PILLAR 3 DATA HUB

USER GUIDE

Large and other institutions

January 2026

Contents

Glossary

Term	Definition
CA	Competent Authority
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation
DPM	Data Point Model
EDAP	European Data Access Portal
EIAM	EBA Identity and Access Management self-service portal
EMDM	EUCLID Master Data Management System
ERRP	Euclid Regulatory Reporting Platform
GSII	Global Systemically Important Institution
ITS	Implementing Technical Standards
JSON	JavaScript Object Notation
LEI	Legal Entity Identifier – a 20-digit alphanumeric code that uniquely identifies a legal entity
MFA	Multi-Factor Authentication
P3DH	Pillar 3 Data Hub
SNCI	Small and Non-Complex Institution
UI	User Interface
xBRL	Extensible Business Reporting Language

Tables and Figures

1. Pillar 3 Data Hub (P3DH)

1.1 Main objectives and benefits

1. The new banking package introduced some measures to further enhance market discipline by centralising disclosures of prudential information in a single access point established by the EBA. This facilitates access to prudential data and comparability across industry. The CRR3 mandates the EBA, under Article 434, to publish in its website the Pillar 3 information required to be disclosed by credit institutions ('Pillar 3 Data Hub' or 'P3DH').

2. The P3DH covers the disclosure requirements under part Eight of the CRR, i.e., the Pillar 3 requirements for all institutions covered by these requirements. All the institutions under the CRR are subject to these requirements, even if the processes to be followed are different depending on the type of institution (as established under the CRR). This user guide covers solely the process to large and other institutions, as per the respective classification under the CRR. The user guide will be updated as needed over time.

1.2 Implemented process for large and other institutions

3. Large institutions and other entities must submit all required information directly to the EBA in electronic format. The EBA will then republish this data without any changes, offering options to download the submitted files/data and access a visualisation tool.
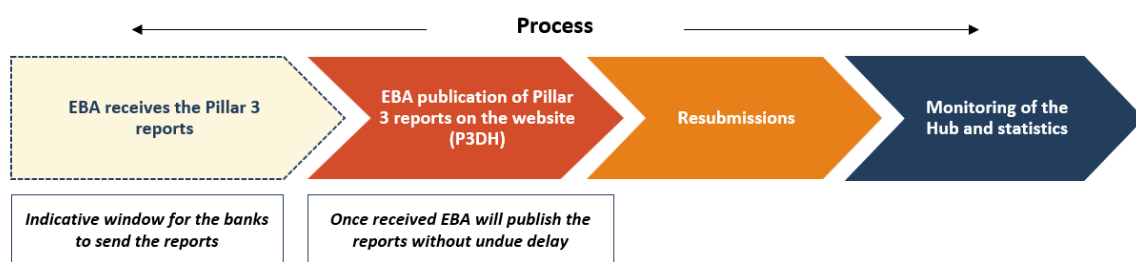
Figure 1. Process for Large and Other institutions

2.   Scope of this user guide

4. This user guide provides a comprehensive overview of all the key steps as regards the process to large and other institutions under the Pillar 3 data hub to submit the information to the hub. It is designed to support all users navigate the overall process with ease, giving clear guidance to relevant resources.

5. Specifically, this document provides guidance on where to find detailed instructions about:

    ▪   The onboarding process of new institutions, including account setup and access management;
    ▪   The submission of Pillar 3 data in compliance with CRR requirements, through the appropriate channels;
    ▪   Accessing and visualising submitted data using the available visualisation tool and dashboard.

3. Onboarding process

3.1 Overview of the onboarding process

6. Institutions other than SNCIs shall submit directly their Pillar 3 reports to the EBA via the EUCLID[1] ERRP. This section of the user guide provides an overview of the main steps that institutions shall follow to gain access to EUCLID platform and submit their Pillar 3 reports.

7. The need to onboard a large or other institution is initially identified by the EBA on the basis of Articles 6 and 13 of the CRR and the master data provided by Competent Authorities. From the moment this identification occurs, the EBA will liaise with the respective Competent Authority to agree on the onboarding of the institution and launch step 1 as per the process presented in the figure below.
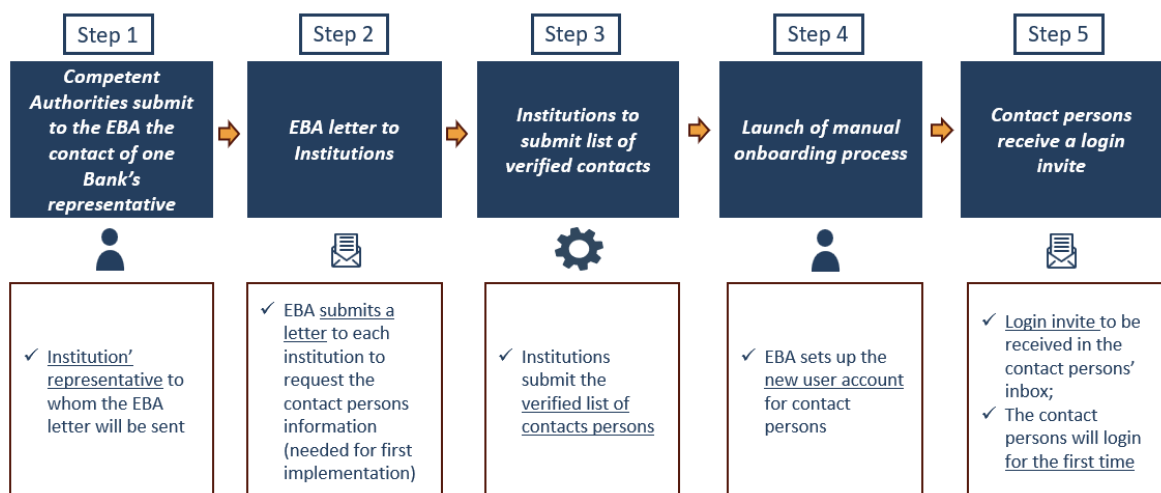
Figure 2. P3DH process to onboard large and other institutions

3.2 Detailed description of the first onboarding steps

Step 1: Collection of institution representative's contact details

8. The EBA initiates the onboarding process of an institution by collecting, from the respective Competent Authority (CA), the contact details of one representative of the institution.

9. The contact details of the Chair of the management body of the institution, the collegial body representing the institution, shall be provided. This is aligned with the CRD provisions on

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[1] For more information on EUCLID, please see EUCLID: The platform for banking and financial data.

management body responsibilities, which sets out in Article 88 that the management body[2] must define, oversee and is accountable for the implementation of the governance arrangements of the institution, including the process of disclosure and communication, and ensures that the letter is addressed to the appropriate level within the institution.

Step 2: Individual EBA letter to institutions

10. Following the submission by the CA of the contact details of the Chair of the management body, the EBA will prepare and send out an individual letter to the institution to those contact details.

11. The individual letter will be sent out electronically. Only in exceptional cases, when If it is not possible to send the letter electronically to the institution, it will be sent via post. The Chair of the management body will be asked to identify the details of three contact persons within the organisation relevant for the purpose of the P3DH, including the submission of the Pillar 3 information. In addition, information on the e-mail domains in use at the institution will be requested. External providers e-mail address cannot be used unless this address corresponds to one of the institution's domains.

12. The EBA individual letter will contain the following:

   ▪ Information on the data and contact details to be submitted;

   ▪ Instructions on how submit this data to the EBA, including the respective deadline and templates and related instructions annexed to the letter;

   ▪ Data Protection Notice (DPN): given that personal data will be requested by the EBA, the letter will be accompanied by a DPN providing all the relevant information from a data protection perspective, i.e. which personal data is collected and processed; purpose of this collection; who can access this data; for how long it is kept; legal basis to collect this information; rights regarding personal data; and contact details for enquiries.

Step 3: Submission by institutions of contact persons information in response to EBA letter

13. In response to the EBA letter (step 2), institutions shall submit all the information required. This information will be electronically submitted according to the detailed guidance provided in the letter to ensure that the transmission of information is securely performed and it will be used by the EBA to setup the new user accounts.

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[2] Article 3(1)(7) of CRD defines the management body as: an institution's body or bodies, which are appointed in accordance with national law, which are empowered to set the institution's strategy, objectives and overall direction, and which oversee and monitor management decision-making, and include the persons who effectively direct the business of the institution. Please see also Title 2 Section of the EBA guidelines on internal governance (EBA/GL/2021/05).

Step 4: Set up of user accounts

14. Following the reception of the contact details of the three persons nominated by the institution, the EBA will initiate the setup of the user accounts to grant these contact persons the necessary credentials to access the EUCLID platform to submit the Pillar 3 information.

15. Access to the P3DH will be granted through the system used by the EBA (EIAM) for authentication of users' access to its applications. The list of contacts provided by the Chair of the management body of the institution (the verified list of contacts) shall be used to create guest user accounts on EIAM in order to enable authentication to the EBA platform.

Step 5: Login invite to contact persons and access to the platform

16. Once an account is set up by the EBA in EIAM for a new user to access EUCLID, a login invite will be sent automatically to the user's inbox. To note, the login invite is sent to first time users only. The user will be required to login for the first time, using the corporate email and password defined by the user, and to set up a preferred Multi-Factor Authentication (MFA) method as a required additional security layer. Please refer to section 4 below to learn more about the EIAM and MFA system.

17. Following a successful setup, users will have access to EUCLID and will be able to submit information to the EBA. MFA will be required on each subsequent login attempt from the user.

3.3   Overview of the offboarding process

18. In a similar way, the need to "offboard" an institution already onboarded will also be identified by the EBA and validated with the respective Competent Authority. This can be the case, for instance, of an institution that changed its size and complexity and became a SNCI. Other specific situations might lead to this offboarding, which will be analysed by the EBA on a case-by-case basis. If this occurs, the institution would be duly informed via e-mail of this change in the process to disclose Pillar 3 information.

19. Institutions offboarded as of a specific reference date will maintain their access to EUCLID in case there are still Pillar 3 reports to be submitted, for previous reference dates, or resubmission of information already published is needed.

3.4   EBA helpdesk support

20. In case of any questions as regards the onboarding of institutions, please contact the EBA helpdesk support: P3DH@eba.europa.eu.To help ensure timely and effective support, please follow these recommendations when communicating with the EBA P3DH Support Team:

  ▪ Include the name of your institution and its LEI (if applicable) in the email subject line.

  ▪ Provide a brief (2-3 words) description of the issue in the subject line to help categorise and prioritise your request.

▪ If applicable, include relevant screenshots into your message to ease investigation and resolution.

4. EBA Identification and Access Management (EIAM)

21. To ensure compliance and security when accessing ERRP, identity and access management is centralised through the EIAM self-service portal. This portal enables external users to perform essential tasks such as account registration and access requests for EBA digital resources. By using EIAM, users can initiate and track onboarding steps without manual intervention. The guide available here outlines the step-by-step process for onboarding external users to the P3DH application and is designed to help stakeholders understand onboarding workflow and follow it effectively.

22. To recall, institutions onboarded for the first time will be requested to provide the contact persons information by email, as explained in the previous section. Following this first onboarding, if an institution is not able to use the EIAM self-service portal to manage the accesses, the EBA shall be contacted via its helpdesk.

23. To ensure remote access to its digital resources, the EBA requires users to authenticate via Multi-Factor Authentication (except for resources that are accessible to the general public - EDAP). For this authentication, the EBA uses Microsoft technology which provides MFA through the Microsoft Authenticator app[3]. This method of authentication enhances account security by requiring a second form of verification in addition to a password.

24. A new user accessing EBA Digital Resources for the first time must set up Multi-Factor Authentication (MFA) before connecting to P3DH to submit Pillar 3 data. To set up MFA, you will receive an email from *Invites@Microsoft.com* with the subject line "Microsoft invitation on behalf of European Banking Authority."

25. Once the login-invite is sent via email, it is presented to the target audience a link to the Multi-Factor Authentication (MFA) user guide. This guide is also available here.

26. The guide describes a step-by-step process for the P3DH users to install the Microsoft Authenticator app on their device, set up a MFA and authenticate when accessing the P3DH application. The guide is designed to support users understanding the workflow and follow it effectively.

27. Once MFA is configured, the user can access the P3DH application through ERRP. To log in to the ERRP platform, the user is invited to use the URL listed in the Glossary section of the MFA User Guide and follow the steps provided to enter the submission platform.

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[3] Authentication methods in Microsoft Entra ID - Microsoft Authenticator app | Microsoft Learn

5. Data collection (Pillar 3) - ERRP

5.1 EBA platform to submit Pillar 3 reports

28. ERRP is the platform where institutions are required to submit the Pillar 3 reports to the EBA. After completing the steps described in the previous section of this user guide, submitters are guided to the link of the submission platform where they can read carefully the disclaimer and instructions. As shown in the screen presented below, ERRP provides each user the available application to which they have access (i.e., which reports each user would be allowed to submit). Contact persons onboarded to submit Pillar 3 information are required to click on the Pillar 3 data collection (please see below).

The EBA Data Point Model (DPM) sets out the relevant technical information under the reporting framework. The relevant reporting framework for Pillar 3 templates shall be consulted on the Reporting Framework webpage[4]. All the relevant modules to the institution shall be submitted in XBRL-csv and PDF formats, as required under the final draft ITS submitted to the European Commission for adoption[5].

Figure 3. EUCLID Login Screen

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[4] Reporting frameworks | European Banking Authority

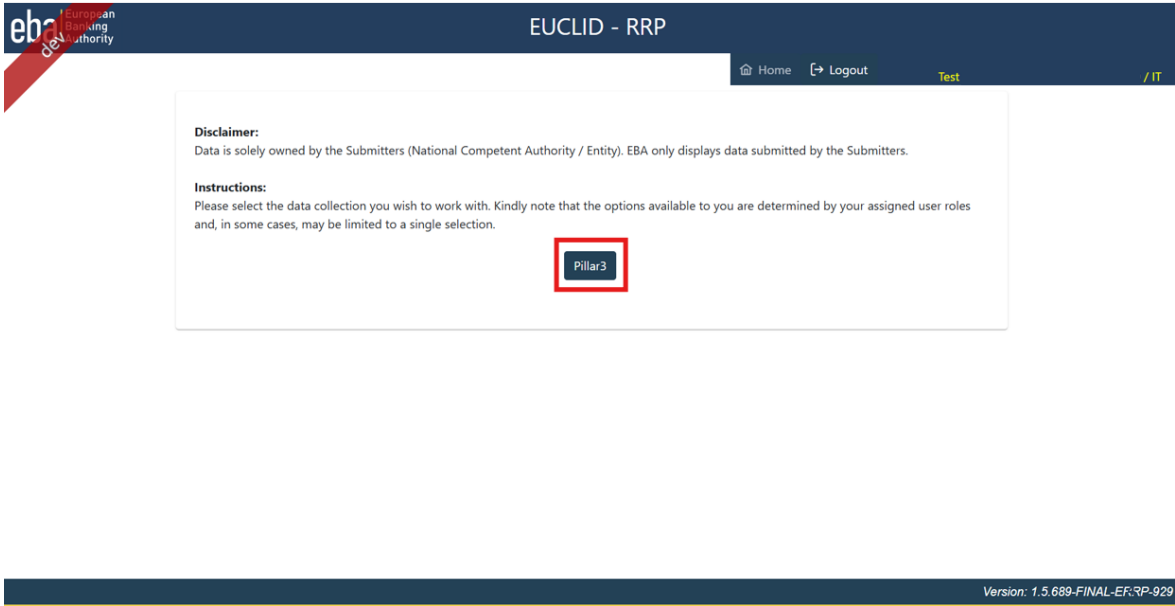[5] EBA_ITS_2025_01 Final Report P3DH ITS_large and other institutions.pdf

Figure 4. Data Collections - "Disclaimer" and Instructions screen

29. When selecting the "Pillar 3" option, user will be directed to the "submission / monitoring" screen. Under this screen the ERRP user guide and technical rules are available.
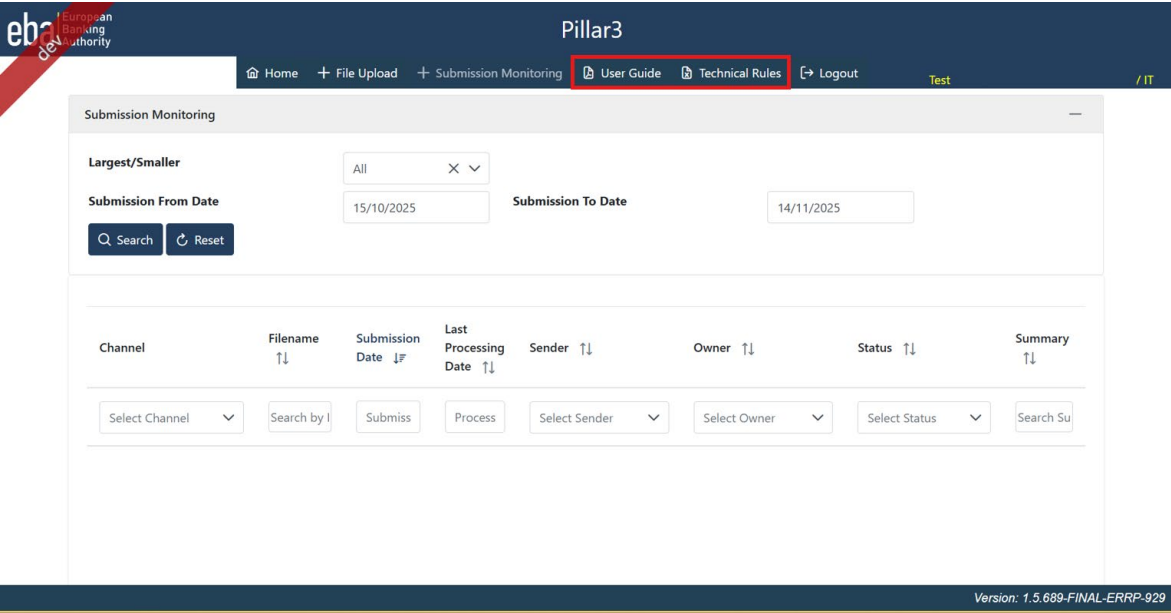

Figure 5. User Guide and Technical Rules on the Submission Monitoring screen

30. The user guide, available to contact persons with access to ERRP, includes detailed information on the login, logout, screen navigation, files uploading and submission monitoring. The technical rules document corresponds to a list of errors that institutions might encounter when submitting the respective XBRL-csv and PDF files. Some detailed information regarding the ERRP submission of files and technical validation was also made public and presented in the P3DH workshop held in November 2025 (materials distributed can be found here).

6. Pillar 3 reports

6.1 Introduction

31. The Pillar 3 reports to be submitted to the EBA are composed by different modules that shall be submitted in XBRL-csv and PDF formats, as required under the final draft ITS submitted to the European Commission for adoption[6]. Under this section, the list of modules to be submitted by institutions is provided.

32. The EBA Data Point Model (DPM) sets out the relevant technical information under the reporting framework that shall be considered by institutions when preparing the information to be submitted to the EBA. The relevant reporting framework for Pillar 3 templates shall be consulted on the Reporting Framework webpage[7].

33. In order to support institutions in identifying the Pillar 3 requirements that are relevant in their specific case, the EBA has developed a signposting tool[8]. This tool aggregates all the Pillar 3 requirements per type of institution, including the frequency of disclosure. As mentioned in the respective disclaimer, please note that this tool is meant purely as an orientation tool and has no legal effect. As such, please note that the relevant acts for the disclosure's framework, including their preambles, are those published in the Official Journal of the European Union and available in EUR-Lex.

34. The Pillar 3 PDF reports can be prepared in national language(s), English or both national language(s) and English. The XBRL-csv taxonomy is defined in English, but the narratives / explanations to be included in there can still be submitted in the national language, English or both. The publication will be performed in accordance with the institution's submission.

35. As regards the use of the national currency for disclosure purposes, when applicable, it would need to be clear to users which is the currency of the quantitative data made available. As such, this information shall be clearly stated in the PDF reports prepared by institution. As regards the XBRL-csv files submitted to the EBA, this information is provided as part of the parameters file provided in the XBRL-CSV submission. For more details on the details of the content of the XBRL-csv files, please refer to the 'User guide on EDAP data visualisation tools for the Pillar 3 disclosures reports' provided on the EBA website.

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[7] Reporting frameworks | European Banking Authority

[8] Pillar 3 disclosure requirements: frequency of disclosure file

6.2   Format of files / modules to be submitted

36. The quantitative data shall be submitted in XBRL-csv format (in Euros and/or national currency). Under Article 432 of the CRR, with the exceptions indicated in the same Article, institutions may omit one or more disclosures listed in Titles II and III where the information provided by those disclosures is not regarded as material. The EBA has issued guidelines on how institutions have to apply materiality in relation to the disclosure requirements[9]. Under the same Article of the CRR, institutions may also omit one or more items of information referred to in Titles II and III where those items include information that is regarded as proprietary or confidential. The reasoning behind the omission of any data points for materiality, confidentiality or proprietary information reasons shall be duly explained by institutions and documented as well in the XBRL-csv files, in the templates designated for that purpose and included in each of the relevant modules (to be provided in English and / or national language). These templates   shall submitted by institutions in XBRL-CSV files will include this narrative only to the extent it is needed to explain the reasons for omission of information.

37. The qualitative information and required accompanying narratives under the Pillar 3 framework as required by part eight of the CRR and in the EBA ITS on disclosures shall be provided in a PDF report in data extractable format (a comprehensive report prepared by institutions including all relevant Pillar 3 disclosures – qualitative and quantitative). As previously mentioned, the complete PDF report shall include the sign-off relevant information (i.e., written attestation). If the institutions publish the report in more than one language and/or more than one currency, the equivalent number of PDF reports shall be submitted.
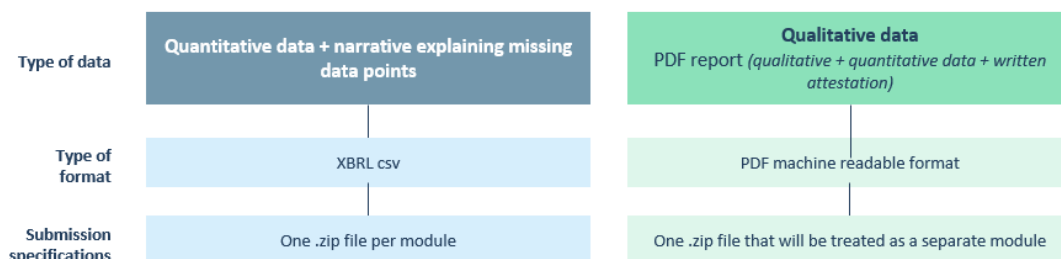

Figure 6. Overview of data type and format for XBRL-CSV and PDF submissions

38. The contact persons template shall be provided in XBRL-csv format, corresponding to a separate module. This information shall not be included in the PDF file as it is not to be disclosed by the EBA.

Submission of XBRL-csv files

39. Each module for quantitative data, as defined in the respective reporting framework release, shall be provided in XBRL-csv format and in a single .zip file, i.e., one .zip file shall be submitted per module.

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[9] Guidelines on materiality, proprietary and confidentiality and on disclosure frequency | European Banking Authority

40. To submit these modules, institutions shall consider the convention and rules defined in the EBA filing rules document[10] that are updated and published together with each reporting framework release. As regards the preparation of XBRL reports, institutions shall ensure the correct use of filing indicators, template completeness, and file format. Institutions can access a sample of XBRL files submission on the relevant reporting framework webpage. This example provides guidance on the structure and format required for successful submission.

Submission of PDF files

41. The PDF report(s) shall be submitted in a single/individual .zip file, which will include all PDF reports in case more than one is submitted due to different language(s)and/or currency(ies), a. This .zip file, including all the PDF reports, will be treated by the P3DH as a separate module. Also in this case, as regards the naming convention, institutions shall consult the EBA filing rules document.

42. As regards the information on the remuneration policies that institutions may decide to submit at a later date, a single .zip file shall also be provided. The submission of remuneration policies information shall be done in a separate specific .zip file, one for the qualitative information on remunerations and one for the quantitative information on remunerations, even if the information is submitted on the same date as the rest of the Pillar 3 information.

43. The table below sets out the P3DH modules, specifying their technical module names and corresponding descriptions. Each module shall be submitted separately with their related narrative information where applicable.

Module name	Module description
CODIS	Common disclosures + narrative missing data points
ESGDIS	ESG disclosures + narrative missing data points
FINDIS	Financial disclosures + narrative missing data points
GSIIDIS	G-SIIs disclosures + narrative missing data points
IRRBBDIS	IRRBB disclosures + narrative missing data points
REMDIS	Remuneration disclosures
MRELTLACDIS	MREL/TLAC + narrative missing data points

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[10] EBA filing Rules reporting framework 4.1 EBA filing rules reporting framework 4.2

P3DH	Contact persons template (not to be disclosed)
P3REMDISDOCS	Qualitative remuneration disclosures
P3NONREMDISDOCS	Qualitative Pillar 3 disclosures (excluding information on remuneration)

Table 1. List of Pillar 3 disclosure modules

6.3   Resubmissions

44. Resubmission to the EBA need to be done per .zip file (i.e., the .zip file including all the XBRL-csv files for the quantitative disclosures under the same module and / or the .zip file including all the PDF reports).

45. Resubmitting .zip files replace the previous files submitted per module, therefore all information previously submitted shall be re-included in the resubmitted .zip file (for quantitative and qualitative information).

46. The EBA is mandated under CRR to develop ITS on resubmission policy. While this regulatory product is not finalised by the EBA and adopted by the European Commission, institutions shall follow the current practices as regards the republication of Pillar 3 reports.

7.   EDAP data visualisation tools for Pillar 3 reports

47. The EDAP portal provides visualisation and exploration tools for transparency purposes and to facilitate comparison across institutions, countries, etc. In addition to publishing the Pillar 3 reports submitted by the institutions without any transformation (PDF and XBRL-CSV files), the Pillar 3 data hub (P3DH) makes use of the data provided in the XBRL-CSV format to present it through user-friendly visualisations. The P3DH offers the possibility to download the original files submitted by institutions (PDF and XBRL-CSV) and additional downloading options, that allow the export of the data with the filters applied by the users in EDAP. The EDAP Portal is accessible to the public through this link (Access to EDAP).

48. As part of the tools provided by the EBA, users can access in EDAP two types of reports:

- **Official data and templates visualisation:** an overview of the information provided in XBRL-csv, presented in the format of the templates as defined in the ITS (EU) 2024/3172 as regards the IT solutions for public disclosures by institutions, other than small and non-complex institutions (ITS on Pillar 3 disclosures). Users can also access and download the original reports as submitted by the institutions.

- **Data Point Report:** an overview of the reported information at data-point level. By applying filters to rows and columns, users can analyse and compare individual data points within the same institution, across institutions and at aggregate level, with different levels of aggregation.

49. For more information about EDAP data exploration tools on P3DH please visit the EDAP portal[11]. A detailed user manual is provided under the Pillar 3 Data Hub section.

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[11] EBA Data Access Public Portal.