The EBA Data Strategy 2026-2028

Overarching objectives

The key objective of the data strategy for 2026-2028 is to further enhance EBA's approach to data and analytics that are central to its policy and business strategy, providing leading-edge analytics on and for the EU financial sector, leveraging AI to extract actionable insights from data, enabling EBA to anticipate trends and streamline supervisory activities where feasible.

The EBA Data Strategy 2026-2028 has 2 main objectives:

1 Simplification and Reduction of Reporting Costs

Strengthen collaboration with and among EU reporting agents to lower reporting costs for industry and authorities, maximising the value of EBA datasets.

2 Boosting Data Lifecycle Efficiency

Broaden the EBA's analytical coverage, improve the depth and accessibility of its outputs, and promote data literacy and access to information.

Building on these two overarching objectives, the data strategy outlines three priorities

Streamline Data Standardisation and Acquisition Processes

Solidify In-house Data Access, Use and Analysis Workflows

Fast Track All Data Sharing – EBA as Leading Data Hub

Priority 1 — Streamline Data Standardisation and Acquisition Processes

Streamline data standardisation and acquisition to reduce complexity and explain changes, eliminate duplications, and ensure that reporting costs are proportionate to the size and risk profile of each institution.

The EBA seeks a leaner, more integrated, and more responsive data ecosystem—one that will serve not only regulatory needs but also enables market participants to benchmark and innovate confidently.

This will create a harmonised, automated, and cost-effective data ecosystem that supports regulatory needs and enables market benchmarking and innovation, in parallel fostering efficiency and greater trust in supervisory processes.

Priority 2 — Solidify In-house Data Access, Use and Analysis Workflows

Robust workflows and a data-driven culture will enable staff to confidently interpret and use data for high-quality supervision, policy development, and stakeholder engagement.

Actions include improving master data quality and dissemination levels, reducing manual burden through automation, and promoting harmonised practices via a regenerated Data Stewards Network.

These steps will break down silos, foster collaboration, and generate reliable insights positioning the EBA as a leader in evidence-based oversight and regulatory innovation.

Priority 3 — Fast Track All Data Sharing – EBA as Leading Data Hub

Accelerate the shift into one of Europe's central providers of financial sector data by improving the speed, scope, and reliability of data sharing. This includes expanding the EDAP, Pillar 3 Data Hub, and dashboards to make high-quality, timely data and registers accessible to authorities, industry, and the public.

The EBA will establish a clear publication calendar, further automate the data-to-insights pipeline, and leverage cloud-native technologies for near real-time analytics. Exploring advanced tools such as AI will enable deeper insights to support evidence-based supervision and policy.

These actions will reinforce EBA as a trusted, innovative data hub and information provider, fostering transparency, collaboration, and resilience across the EU financial system.

Check it out!

Have you checked out the **EBA Data Hub**? The **European Data Access Portal (EDAP)** is your one-stop shop for the latest information on the EU financial sector. It marks a major step in transparency and accessibility, that will provide soon a range of tools and guides on regulatory data and disclosures, including EBA transparency exercises and Pillar 3 information.