

[This is an authorised message sent from the European Central Bank]

Fee Debtor Reference Number: «Fee_Debtor_Reference_Number»

Fee Debtor Name: «Fee_Debtor_Name»

Please use this [link](#) if you would like to read this letter in another language.

To whom it may concern,

We are writing to you in your capacity as a fee debtor registered with the European Central Bank (ECB) [online portal for supervisory fees](#) to provide you with information pertaining to the 2025 ECB supervisory feeing cycle. We have also updated the [supervisory fees section](#) of the ECB's banking supervision website with useful information on the 2025 feeing cycle in all EU languages.

The important deadlines for the 2025 ECB supervisory feeing cycle are detailed below.

By 30 September 2025 all fee debtors are requested to complete the following steps.

1. Make sure that the **contact details** registered in the [ECB online portal](#) are correct.
 - It is essential to keep your contact details up to date – particularly your preferred email address, as this is the main channel that the ECB will use to communicate with fee debtors. We would encourage you to provide an email address for a department or group rather than a single staff member.
 - Reviewing your contact details is also a good opportunity to check, add or update your payment details (IBAN and BIC) if you would like your supervisory fee to be directly debited by the ECB.
 - Should you wish to update the name of your legal entity, please send an email to SSM-fee-enquiries@ecb.europa.eu.
2. Provide a **fee debtor notification** if a new banking group has been established or if there has been a change in the group structure affecting the head of the group or the nominated fee debtor. To do this, complete the [fee debtor notification form](#) and submit it as a PDF file in an email to SSM-fee-enquiries@ecb.europa.eu.
3. Banking groups are also required to submit **a notification of the intention to exclude total assets and/or risk exposure** corresponding to non-SSM subsidiaries, where applicable. This notification ensures that we are aware of which fee debtors will be providing fee factors in November 2025, ensuring that the process of collection runs smoothly. The notification is to be submitted via the online portal. Detailed instructions are provided in Section 3.3 of the user manual available in the online portal. If no notification is received by the deadline, it will be assumed that the group does not wish to deduct the contribution of non-SSM subsidiaries and therefore the financial reporting (FINREP) and common reporting (COREP) data available to the ECB will be reused. **Late notifications cannot be accepted.**

By 11 November 2025, where applicable, fee debtors are requested to submit the fee factors to the relevant national competent authority. Fee debtors will receive instructions from their national competent authority on how to submit the fee factors using the respective templates.

January 2026: Fee factors for all fee debtors will be published via the ECB's online portal. Fee debtors will have 15 working days to review and comment on the fee factors published in the portal. An email announcing the availability of the fee factors in the ECB's online portal and the start of the commenting period will be sent to all fee debtors via the preferred email address registered in the online portal.

March 2026: The ECB will publish the total amount to be levied for the 2025 fee period and the estimate of the total amount to be levied for fee period 2026.

May 2026: Fee notices should be made available via the ECB's online portal. These will be in the fee debtor's preferred EU language, as long as the language preference is indicated before the correspondence is produced in the system. Instructions on how to select the correspondence language can be found in Section 3.1 of the user manual in the online portal. The fee payment deadline is 35 days following the issuance of the fee notice.

For any questions about your obligations as a fee debtor, or any other queries related to supervisory fees, please consult the [supervisory fees section](#) of the ECB's banking supervision website or the ECBot. The ECB also stands ready to provide you with the necessary support, preferably by email (SSM-fee-enquiries@ecb.europa.eu).

Kind regards,

The ECB SSM fee enquiries team