 2021/830 on balance sheet item statistics and interest rate statistics of monetary financial institutions (ECB/2021/11) (ECB/2026/25).
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- ECB wage tracker suggests slightly higher wage growth in first three quarters of 2027 compared with the full year of 2026.
- Consolidated financial statement of the Eurosystem as at 30 October 2026.

- Euro area bank interest rate statistics: September 2026.
- Decisions taken by the Governing Council of the ECB (in addition to decisions setting interest rates).
- Results of the ECB Survey of Professional Forecasters for the fourth quarter of 2026.
- ECB President Lagarde to step down on 7 February 2027.
- Euro area economic and financial developments by institutional sector: second quarter of 2026.
- Consolidated financial statement of the Eurosystem as at 23 October 2026.
- Monetary developments in the euro area: September 2026.
- October 2026 euro area bank lending survey.
- Survey on the Access to Finance of Enterprises: lending conditions tightened.
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- Euro area monthly balance of payments: August 2026.
- Consolidated financial statement of the Eurosystem as at 9 October 2026.
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- Consolidated financial statement of the Eurosystem as at 2 October 2026.
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- ECB amends monetary policy implementation guidelines as part of regular review.
- Call for expressions of interest: participation in the TIPS cross-border market contact group.
- Consolidated financial statement of the Eurosystem as at 25 September 2026.
- Call for expressions of interest in a new wave of digital euro innovation platform activities.
- Digital euro pilot – Kick-off workshop with participating payment service providers (PSPs) – Agenda.
- ECB to assess feasibility of interlinking with Brazil's instant payment system Pix.
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- Publications: Financial stability implications of AI adoption in the financial industry and the real economy.
- Publications: The effects of oil supply shocks on corporate resilience, bank asset quality and lending.
- Publications: The debt financing of AI and its implications for financial stability.
- Publications: Unwinding of corporate spread compression: implications for euro area market repricing.
- Publications: Diverging developments in euro area residential real estate markets: risks and policy considerations.
- Publications: The footprint of hedge funds in euro area sovereign bond markets via repo markets.
- Publications: Working Paper Series – No. 3311: Monetary policy, segmented capital markets and innovation.
- Publications: Big tech's growing presence in the euro-denominated bond market: implications for investors.
- Publications: Decoding the cyber-AI nexus.

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- Publications: Working Paper Series – No. 3305: Elastic in cash, inelastic in repo: hedge funds in the treasury and repo markets.
- Publications: Working Paper Series – No. 3304: ECB perception of non-banks: a machine learning-based approach.
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- Publications: ESCB SSM Shared Values Charter 2026.
- Publications: Working Paper Series – No. 3299: The heterogeneous bank lending channel of monetary policy.
- Publications: Working Paper Series – No. 3298: What analysts hear and why it matters for monetary policy.
- Publications: Working Paper Series – No. 3297: Fiscal integration as a Pareto improvement.
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- Publications: Disaggregated data - Reference date 4 September 2026.
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- Publications: Working Paper Series – No. 3294: Understanding inflation: insights from the term structure of inflation risks.
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ESRB Entertainment Software Rating Board

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- EuropeanIssuers Response to the European Commission's targeted consultation on the review of the Markets in Crypto-Assets Regulation (MiCA).
- Call for Candidates - AMI-SeCo European Tokenisation Standards Group (ETSG).

EFAMA European Fund and Asset Management Association

- Tokenised MMFs are growing rapidly, with collateral emerging as the strongest use case.
- The Tax Omnibus must include retail funds in withholding tax relief.
- Open letter to MEPs on RIS.
- $21 billion in catastrophe bond-focused UCITS could be affected by eligibility rule changes.
- European investment funds continue to attract strong inflows in August.
- Europe Cannot Prosper Under The Weight Of Unnecessary Complexity.

- New SFDR 2.0 rules must ensure categories are investable and avoid unnecessary bureaucracy.
- Gathering of ELTIF managers concludes that market integration and removal of cross-border barriers are key to scaling long-term investments.
- EFAMA's priorities for the trilogue negotiations on the review of the Sustainable Finance Disclosure Regulation (SFDR 2.0).
- Joint Associations' Letter on Sanctions.
- EFAMA position paper on the Market Integration and Supervision Package.
- EFAMA Comments on the OECD/INFE consultation on the updated guidelines for the involvement of private and not-for-profit stakeholders in financial education.
- EC targeted consultation on the Review of Regulation on the markets in crypto-assets (Mica).
- Equity UCITS attract strong inflows in July.

EDPB European Data Protection Board

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- Guidelines 1/2024 on processing of personal data based on Article 6(1)(f) GDPR.
- Statement 3/2026 on use of other model clauses.

FCA The Financial Conduct Authority

- Call for input: Reforming the Disclosure and Transparency Rules sourcebook.

- CP26/41: Regulatory fees and levies: policy proposals for 2027/28.
- Support after a bereavement: what consumer investment firms do well and where they need to improve.
- PS26/23: Client categorisation and conflicts of interest.
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- GC26/9: Cyber risk and resilience management.
- Smarter regulation means understanding the trade-offs.
- Review of the Investment Firms Prudential Regime (IFPR).
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- Act now to be resilient in the quantum future.
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- Defence SMEs: access to banking services.
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- Conflicts of interest and fair customer treatment in private markets.

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- AI in financial services: good practice and areas for improvement.
- FS26/3: Expanding consumer access to investments: Feedback to DP25/3.
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- PRISM Taskforce outcomes report.
- CP26/34: Preparing for the new transaction reporting regime.
- Pure protection contracts product sales data dashboard.
- Primary Market Bulletin 66.
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- Retirement income market interactive analysis 2025/26.

- What we're learning from firms engaging with our innovation services.
- New FCA rules bring ESG rating providers into UK regulation for the first time.
- Beyond borders: Regulating the risks we share.
- Market integrity in a digital age.
- Reshaping regulation, deliberately.

3. INTERNACIONAL

ICC International Chamber of Commerce

- Mesa-redonda "As novas Regras de Arbitragem da ICC".

FATF/APG Financial Action Task Force

- Combating End-to-End Illicit Financial Flows Linked to Scam Compounds: Applying the FATF Toolkit to the Fraud Epidemic.
- High-Risk Jurisdictions subject to a Call for Action - 30 October 2026.
- Jurisdictions under Increased Monitoring – 30 October 2026.
- Launch of targeted review process to accelerate global implementation of FATF Standards relating to virtual assets.
- Outcomes FATF Plenary October 2026.
- Mutual Evaluation Report of Canada 2026.

OCDE Organisation for Economic Co-operation and Development

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- Global Insurance Market Trends 2026.
- Strengthening Pro Productivity Institutions and Policymaking in Portugal.
- OECD Guidelines for Corporate Bond Issuers.
- Transparency in retail cross border payments and remittances.

SEC Securities and Exchange Commission

- SEC Issues Proposal to Restructure the Consolidated Audit Trail.
- Money Market Fund Statistics.
- Division of Investment Management Disclosure Review Process: Frequently Asked Questions.
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- SEC Issues Exemptive Relief from Treasury Clearing Requirements for Certain Inter-Affiliate and Non-U.S. Repo Transactions.
- SEC Announces Roundtable on Machine-Understandable Data in the Age of Super Intelligence.
- SEC Small Business Advisory Committee to Discuss IPO Modernization and Regulation Crowdfunding.
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- SEC Proposal Would Address How Investment Advisers and Funds Can Custody Crypto Assets Under the Federal Securities Laws.

- SEC's Division of Examinations Announces New Exam Handbook.
- SEC Proposes Amendments to Expand Responsible Retailization of Private Markets.
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ISDA International Swaps and Derivatives Association

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- How Efficiency Enhances Resilience in the Financial System.
- ISDA In Review – September 2026.
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- Pursuing Efficiencies of Tokenization and Continuous Trading.

IMF International Monetary Fund

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- How to Build a Resilient Payment Ecosystem in Fragile and Conflict-Affected States.
- The Global Fiscal Actions (GFA) Dataset.
- The Macroeconomic Impact of AI Access Disruptions.
- Are European Firms Financially Constrained?
- Deconstructing the Stablecoin Sandwich: The Cost of Cross-Border Stablecoin Transfers.
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- How Do Monetary Authorities Buy Publicly Traded Financial Assets? A Cross-Country Database and an Empirical Study of Central Bank Asset Purchase Programs.
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- COP31 couldn't agree on fossil fuels. Can finance move faster?
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- Climate Bonds Network Brochure.
- Financing Climate Adaptation and Resilience: Ten Policy Approaches.

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- Illicit financial flows hold back development.
- Major trends shaping finance in emerging markets today.
- What Do Financial Systems Need to Mobilize Private Capital?

- Symposia on Supranational Responses to Corruption.

IOSCO International Organization of Securities Commissions

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- FR/07/2026 Implications of Quantum Computing on Financial Markets.
- FR/06/2026 Tokenization of Financial Assets: 2026 Monitoring Report.
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- OR/11/2026 FMIs' management of general business risks and general business losses: further guidance to the PFMI.