25 November 2025

FAQ for Reporting Innovations (release 4.0 and beyond)

1. The European Banking Authority (EBA) initiated the transition to to the new Data Point Model (DPM 2.0) and its capabilities, as well as the new semantics (enhanced glossary), with the publication of reporting framework version 4.0, in December 2024, as outlined in the implementation plan published in June 2024. . Transition continued with the subsequent publication of the technical package for reporting framework 4.1 in May 2025.

2. The publication of the technical package for reporting framework 4.2 marks the finalisation of the transition to DPM 2.0 and to the enhanced glossary. It includes standard specifications, such as validation rules, incorporating the new DPM-XL language and XBRL taxonomies to support the reporting obligations.

3. Clarification on the most frequently asked questions on the following topics is provided in this document:

    - Data Point Model (DPM 2.0).
    - Enhanced glossary (new semantics) in the context of DPM Quality review project
    - Framework release v 4.2

DPM 2.0

1. **What will be the DPM 2.0 new features?**

DPM 2.0 introduces key enhancements and new metadata features to support more granular and integrated regulatory reporting frameworks:

- Glossary Management: The glossary can now evolve dynamically, allowing for the reorganization of Categories, Items, and Properties. This includes the creation of supercategories derived from existing ones and their associated elements. Additionally, items, properties, subcategories(hierarchies) can be versioned, and more complex items can be built using simpler components.

- Template Enhancements: The new DPM introduces the versioning of template headers, complementing existing template versioning. It also allows for the association of templates to describe relational models, and introduces new types of template groupings, facilitating greater automation.

- Validation and Calculation Improvements: Enhancements in validation and calculation capabilities enable machine-readable processing and the implementation of highly automated, innovative engines of software tools.

2. Until when did the EBA publish both DPM 1.0 and DPM 2.0 databases?

The European Banking Authority (EBA) published both DPM 1.0 and DPM 2.0 databases for releases v 4.0 and v 4.1. The XBRL taxonomies were generated from the DPM 2.0 database using the EBA/EIOPA Taxonomy Architecture 2.0. This means that from release 4.0 for the reporting to the EBA, submitted files must refer to the taxonomy generated under DPM 2.0. from release 4.2 and beyond the EBA will only publish DPM 2.0 database.

The taxonomy architecture 2.0 follows the XBRL specifications. The main difference compared with taxonomy architecture 1.0 is on the folder structure to support new features such as glossary versioning.

The EBA has maintained DPM 1.0 database for compatibility during the transition period (releases 4.0 amd 4.1) and reporting institutions could use the taxonomy, the DPM 1.0 and the DPM 2.0 databases for their data collection, validation or data analysis if they wish.

Starting release v 4.2, the EBA will only publish DPM 2.0 and its taxonomy for all regulatory reporting frameworks. The goal of this transition has been to ensure a smoother move toward the more advanced, integrated, and granular reporting capabilities provided by DPM 2.0

The documentation related to model and explanation on DPM 2.0 was published in 2023 on DPM data dictionary | European Banking Authority (europa.eu).

The documentation on taxonomy architecture 2.0 was published in 2023 on https://www.eba.europa.eu/sites/default/files/document_library/Risk%20Analysis%20and%20Data/Reporting%20Frameworks/Reporting%20framework%203.4/1054952/EBA%20and%20EIOPA%20taxonomy%20architecture%20v2.0-20230424.pdf.

EBA enhance glossary in preparation for DPM 2.0 implementation (DPM Quality review project)

3. What was the purpose of the project and which part of the DPM is involved in the revision?

The Data Point Model (DPM) is structured into two layers. The semantic layer, also referred to as the glossary, outlines the content used to describe reporting requirements. The syntactic layer provides the necessary structures to organize and store this content.

A collaborative initiative between the European Banking Authority (EBA) and the European Insurance and Occupational Pensions Authority (EIOPA) was undertaken to enhance the syntactic layer, the DPM 1.0 standard, resulting in the new DPM 2.0. This upgrade, that was used starting from release version 4.0, offers improved structures.

In terms of semantics, the DPM Quality Review Project was initiated to prepare the EBA glossary for the DPM 2.0 implementation. This project also aimed to enhance the quality of the semantics, ensuring a clearer understanding of reporting requirements and providing a reliable source for clarification. The project finalised with the review of all concepts in the glossary used until reporting framework release 3.2 (included) and the enhanced glossary has been gradually implemented since release 4.0.

4. How will the new glossary be implemented?

The review of the glossary has taken as a starting point the data dictionary available in v 3.2 reporting framework. Existing concepts there have been reviewed, being replaced by a new glossary in the data dictionary and reflected in the modelling of the reporting templates.

New concepts created from v 3.3 to v 4.2 will be gradually reviewed in the future.

The new glossary has been implemented in two steps:

1) **Review of concepts in the basic domains**: In December 2024, with the publication of release 4.0, all EBA frameworks will reference the new semantics, which is based on the old basic domains of Metrics, Main Category, Base, Portfolios, Counterparties, and Liquidity. Only the modules updated in this release used the new glossary for reporting data.

2) **Review of remaining concepts:** Release 4.2 references the enhanced glossary. relesae 4.2 includes not only the modules undergoing changes but also all other modules, ensuring that from that point onwards (from 31 December 2025 first reporting reference date onwards, depending on the module), all modules will be reported using the new semantics, with the exception of DORA module, for which release 4.0 and new semantics will be reflected in release 4.3, together with some improvements to the module..

5. What possible technical implications will the new glossary have for National Competent Authorities (NCAs) and institutions?

The semantics have been enhanced to provide greater clarity and a better understanding of the reporting requirements, thereby improving the quality of the concepts that modelers use to describe these requirements. Each reporting requirement is uniquely identified by a data point ID, which specifies the context of the requirement (including the Main property and the combination of items and properties used by modelers to explain and define it).

Although the semantics used in the modelling have changed, this will technically result in the creation of a new version of the data point, but the data point ID will usually (but not always)

remain unchanged. This means that, while the description of the reporting requirement will be updated, the requirement itself will not change.

Potential implications may arise for NCAs and institutions whose systems rely on elements of the glossary (e.g. for definition of validation rules at national level in addition to those provided by the EBA in the taxonomies, for data exploitation and analysis or other uses), making them sensitive to these changes and requiring adapting their systems.

In v 4.2, there were few cases where new IDs have been generated for the existing reporting requirements. This comes from changes to the modelling of these reporting requirements, to correct business identities that were not properly reflected in the past modelling.

6. One of these cases is in the SEPA – IPR reporting, where 4 identities were wrongly created between S 01.01 and S 01.02 templates. In order to correctly receive the data for the first remittance date, the first report for IPR has been moved from v4.1 to v4.2. Since the first remittance date is April 2026, this should still provide time for institutions to prepare the reports. IPR shall be submitted using xBRL-CSV format with 4.2 release.

   Due to DPM 2.0 modelling constraints, it is not possible to have identical data points in the same template. To accommodate this standard, in few cases the template has been broken down into several technical templates.

7. **What would be the output of the project?**

   As a result of the project, the EBA has a new and improved glossary that has been integrated into all EBA frameworks, ensuring that all data is reported using the updated semantics.

   The implementation of the new glossary in the templates was carried out progressively from releases 4.0 to 4.2 =.

8. **Which documentation is expected to be published?**

   Throughout the different releases where the new glossary is implemented into the templates, the EBA is publishing technical and support documentation. Both DPM 1.0 and DPM 2.0 technical documentation were provided during this transitional period (release 4.0 and release 4.1), covering aspects such as the database, dictionary, table layouts, data point categorization, taxonomy, and more. As explained above, from version 4.2 onwards only DPM 2.0 documentation will be published

   Additionally, a conversion file between the DPM 1.0 to the DPM 2.0 glossaries, along with instructions, has been published to communicate the decisions made during the project. This conversion file has been updated with each release until the project's conclusion in release 4.2.

   Regarding the publication of the validation rules file, it will maintain a single excel file grouping all the validation rules applicable to different modules produced from release 4.0.

9. What is the conversion file between DPM 1.0 to DPM 2.0 glossary?

The conversion file documents the decisions made throughout the project for the reviewed glossary and enables the EBA to share the project's outcomes with stakeholders. It represents the conversion from the various elements in the old glossary (Domains, dimensions, domain members, and hierarchies) to their corresponding new elements in the new glossary (Categories, properties, items, and subcategories).

The information for each element of the glossary (Categories, properties, items, and subcategories) is presented separately, with each having a dedicated sheet. These sheets explain the different types of decisions made for each element, such as splits (1 to N mappings), combinations of elements (M to N mappings), removal, relabelling, definitions as compound items, or no changes. Instructions on how to read the mapping file will also be provided.

10. Will the new glossary have technical implications on the resubmissions?

Each submission and resubmission are based on the module version that it refers to, the module versions prior to release 4.0 were all published (using old glossary), they will not be changed. So, there are no technical implications on the resubmissions.

Regarding the reporting format: for all the submissions from reference date 03/2026 , only xBRL-CSV format will be allowed to be received on Euclid; for all the submission with reference dates < 03/2026, both xBRL-XML and xBRL-CSV formats are allowed to be received on Euclid (except for some special case like DORA where plain CSV, or Pillar 3 Data Hub, where xBRL-CSV should always be required)

11. Do NCAs and institutions have the opportunity to provide their feedback on the conversion file and the decisions taken along the project?

The purpose of publishing the conversion file is to document the decisions made throughout the project for the reviewed glossary. This has allowed us to share the project's outcomes with stakeholders and receive feedback from the NCAs and the industry through the NCAs. Accordingly, with each release from 4.0, we have published an updated version of the conversion file that includes the newly reviewed glossary. This has enabled us to receive feedback on new decisions during the usual review process by the relevant subgroups. At the end of the project (release v4.2), we are publishing the final version of the conversion file.

12. What were the differences implemented between the Draft technical package and the final?

In addition to the usual changes resulting from the feedback received from the relevant subgroups and institutions, some additional modifications have been implemented. For instances:

- Creation of compound items, which are flagged as such in the conversion file. Previously, they were defined as items in the glossary.

- Empty or duplicated subcategories in the glossary have been populated or removed.

- Validation rules created in previous releases affecting modules changing in the current release which were pending to be reviewed have been checked.

13. Regarding the validation rules, what is the reason for the usage of a new language?

The transition of the new language concerning VRs was done in v 4.0.

The new DPM – XL standard applies since v 4.0 to validation rules. This means that most of the information previously relying on Excel formats is included within the expression of the validation rule, making the process more efficient and secure. This change is based on two elements:

- A selection operator {}, which will provide information on three aspects: the recordset selection, the cell, variable, or operation to which the validation rule will apply, the default value, and the arithmetic approach.

- The operator "with," which will allow for providing context whenever the information would otherwise be repeated across the validation rule.

14. How will the validation rules be documented from v 4.2 onwards?

Until v 4.2, the validation rules were published in an Excel file, with information provided on a dedicated tab for each release since the first release (v2.0). The new format will consolidate all historical data since v 4.0 regarding the applicability of a particular validation rule into a single document. This will allow users to have a comprehensive view of all changes the validation rule has undergone, including its applicability to different module versions and periods, severity changes, active/inactive status, dates of activation/deactivation, and any changes in the expression.

15. What possible technical implications may the new language on validation rules have for NCAs and institutions?

In principle the new language DPM-XL is very similar to the current validation rule expression language. The grammar and its explanation have been published on EBA website since 2023 on https://www.eba.europa.eu/sites/default/files/2023-11/471dd034-a4df-42df-b9f1-6287ec52d4e6/DPM%202.0%20Refit%20Technical%20Documentation%20ver%202023-05-22.zip.

The complete metadata of each validation rule (including the whole parsing AST nodes) is stored in the database DPM 2.0 that each validator or validation rules consumer can read and use without ambiguity.

Most intra module validation rules are implemented as assertions in the taxonomy, which follows XBRL standard, and the format is not changed. Any validator that follows XBRL standard can continue to validate the instance document against assertions automatically.

16. Why were some modules in v 4.2 updated while the underlying reporting requirements remained unchanged?

The updates to certain modules in v4.2 were necessary because changes in the glossary required adjustments to the structure of the technical package. These structural modifications were driven by the functionalities and constraints of the tool being used, ensuring consistency and proper integration of DPM 2.0. Importantly, these changes did not affect the underlying reporting requirements, which remain unchanged.

Below there is s an overview of the modules where structural changes were applied:

Module	Changes	Rationale
LCR_DA	Addition of tables C 76.00.b and C 76.00.y	Due to DPM 2.0 modelling constraints, it is not possible to have identical data points in the same template. To accommodate this standard, in few cases the template has been broken down into several technical templates
COREP_OF	Split of C 34.02 (CCR exposure by approach) into a and b	
FINREP	Split of F 13.02 and F 13.03 in a, b and c (2 additional "c" tables)	
REM	4.2 contains separate CI and IF variants of some workbooks, but the internal structure is identical to 4.0	The amendment was necessary specifically for the reporting on High earners which was included in one single module and created some issues on submission. The whole REM module has been split between credit institutions and investment firms reporting for consistency reasons.
All	Removal of Kosovo from sub-categories	For the country codes, the classification and coding followed is the one provided by the ISO standard.
FINREP9DP	New templates	Templates on FINREP datapoints collected by the ECB on LSIs have been added to the EBA taxonomy as a cooperation measure.
SEPA_IPR	Identities in S 01.01 and S 01.02	Please refer to point 5
IPU	Removal of U 02.00 and change in key columns	Template U 02.00 was not submitted so it was removed from the taxonomy. Moreover, column 0030 has been turned into key.
CODIS	Introduction of open sheets in K 29.02.a	To align with the corresponding COREP template and to create the corresponding identities.