

EBA ANNUAL DATA AND REPORTING WORKSHOP
11-13 November 2026

Day 1: EBA as a Data Authority: supporting supervision and policy making

Housekeeping

1. Ensure a **stable internet connection** for the best experience.
2. To maintain an optimal experience for all attendees, **microphones and cameras will be disabled for participants.**
3. **Rejoin or refresh your session** if you encounter connection problems.
4. The event will be **recorded**.
5. Slides will be made available on the EBA website after the event.
6. Please use the **Q&A feature** to submit written comments or questions. You can find the Q&A button on the menu bar at the top of your MS Teams screen.
7. When submitting a comment or question, please begin your message by stating your **name, surname and organisation, and indicate to which speaker/topic your question is addressed to.**
8. Please provide only comments/questions which **are related to the scope of the event.**
9. **The Q&A section will be moderated. Only some questions will be answered during the workshop for each agenda item.**
10. During the workshop, questions will not appear straight away and will not be accepted if:
    - *Submitted without a name, surname and organisation;*
    - *Are not related to the topic of the day.*

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Opening remarks/keynote by François-Louis Michaud, Chair of the EBA	**09:15-09:30**
Module 1. EBA at the core of EU's regulatory and supervisory data landscape	
1.1. EBA Data Dashboards: Current capabilities and outlook	**09:30-10:00**
1.2. European Data Access Portal (EDAP): Latest developments	**10:00:10:30**
Q&A	**10:30-10:50**
Coffee Break	**10:50-11:05**
1.3. Credit Institutions Register (CIR): Twelve years of progress	**11:05-11:25**
1.4. Payments Institutions Register (PIR): Current state of play	**11:25-11:40**
1.5. EBA SMART indicators: Latest results and future developments	**11:40:11:55**
Q&A	**11:55-12:25**
Closing remarks	**12:25:12:30**

European Banking Authority

DAY 1:
EBA as a Data Authority: supporting supervision and policy making

EBA Data Dashboards: Current capabilities and outlook

Module 1. EBA at the core of EU's regulatory and supervisory data landscape

EBA ANNUAL DATA AND REPORTING WORKSHOP | 11-13 NOVEMBER 2026

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MREL Dashboard

EBA Risk and Data Analysis

Among its objectives, the EBA aims to safeguard the financial stability of the EU banking sector.

To achieve this, **the EBA continuously monitors the risks and vulnerabilities of banks and investment firms through data analysis**.

Dashboards & reports



EBA Regular Dashboards

Over the past years, the EBA has significantly expanded its **portfolio of data analytics and visualisation solutions**, transforming regulatory data into **meaningful insights**.

Key characteristics:

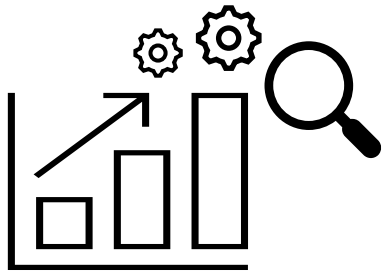
- Interactive and dynamic visualisations
- Intuitive and user-friendly navigation
- Enhanced risk analysis and supervisory insights
- Improved accessibility and understanding of complex data



EBA Regular Dashboards

EBA products

- ☑ EBA Risk Dashboard
- ⏳ Full Banking Population by Bank Size
- ☑ CRR3/CRD6 Dashboard
- ☑ ESG Dashboard
- ⏳ Investment Firms Dashboard
- ☑ MREL Dashboard



Stakeholders & Users

- Risk analysts and economists
- Policy experts
- National Competent Authorities
- European & International institutions
- Banks and Investment Firms

☑ The dashboard is already being published

⏳ The dashboard is under development – not being published yet

01

EBA Risk Dashboard

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EBA Risk Dashboard - overview

The EBA Risk Dashboard (RDB) is one of the main product of

- Key Risk Indicators (KRIs) for EU and country aggregates → providing early warning signs of trends, potential risks, and vulnerabilities in the EU banking sector.
- Rich Statistical Annex based on the set of Risk Indicators, ITS data (COREP, FINREP, etc) and Coverage sample
- Methodological note, including the indicators' calculations formulas

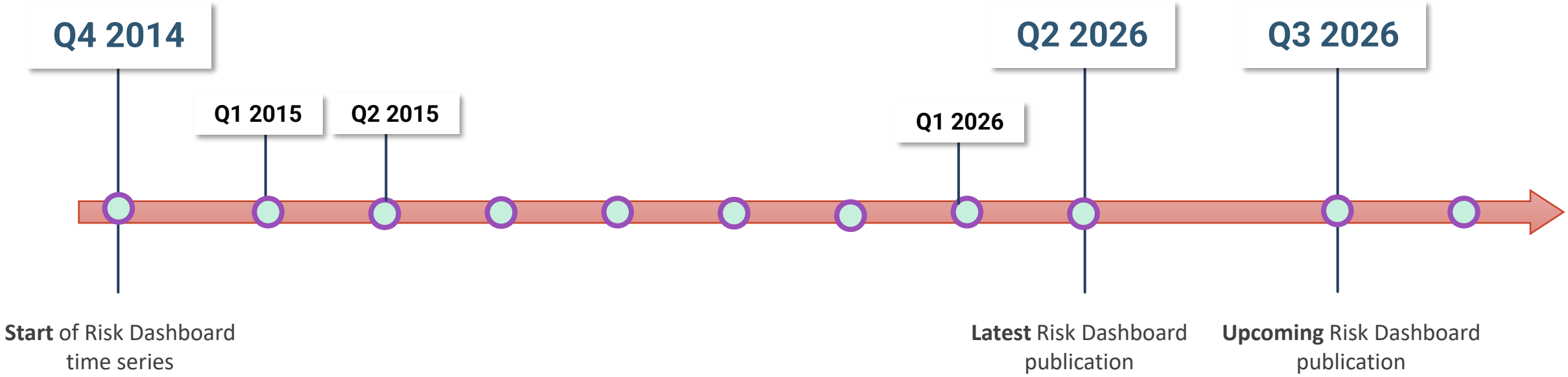
Published on the EBA website (https://www.eba.europa.eu/risk-analysis-and-data/risk-dashboard)

→ Currently published within **two weeks** after reception of latest reference date data submissions.

EBA Risk Dashboard - overview

The EBA Risk Dashboard leverages a **continuous quarterly time series**, enabling **trend analysis and cross-period comparisons**.

This allows users to monitor the evolution of key risk indicators and identify emerging developments across the banking sector.



To note:

The EBA plans to publish, before the end of the year, the calendar with the target dates for all the **dashboards' publication.** The first release of 2027 for the Risk Dashboard (Q4 2026 data) is planned for 23 March 2027.

EBA Risk Dashboard – Key Risk Indicators

The Risk Dashboards provides an overview for **20 key risk indicators:**

Solvency

- Tier 1 capital ratio
- Total capital ratio
- CET1 ratio
- Leverage ratio

Credit Risk and Asset Quality

- Ratio of non-performing loans and advances (NPL ratio)
- Coverage ratio for non-performing loans and advances
- Forbearance ratio for loans and advances
- Ratio of non-performing exposures (NPE ratio)

Profitability

- Return on equity
- Return on assets
- Cost to income ratio
- Net interest income to total net operating income
- Net fee and commission income to total net operating income
- Net trading income to total net operating income
- Net interest margin
- Cost of Risk

Funding and Liquidity

- Loan-to-deposit ratio (for households and non-financial corporations)
- Asset encumbrance ratio
- Liquidity coverage ratio
- Net stable funding ratio

Detailed information on the risk indicators can be found in the **EBA Methodological guide and the List of the Risk Indicators** available at: https://www.eba.europa.eu/risk-analysis-and-data/guides-on-data

EBA Largest institutions

The **"Largest sample"** is **EBA's list of main banks** – reviewed each year

- Each EU/EEA Member State is represented in the sample
- Captures large standalone banks that are not part of a consolidated group
- Ensures inclusion of large banking groups with significant size at EU level
- Captures banks that are relatively smaller in absolute terms but highly significant for their national economy

The sample is currently composed of **163 banking groups and stand-alone banks** and covers **80% of EU/EEA total assets**

"(a) the credit institution is the parent institution in a Member State and is one of the three largest institutions measured by total consolidated assets in that Member State.

(b) the credit institution is not part of a group subject to consolidated supervision and is one of the three largest institutions measured by total individual assets in that Member State.

(c) the credit institution is an EU parent institution whose total value of consolidated assets exceeds 30 billion Euros

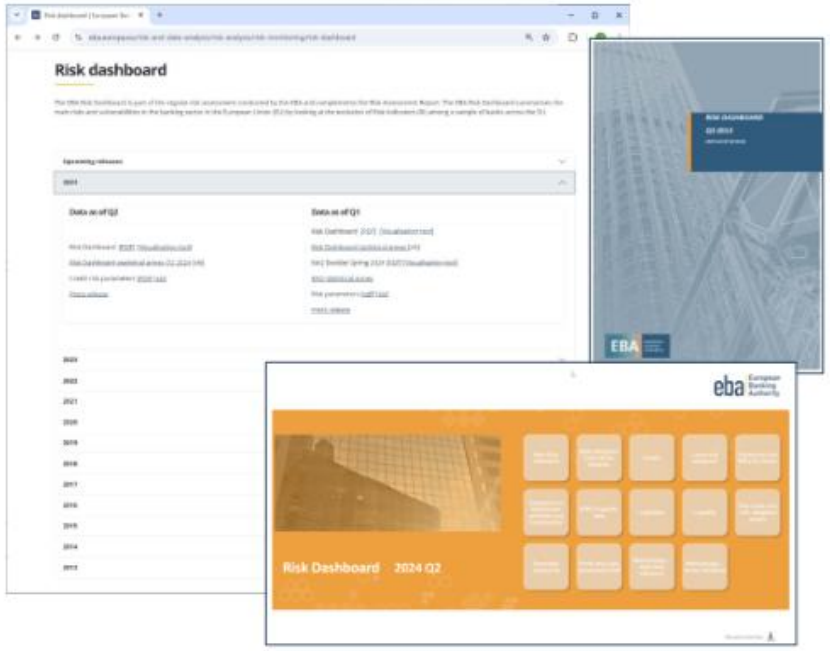
(d) the credit institution is an EU parent institution whose total value of consolidated assets exceeds 5 billion Euros and the ratio of that total value over the GDP of the Member State of the institution's establishment exceeds 20%."

Source:https://www.eba.europa.eu/risk-analysis-and-data/reporting-by-authorities

EBA Risk Dashboard - Documentation

The EBA Risk Dashboard is composed by **several documents**:

- Risk Dashboard (**EDAP visualisation tool** in PowerBI and **PDF** file)
- **Data Annex**
- **Credit Risk parameters Annex**
- **Press release**



DEMO

02

EBA Risk Dashboard: Full Banking Population by Bank Size

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Risk Dashboard – Full Banking Population by Bank size

2020

The EBA started collecting data from **all EU and EEA supervised institutions (EUCLID went live)**

EBA intends to **complement the risk assessment** with an **annual** statistical product covering the **entire banking population**.

2026

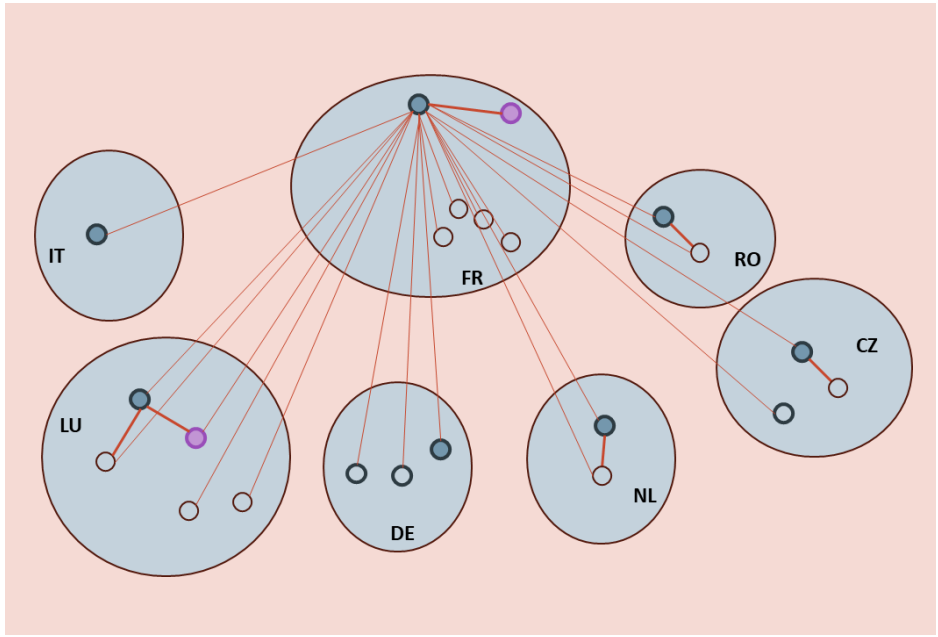
This level of coverage is currently **not available elsewhere** at EU/EEA level.

Risk Dashboard – Full Banking Population by Bank size: the sample

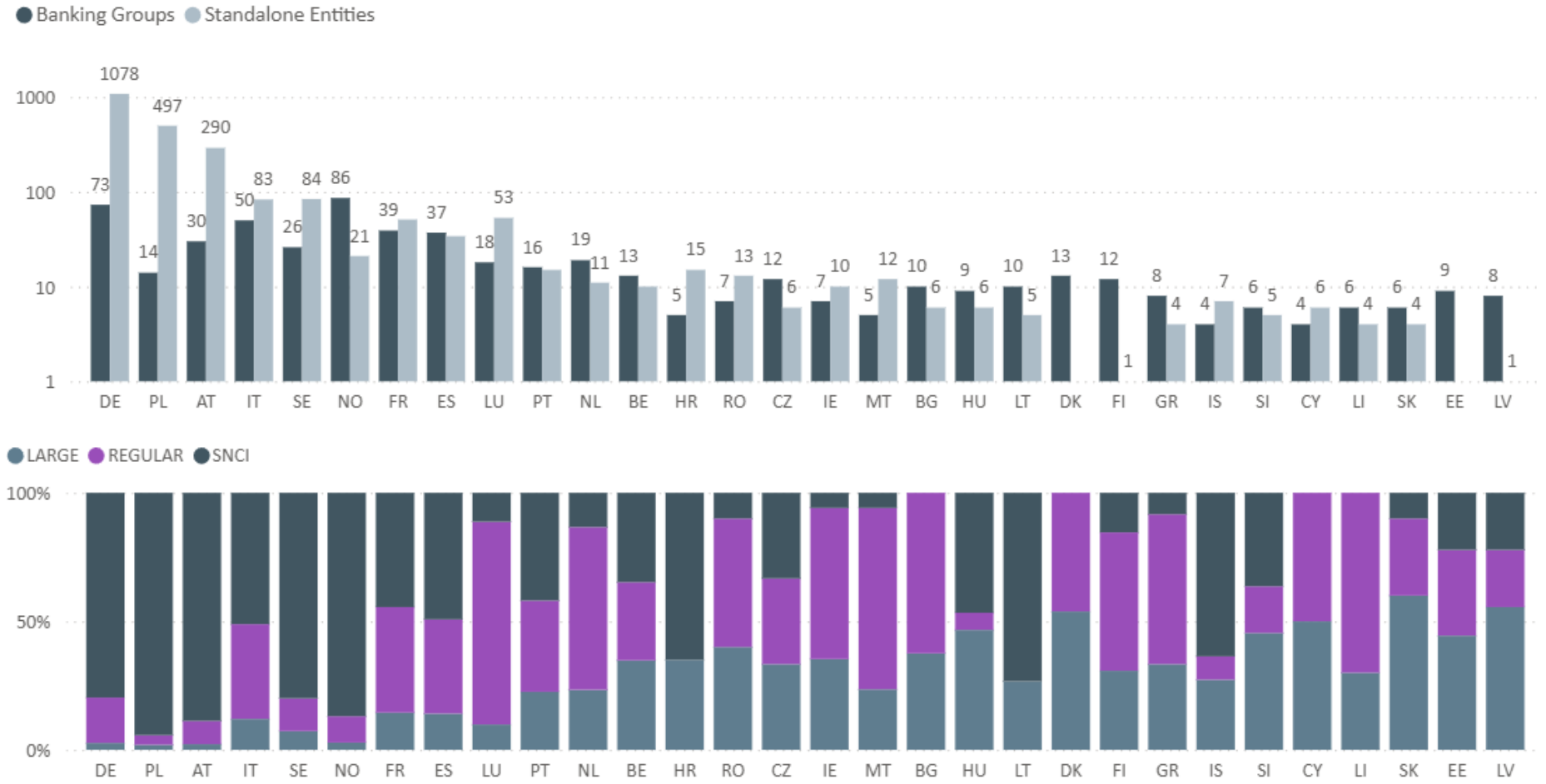
Full Banking Population sample: **all banking groups reporting at the highest level in each member state or EU/EEA, plus institutions reporting on a solo basis.**

- It provides insight into the **business models of smaller banks**.
- **Breakdowns for different sizes of banks** (Large / Regular / SNCIs), which differs from the classification of the quarterly Risk Dashboard (Small / Medium / Large, based on the distribution of total assets)

EBA's analysis can now generally be based on data from all EEA credit institutions and banking groups, which **account for 100% of EU total assets and cover all sizes and business models**.



All institutions by country



Risk Dashboard – Full Banking Population by Bank size



The Risk Dashboard: Full Banking Population by Bank Size view will be published only as an **interactive dashboard (in PowerBI).**

It is exclusively based on **supervisory data (COREP and FINREP)** (as the quarterly Risk Dashboard) reported by all banking groups and credit institutions in the EU/EEA, with timeseries **from Q4 2020.**

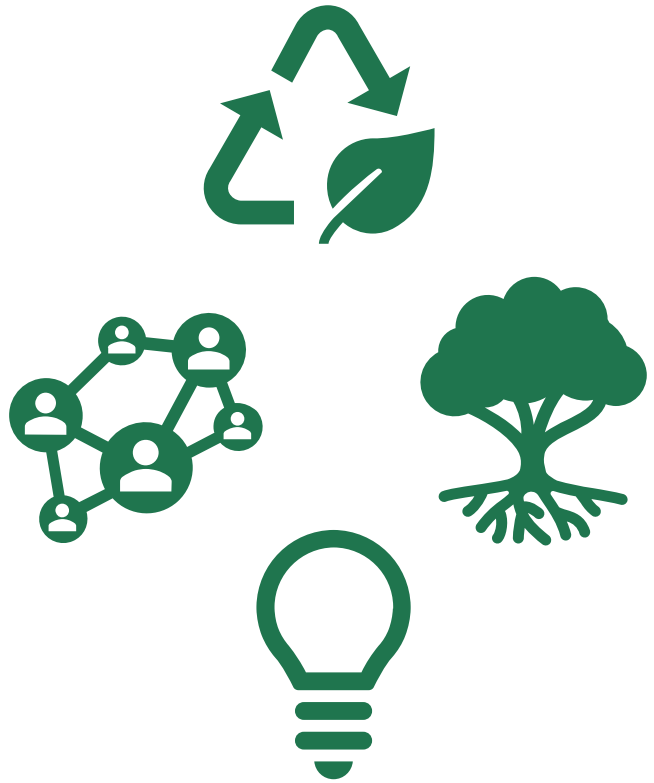
Data is aggregated at highest level of consolidation at EU/EEA level for EU aggregates, and at Member State level for country aggregated figures.

03

ESG Dashboard

ESG Dashboard

The **European Banking Authority (EBA)** developed the **ESG (Environmental, Social, and Governance) dashboard** as part of its broader strategy to enhance transparency and risk monitoring in the EU banking sector, particularly in relation to **climate-related financial risks.**



The ESG dashboard was launched in **April 2025** on **data disclosed by banks** as part of their Pillar 3 ESG disclosures

Published on the EBA website (https://www.eba.europa.eu/risk-and-data-analysis/risk-analysis/risk-monitoring/esg-dashboard -) and in EDAP.

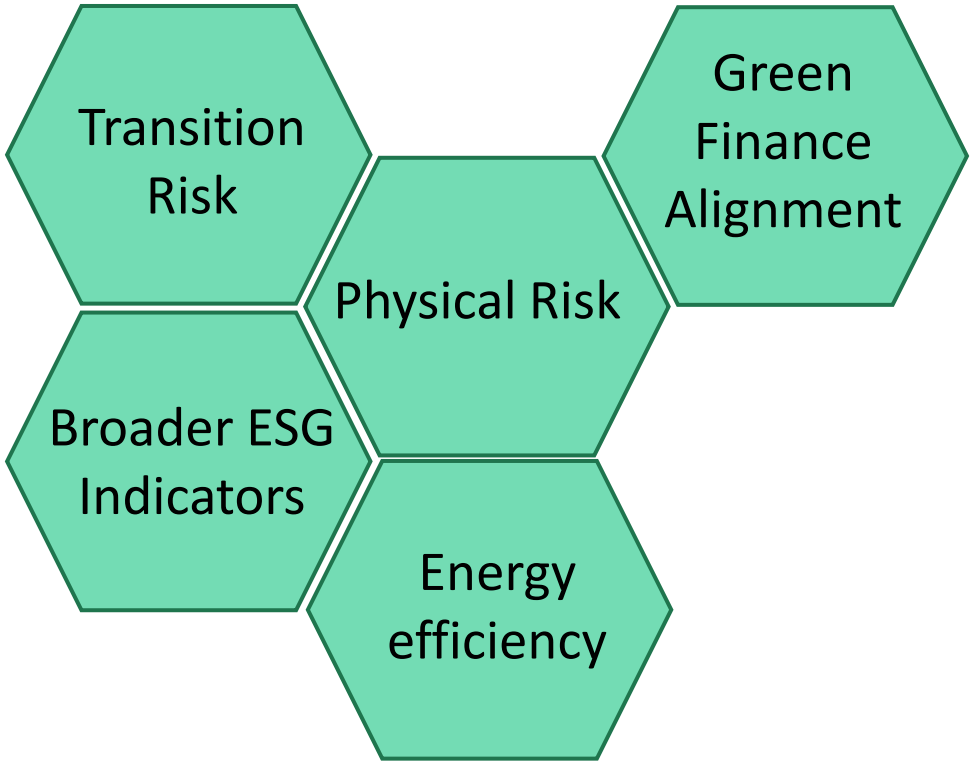
ESG Dashboard

The dashboard provides indicators across **several dimensions**.

The ESG Dashboard is publicly available through **Power BI** and is complemented by supporting documents (Data Annex and Methodological Note)

Data quality is still evolving: many banks are in early stages of ESG disclosure.

The dashboard is currently based on data collected under the ESG ad hoc data collection, but in the future ESG Disclosures collected via the Pillar 3 Data Hub could be employed.

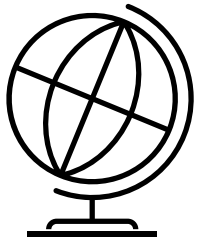


04

CRR3/CRD6 Dashboard

Regulatory drivers behind the CRR3/CRD6 Dashboard

Basel III
(Global Framework)



EU
Transposition

CRR3 (Regulation)
+ CRD6 (Directive)
(EU Framework effective from 1 January 2025)



EBA discontinued the EBA Basel III monitoring report.
Instead, it produces a **dashboard based on CRR3/CRD6 supervisory reporting data.** First published in March 2026 with data since **Q1 2025**.

Structure and content

This dashboard is released **semi-annually,** in March with Q3 and Q4 data, and in September with Q1 and Q2 data. It is available as an **interactive Power BI tool** in EDAP.

The CRR3/CRD6 dashboard presents data on the **following areas**:

- Output floor RWAs
- Cap impact analysis
- Interaction of risk-based capital requirements and the leverage ratio
- Capital shortfall
- Capital ratios
- FRTB proxy

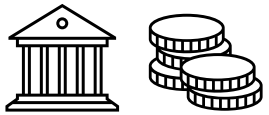
The recent competitiveness package may impact future data availability for this thematic area – Dashboard to be adjusted accordingly in the future.

05

Investment Firms Dashboard

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Investment Firms Dashboard

The EBA collects quarterly data on Investment Firms. 

Investment firms differ significantly from banks (e.g., size, business models, risk profiles, complexity and interconnectedness).

→ upcoming EBA initiative: dedicated dashboard for Investment Firms.

- support the EBA regulatory and supervisory responsibilities under the Investment Firms Directive (IFD) and Investment Firms Regulation (IFR)
- The IF dashboard will be fully digital: interactive tool developed in PowerBI and published in EDAP by the end of the year.

IF Dashboard – methodological aspects

- Entities in scope:
  - **Class 2**: Investment Firms other than small and non-interconnected Investment Firms
  - **Class 3** : Small and non-interconnected Investment Firms
- Indicators: 37 risk indicators from the published EBA list of risk indicators, and all based on IFR reporting.

  Organized in 5 risk categories:
  - Solvency and capital
  - Risk-to-Clients
  - Risk-to-Markets
  - Risk-to-Firm
  - Liquidity
- Aggregation: dashboard at individual level (groups account for only 8% of IF entities, 95% of individual IF entities in Class 3).

06

MREL Dashboard

MREL Dashboard

- Published **semi-annually,** with Q2 and Q4 data (and the other quarters in the Statistical Annex). Available as a PDF report on the EBA website and, since 2026, as an interactive tool in EDAP.
- Entities in scope: all entities reporting both resources and a decision to the EBA. The statistical annex is based on a balanced sample over the past three periods.
- Entities with external and internal MREL Decisions are shown.

MREL Dashboard – structure and contents

1. Main section of the MREL Dashboard:
   - Resolution planning:
     - % resolution banks, MPE vs SPE, breakdown by type of strategy (bail-in vs transfer)
   - Binding MREL requirements, MREL requirements (external and internal)
   - MREL resources
     - Breakdown by instruments and entity type
   - MREL liability by maturity
2. Statistical annex, with minimum requirements for own funds and eligible liabilities:
   - External MREL level and shortfall to end state target;
   - Internal MREL level and shortfall to end state target.

DEMO

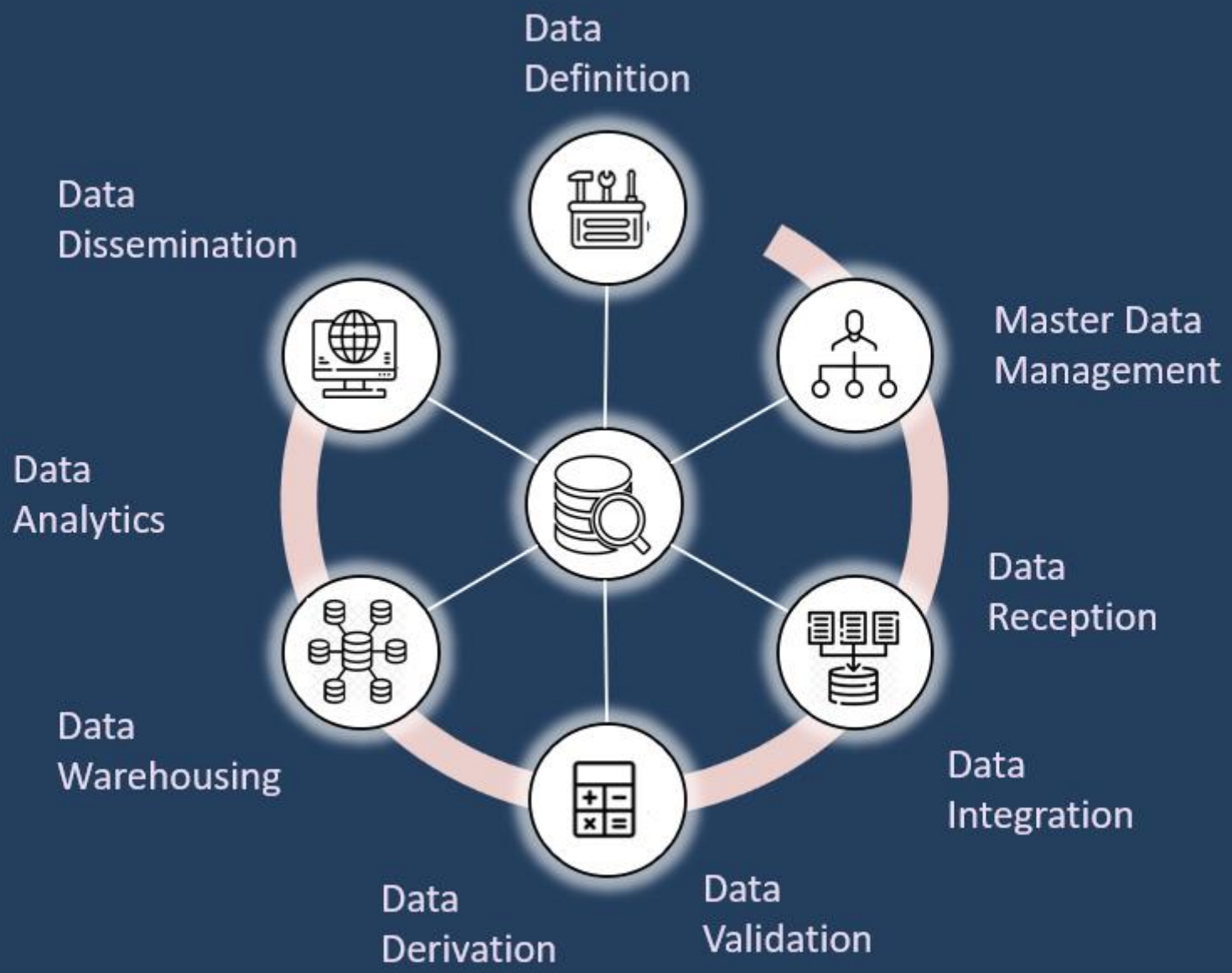
DAY 1:
EBA as a Data Authority: supporting supervision and policy making

European Data Access Portal (EDAP): Latest developments

Module 1. EBA at the core of EU's regulatory and supervisory data landscape

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EUCLID integrated ecosystem



EDAP: How EBA transforms regulatory data into transparency for Europe

The EBA's financial information showcase (Public and Restricted portals)

Millions of data points. One gateway to European financial transparency.



Why does EDAP exist?

Turning fragmented regulatory information into accessible, reusable public data.

Before EDAP

Scattered data
Information spread across multiple sources

Hard to find
Effort required to locate relevant information

Inconsistent formats
Different structures complicate comparison

High reuse barrier
Extra effort to access and work with data

After EDAP

Centralizes
A unified gateway to EBA data products

Standardizes
Consistent presentation and structure

Publishes
Regulatory information made available to the public

Facilitates Access & Re-use
Information easier to discover and use

EDAP as a key enabler of the EBA's mission

Value for the EBA's mission

Transparency
Enables public access to regulatory data.

Trust
Fosters confidence in the European financial sector

Evidence
Facilitates fact-based analysis for regulators, researchers, and investors

Who benefits?

Supervisors and Regulators
Better access to information

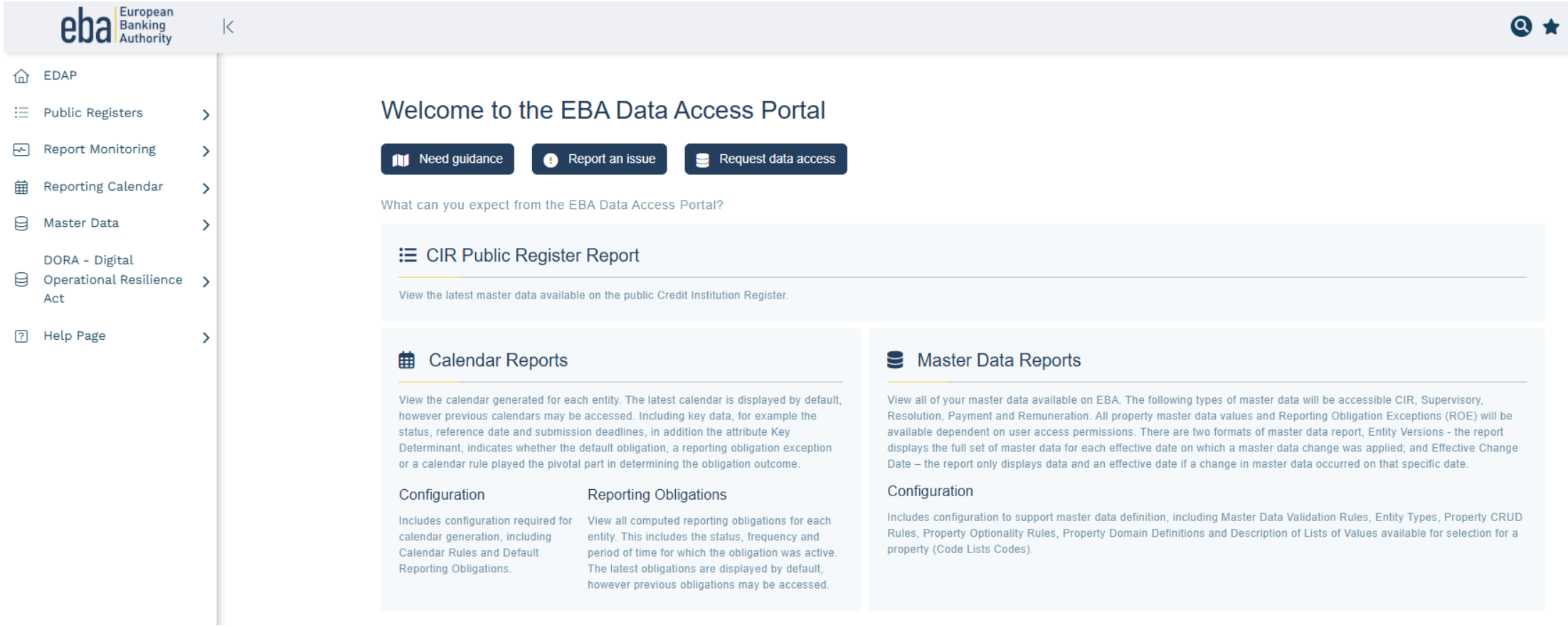
Co-Legislators
Evidence for policy

Industry
Greater transparency

Academia
Reusable data

Market and EU Citizens
Transparency, verification, and better information

EDAP today – The authenticated portal



EDAP today – The authenticated portal

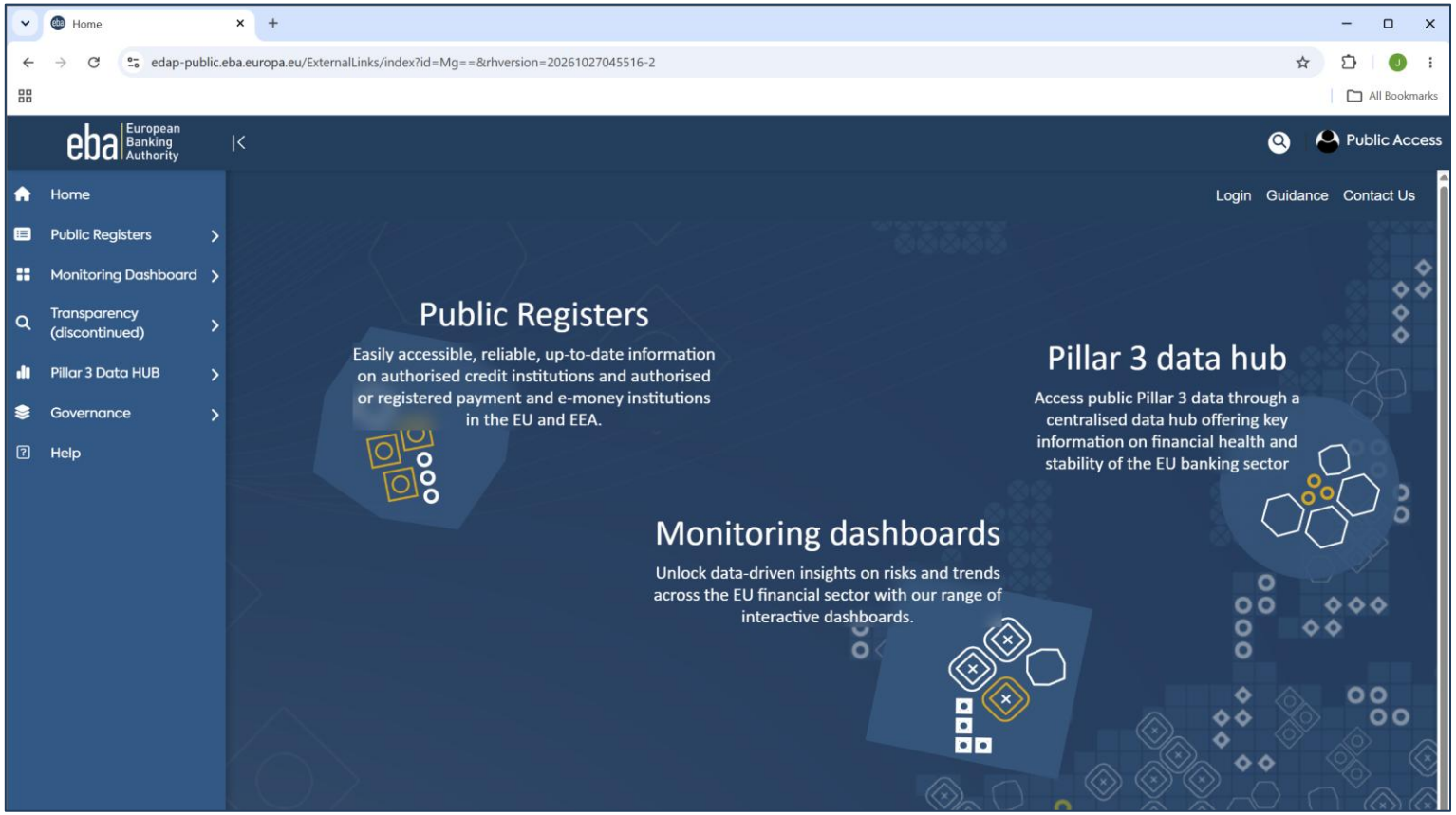
In the restricted part of EDAP, users request and access data according to their specific needs—for instance, 'Competent Authority for Supervisory reporting'.

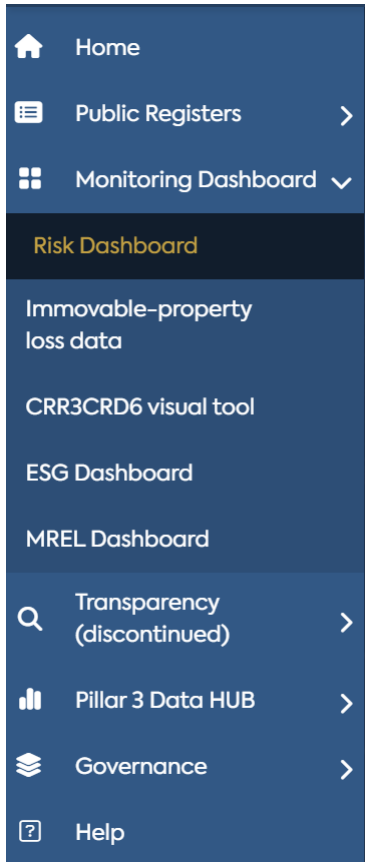
The same portal for all users' access (same link), but what each user sees is restricted according to their user profile.

Main domains in EDAP restricted:

- Master Data (information about the entities and system configurations)
- Reporting Calendar (for monitoring the obligations of entities in scope)
- Report Monitoring (for monitoring if the entities in scope have fulfilled their obligations)
- DORA and MiCAR

EDAP (As Is) – The public portal





Content structured around Public **Registers, Dashboards**, **Pillar 3 disclosures**, and **Thematic** reports.
https://edap.eba.europa.eu/

EDAP Public Portal (To Be) in 2027

Primary actions easy to find

Structured around **UX / user intent** rather than internal organisational structure



Avoid regulatory jargon

Make search immediately visible

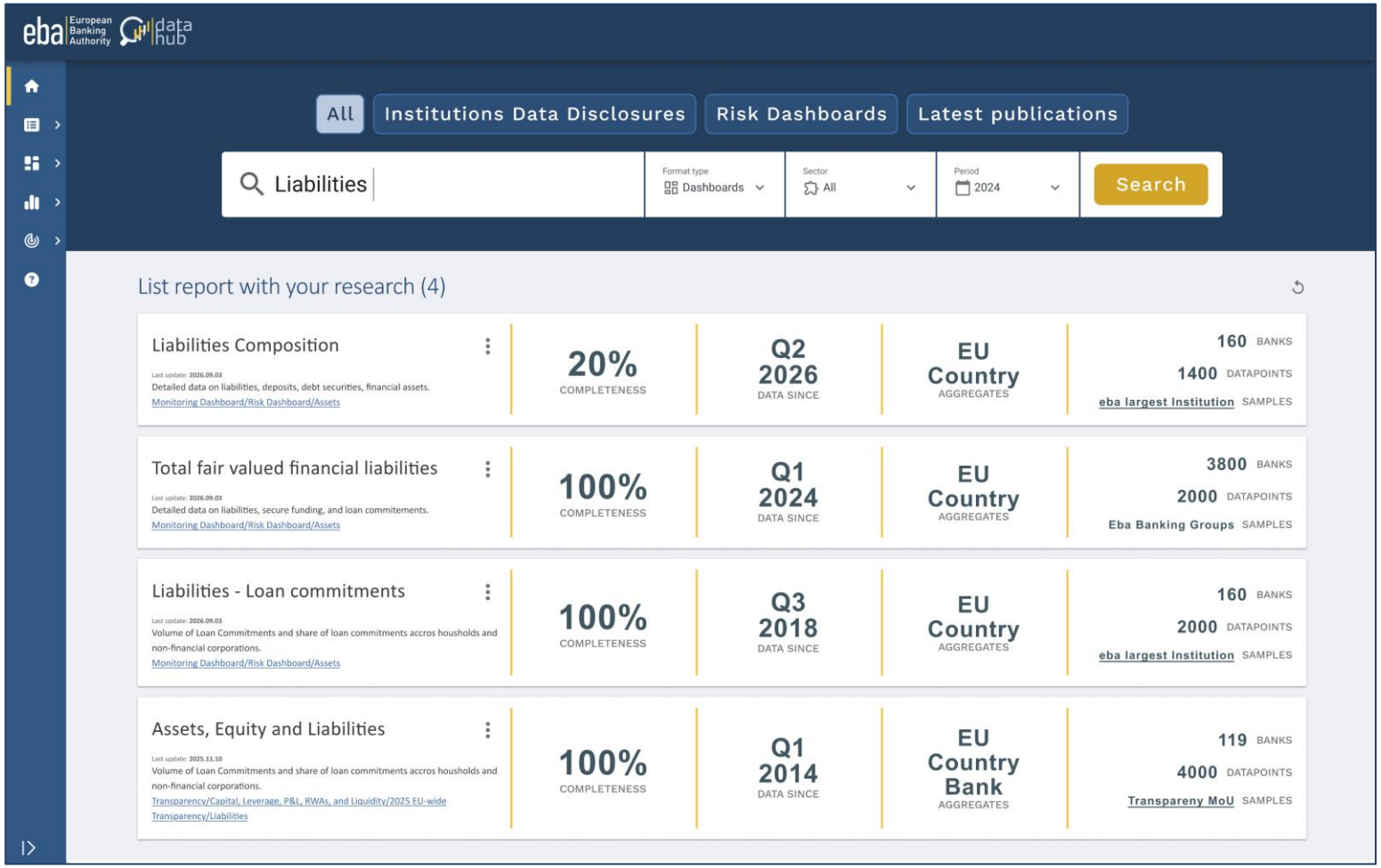
Prioritise speed

Value and **Trust**

A modern **Analytical Platform** rather than a document library

EDAP Public Portal (To Be) in 2027

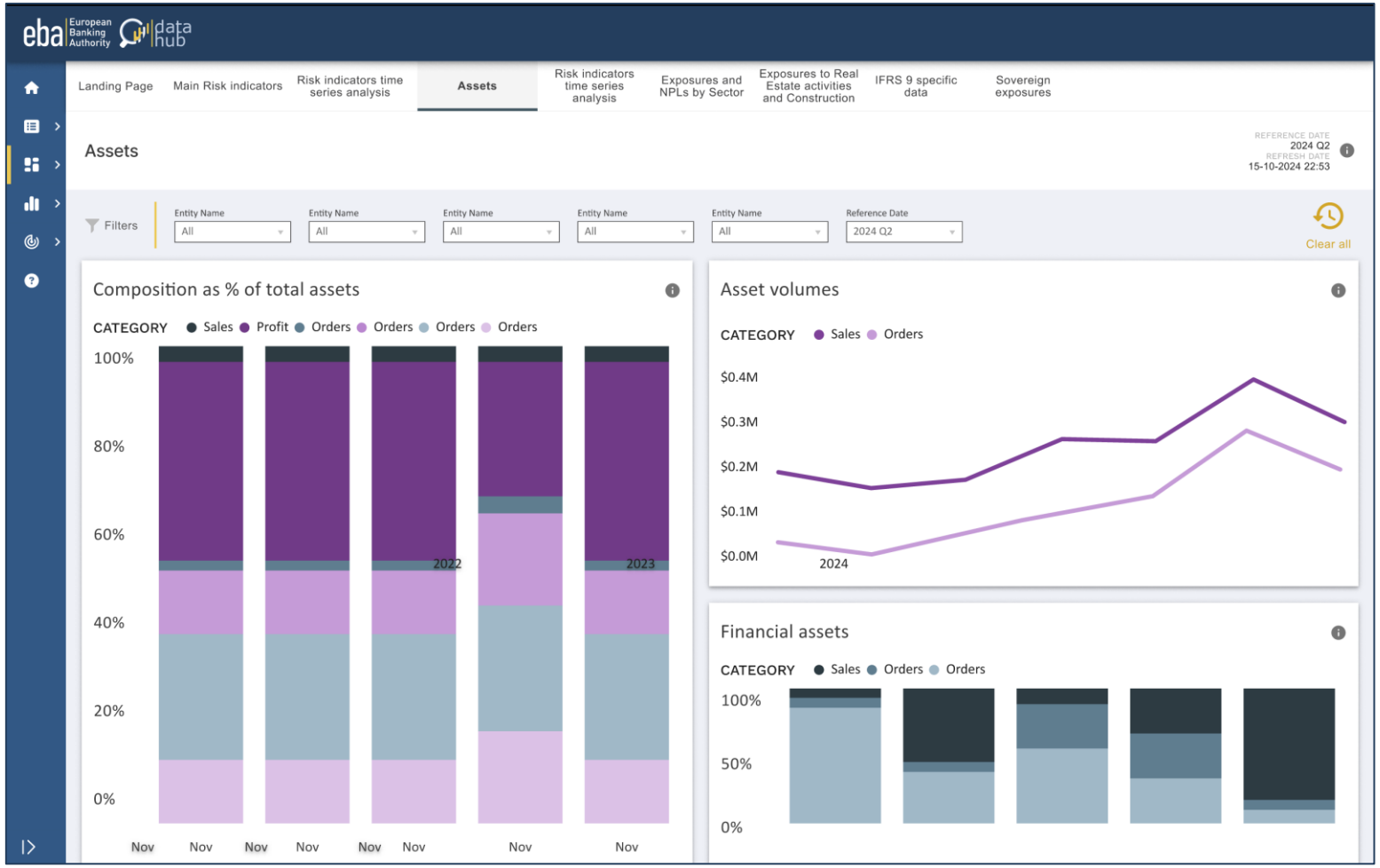
Reports and sections therein relate to search items listed in the new data hub



Possible to add descriptions about data quality, the time series, aggregation used, sample size, and number of data points used.

EDAP Public Portal (To Be) in 2027

Keep consistency across reports, facilitating reuse, and UX/UI.



Data as a public good
Generating value through dissemination with EDAP

In 2027, EBA will implement the To Be vision.

Content of the public portal will continue to grow.

Q&A



DAY 1:
EBA as a Data Authority: supporting supervision and policy making

TIME FOR A COFFEE

The EBA Workshop resumes at **11:00 CET**

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DAY 1:
EBA as a Data Authority: supporting supervision and policy making

Credit Institutions Register (CIR): Twelve years of progress

Module 1. EBA at the core of EU's regulatory and supervisory data landscape

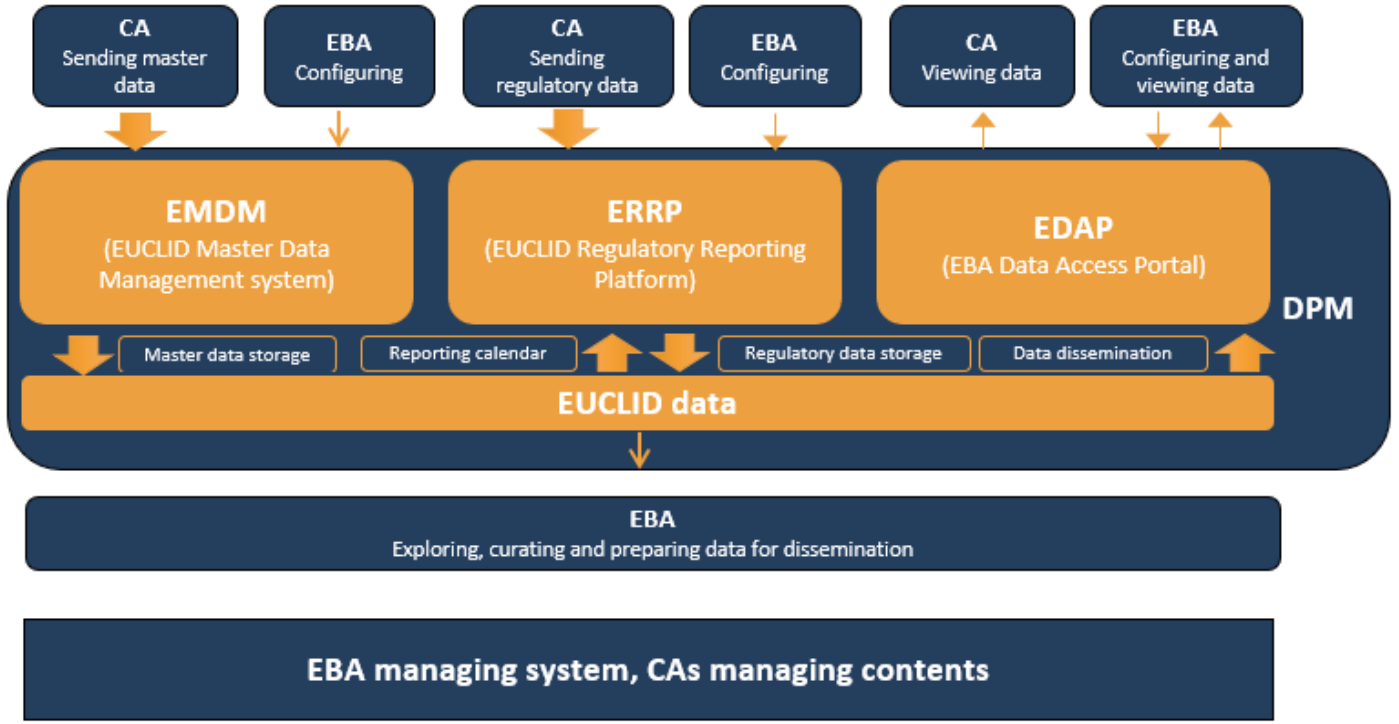
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CIR and master data at EBA



- **Master data is information on entities.**
- In EBA's system (EUCLID) entities have a **unique identifier** built by an **entity code + entity type**.
- As the **entity code** EBA is mainly using and promoting the **Legal Entity Identifier (LEI).**
- **Master data properties** are then collected and "attached" to this unique identifier.
- Properties can be general (name, country) or specific (for instance, Deposit Guarantee Scheme for CIR).
- Master data provides a **profile for each entity** and an **option to categorise** (Belgian banks, branches, …).
- Some master data are made publicly available via **EBA's registers** like **Credit Institutions Register (CIR)** and **Payments Institutions Register (PIR).**
- CIR master data also underpin "reporting master data" (used **for calculating reporting obligations** of who should submit what data and when, for example, accounting framework, parent information, …).
- EBA master data is managed by the authorities in a platform (EUCLID) provided by EBA – then **automatically available in EBA's public registers CIR / PIR**.

Platform for collecting master data and regulatory data



EUCLID ecosystem

European CentraLised Infrastructure for Supervisory Data – platform and data infrastructure developed and used by the EBA to gather and analyse regulatory data from financial institutions.

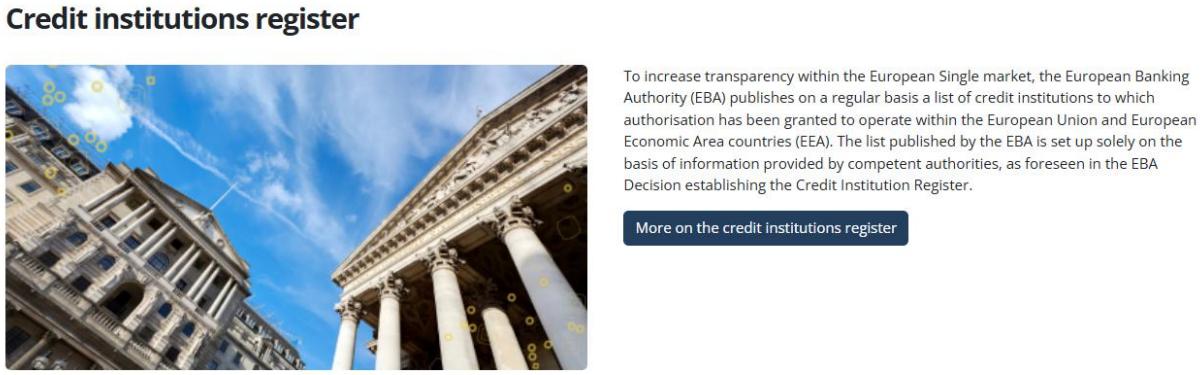
Three main components:

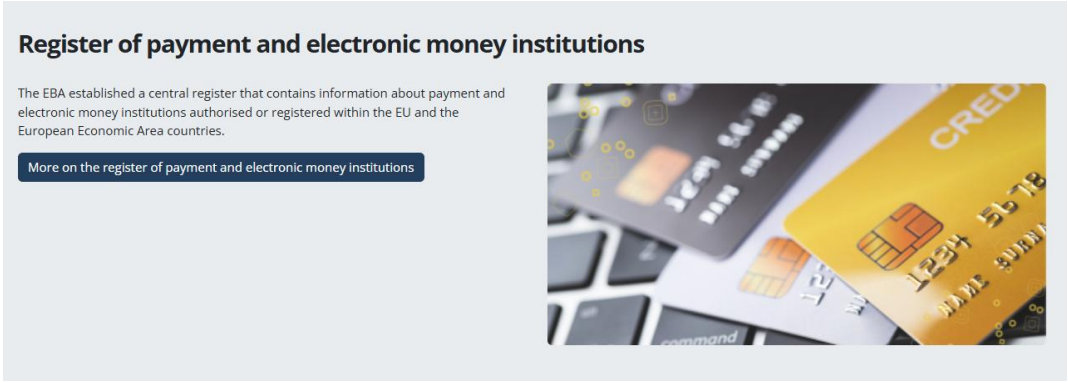
- **EMDM** – Master Data Management
- **ERRP** – Regulatory Data Collection
- **EDAP** – User Access Portal, including:
  - an authenticated area for EBA and competent authorities (CAs)
  - a public portal

One overarching metamodel: **DPM**

EBA registers

- EBA provides **registers of credit institutions** and **payment and electronic money institutions**.
- The content is managed directly by the **national and supranational authorities**, while the platform itself is provided by EBA.
- Access and reuse are **free of charge**, with no recurring or per-use fees payable to EBA.



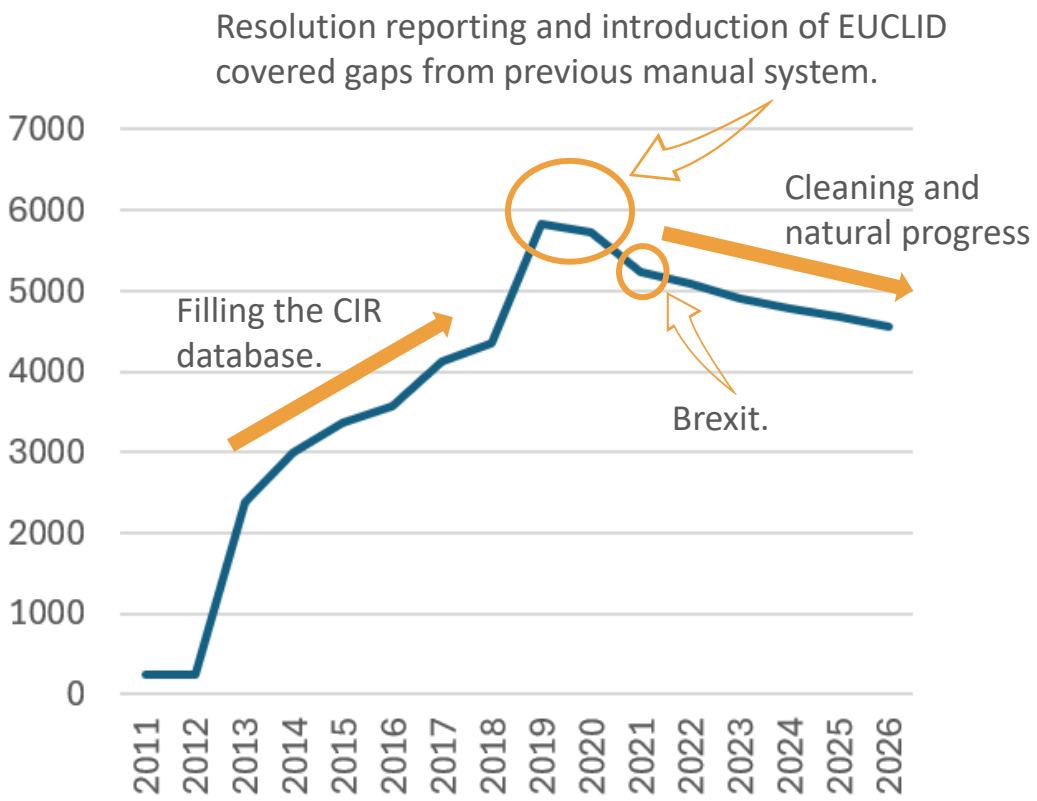


- EBA registers and lists of institutions available on EBA's website.

CIR history

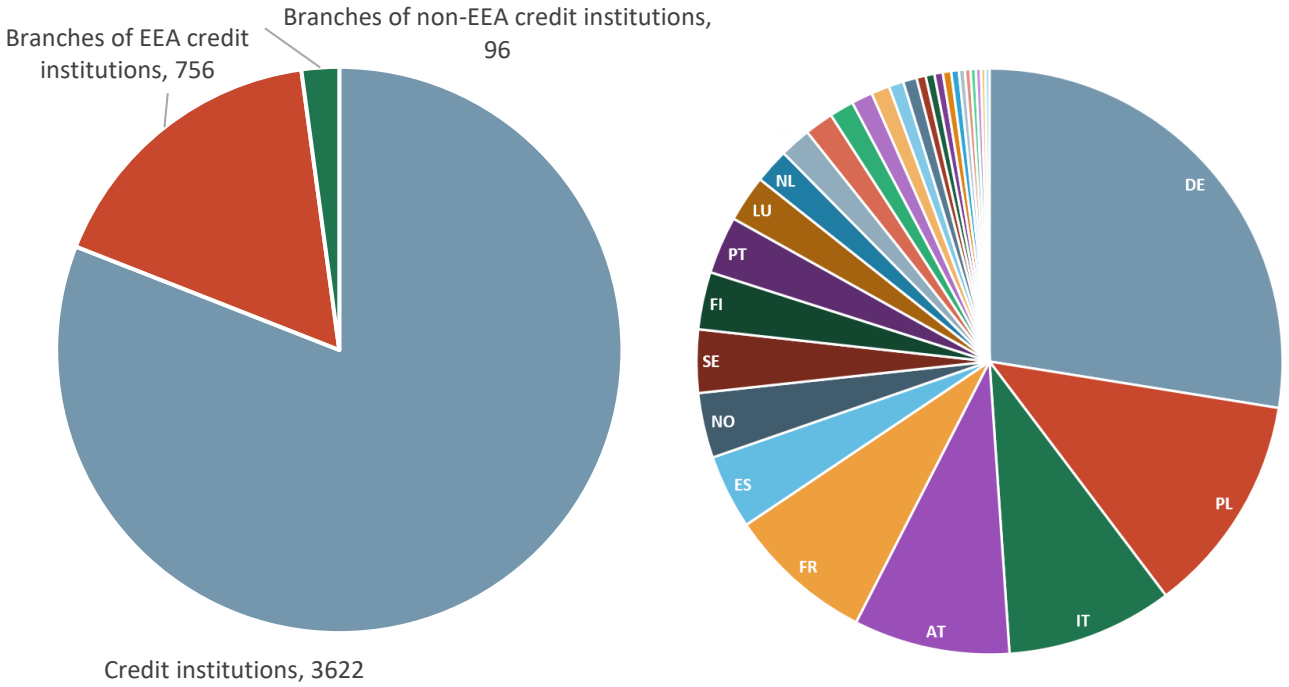
- The **Credit Institutions Register (CIR)** went live in 2013.
- In addition to master data for authorised **credit institutions**, CIR also contains master data for EU/EEA **branches** (both of EU/EEA credit institutions and of credit institutions outside EEA).
- The first version of CIR was managed manually by national competent authorities of the EEA Member States via a dedicated User Interface (UI).
- In 2021 the EBA launched **EUCLID**, a platform and data infrastructure for managing CIR and supervisory master data – with time expanding into other domains (resolution, investment firms, etc).
- CIR master data in EUCLID is managed both via automatic daily updates from competent authorities' systems (for SSM via ECB's RIAD) and manually via UI.
- EBA is responsible only for the reproduction of the information received by competent authorities, while responsibility for the accuracy lies with the competent authorities at national level.

CIR entities



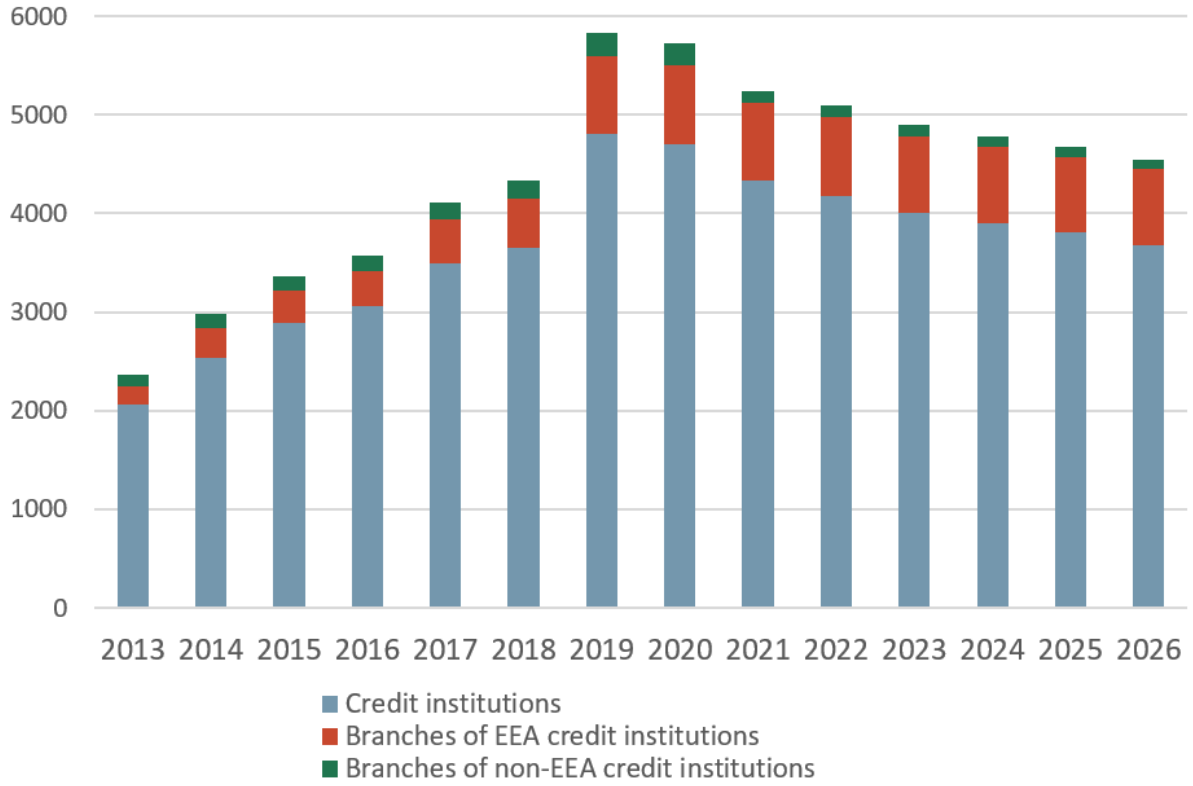
- From 2013 the CIR started to be filled with master data.
- Volumes increased over the years and quality improved.
- When preparing for EUCLID and resolution reporting, gaps were found and covered.
- Brexit led to a natural drop.
- Since EUCLID was introduced in 2021, the CIR has been cleaned (incorrect entries, duplicates, pre-EUCLID issues migrated into EUCLID) and quality keeps improving.

CIR entities



- Credit institutions make up for more than 80% of entities in CIR.
- Most credit institutions and branches are situated in Germany.
- Poland, Italy, Austria and France also have comparably high numbers.

CIR entities

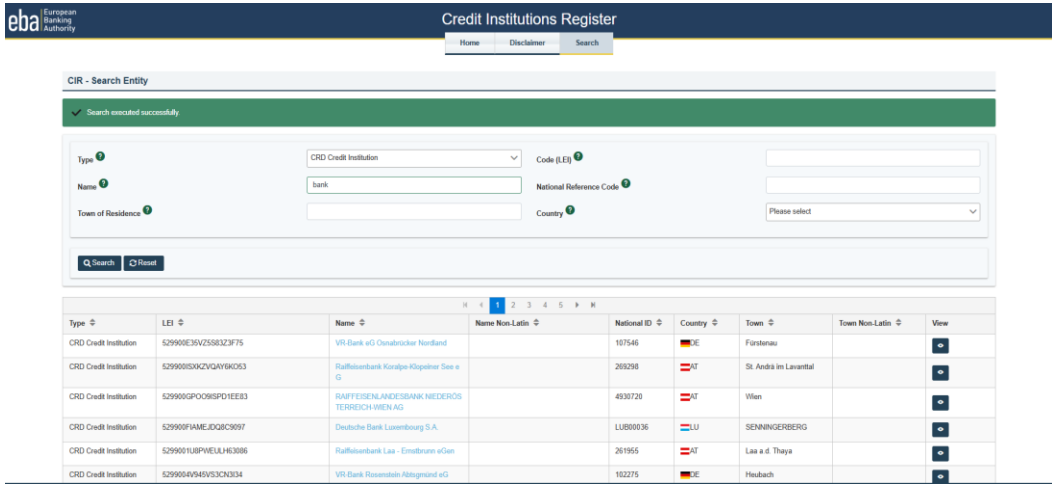


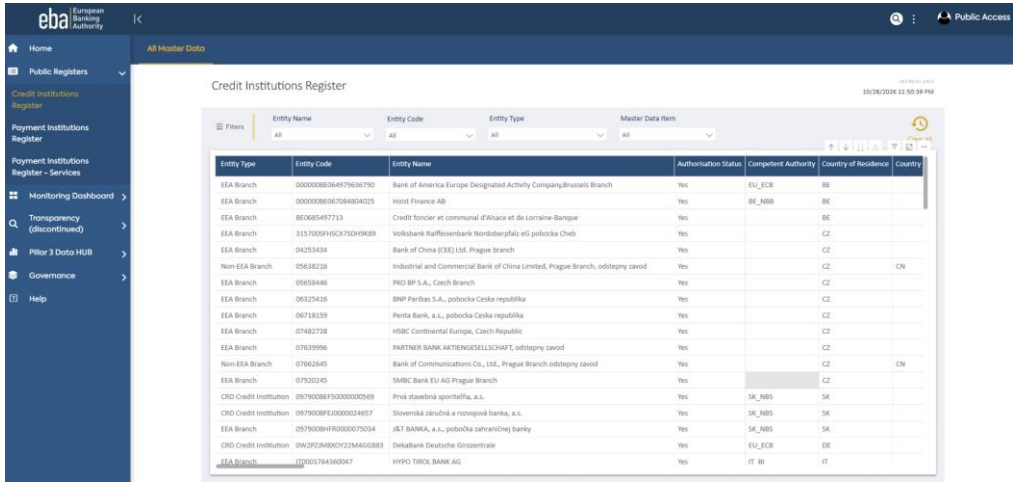
- Number of branches of non-EEA credit institutions dropped significantly with Brexit.
- Current numbers seem stable, decrease likely a mix between cleaning register and natural progress.

CIR gateways

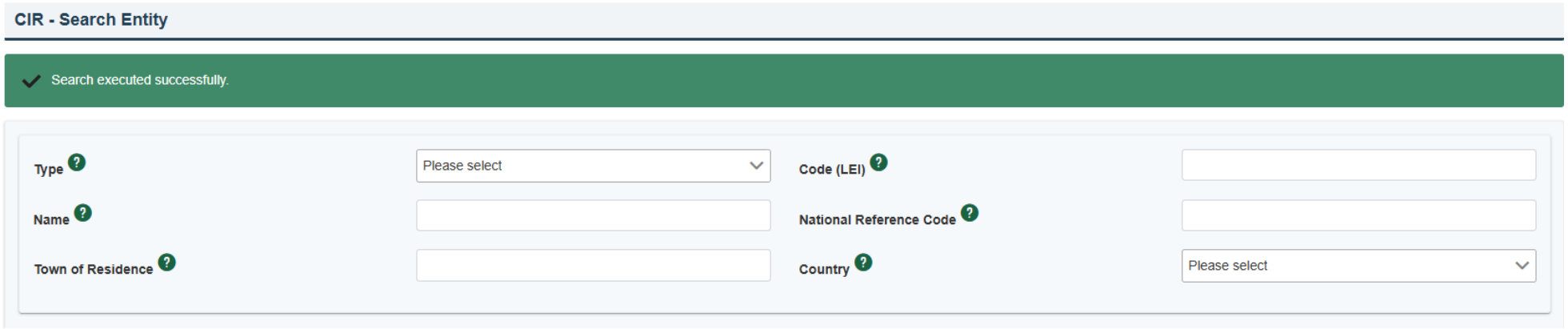
There are two gateways to CIR data publicly available.

- "Traditional" CIR (focus on search functionality).
- EDAP public portal (focus on tabular data).





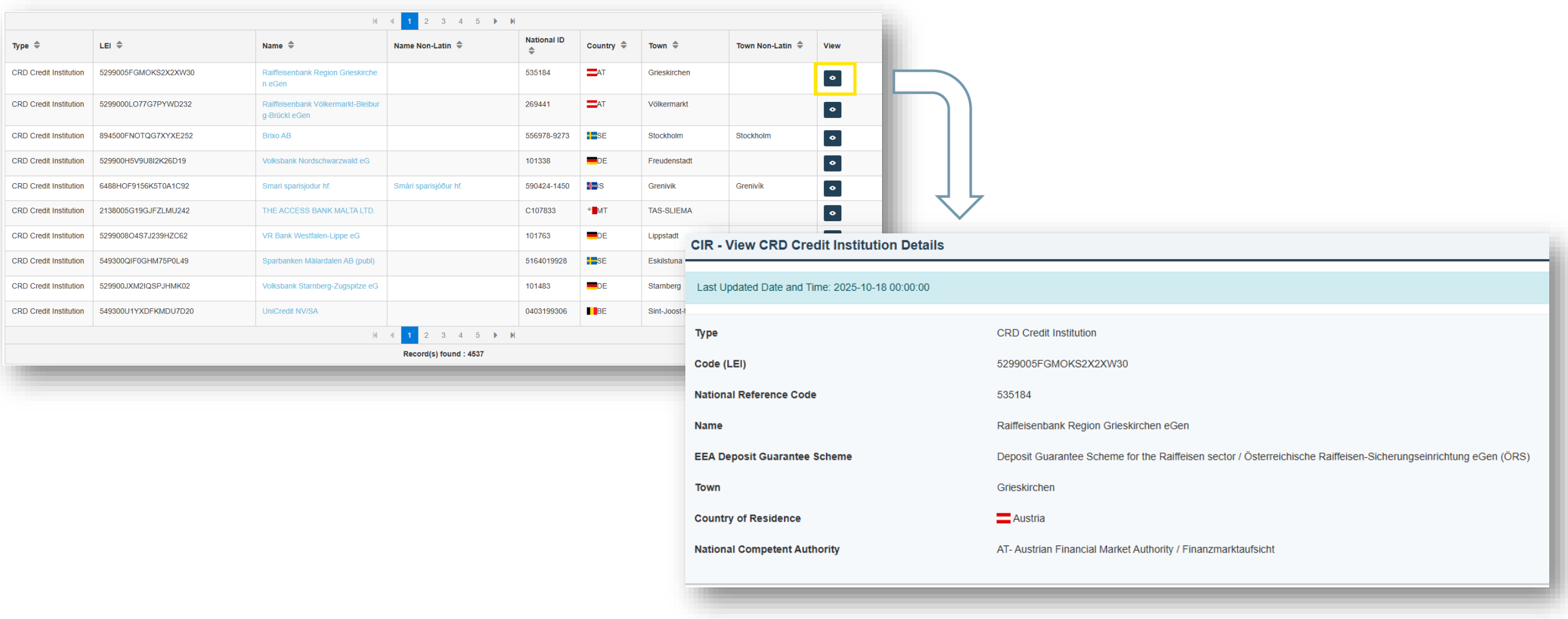
CIR – search



- You can easily search for entities in the register using one or more of the filters listed above.
- One of the key filters is **entity type**, which includes three categories:
  - **CRD credit institutions:** Legally defined as "an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account."
  - **EEA branches:** Branches of credit institutions authorised in another EEA country, which have the right to passport their activities.
  - **Non-EEA branches:** Branches of credit institutions whose Head Office is located in a third country outside the EEA.

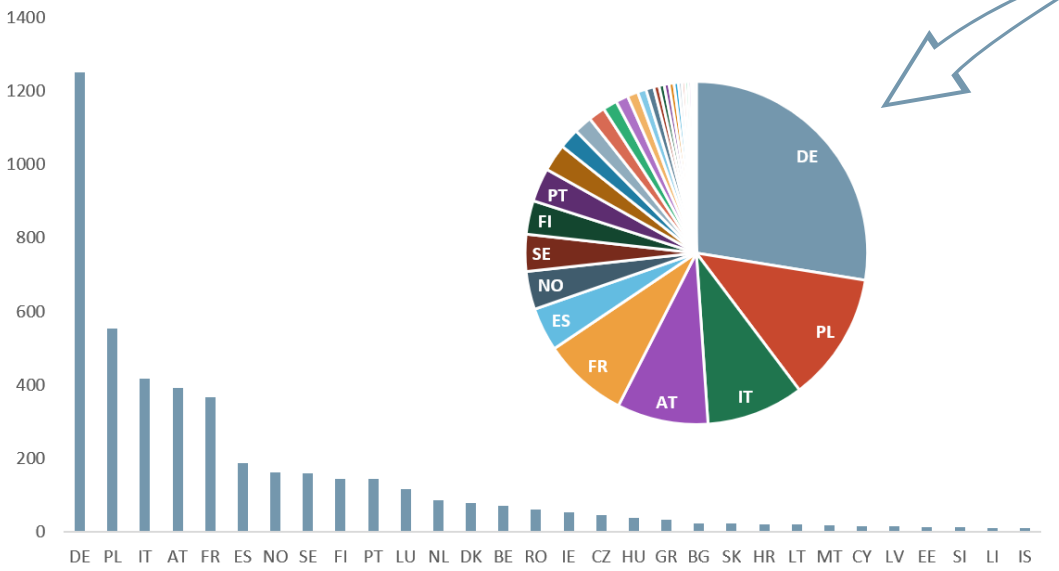
Note: Only active entities as of current date are included in the register.

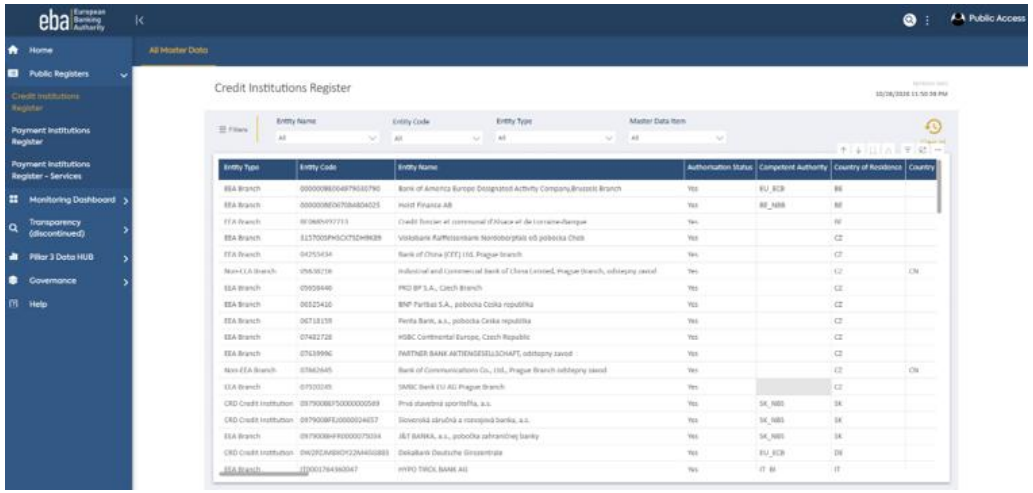
CIR – view


1 2 3 4 5
Type
LEI
Name
Name Non-Latin
National ID
Country
Town
Town Non-Latin
View
CRD Credit Institution 5299005FGMOKS2X2XW30 Raiffeisenbank Region Grieskirchen eGen 535184 AT Grieskirchen
CRD Credit Institution 5299000LO77G7PYWD232 Raiffeisenbank Völkermarkt-Bleiburg-Brückl eGen 269441 AT Völkermarkt
CRD Credit Institution 894500FNOTQG7XYXE252 Brixo AB 556978-9273 SE Stockholm Stockholm
CRD Credit Institution 529900H5V9U8I2K26D19 Volksbank Nordschwarzwald eG 101338 DE Freudenstadt
CRD Credit Institution 6488HOF9156K5T0A1C92 Smari sparisjodur hf. Smári sparisjóður hf. 590424-1450 IS Grenivik Grenivík
CRD Credit Institution 2138005G19GJFZLMU242 THE ACCESS BANK MALTA LTD. C107833 MT TAS-SLIEMA
CRD Credit Institution 5299008O4S7J239HZC62 VR Bank Westfalen-Lippe eG 101763 DE Lippstadt
CRD Credit Institution 549300QIF0GHM75P0L49 Sparbanken Mälardalen AB (publ) 5164019928 SE Eskilstuna
CRD Credit Institution 529900JXM2IQSPJHMK02 Volksbank Starnberg-Zugspitze eG 101483 DE Starnberg
CRD Credit Institution 549300U1YXDFKMDU7D20 UniCredit NV/SA 0403199306 BE
1 2 3 4 5
Record(s) found : 4537
CIR - View CRD Credit Institution Details
Last Updated Date and Time: 2025-10-18 00:00:00
Type CRD Credit Institution
Code (LEI) 5299005FGMOKS2X2XW30
National Reference Code 535184
Name Raiffeisenbank Region Grieskirchen eGen
EEA Deposit Guarantee Scheme Deposit Guarantee Scheme for the Raiffeisen sector / Österreichische Raiffeisen-Sicherungseinrichtung eGen (ÖRS)
Town Grieskirchen
Country of Residence Austria
National Competent Authority AT- Austrian Financial Market Authority / Finanzmarktaufsicht

CIR via EDAP

- Via EDAP Public you can access and download CIR data easily for various analysis or view in tabular form.
- Data contains only authorised entities included in latest update by national authorities.





https://edap-public.eba.europa.eu

European Banking Authority

DAY 1:
EBA as a Data Authority: supporting supervision and policy making

Payment Institutions Register (PIR): Current state of play

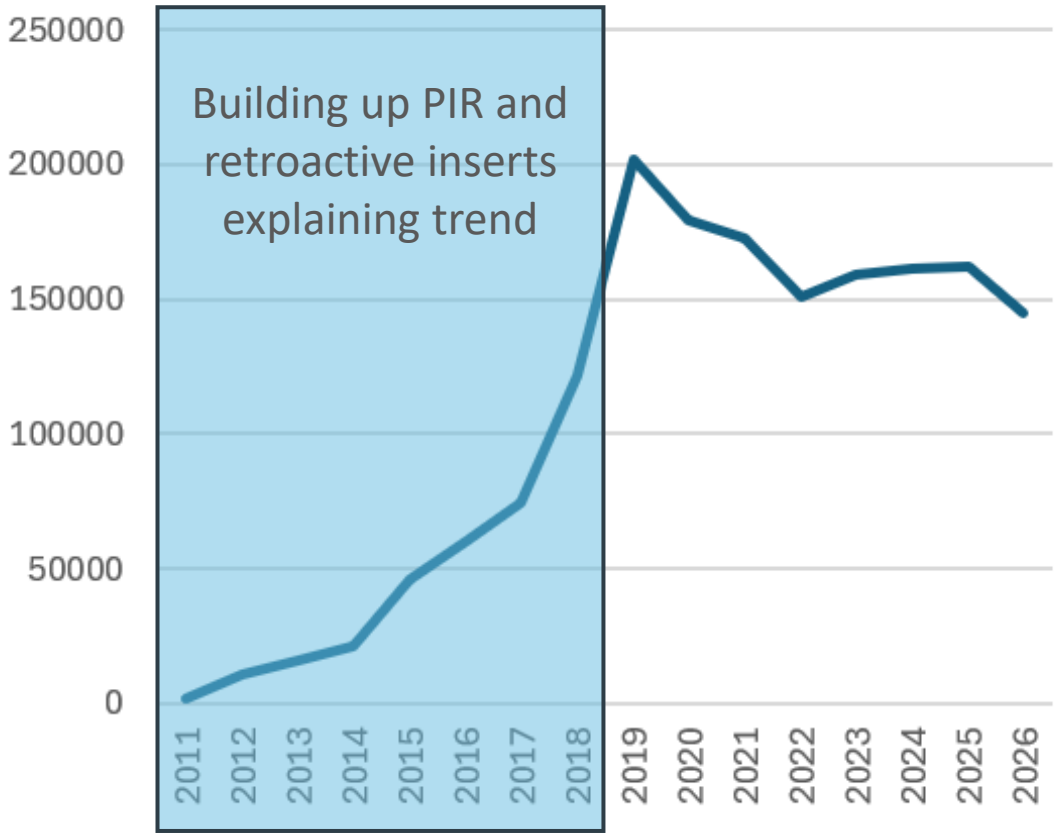
Module 1. EBA at the core of EU's regulatory and supervisory data landscape

EBA ANNUAL DATA AND REPORTING WORKSHOP | 11-13 NOVEMBER 2026

PIR history

- The Payment Institutions Register (PIR) went live in 2019.
- PIR master data contains authorised payment and electronic money institutions in the EEA.
- PIR was officially launched under the mandate of the revised Payment Services Directive (PSD2), providing a central, public repository to track authorised financial entities.
- PIR was set up solely based on information provided by national competent authorities of the EEA Member States.
- Unlike national registers under PSD2, the PIR has no legal significance and confers no rights in law.
- The EBA is therefore responsible only for the reproduction of the information received by competent authorities, while responsibility for the accuracy lies with the competent authorities at national level.
- In 2025, PIR data was made available also via EBA's EDAP platform – same data source, different functionalities.

PIR entities



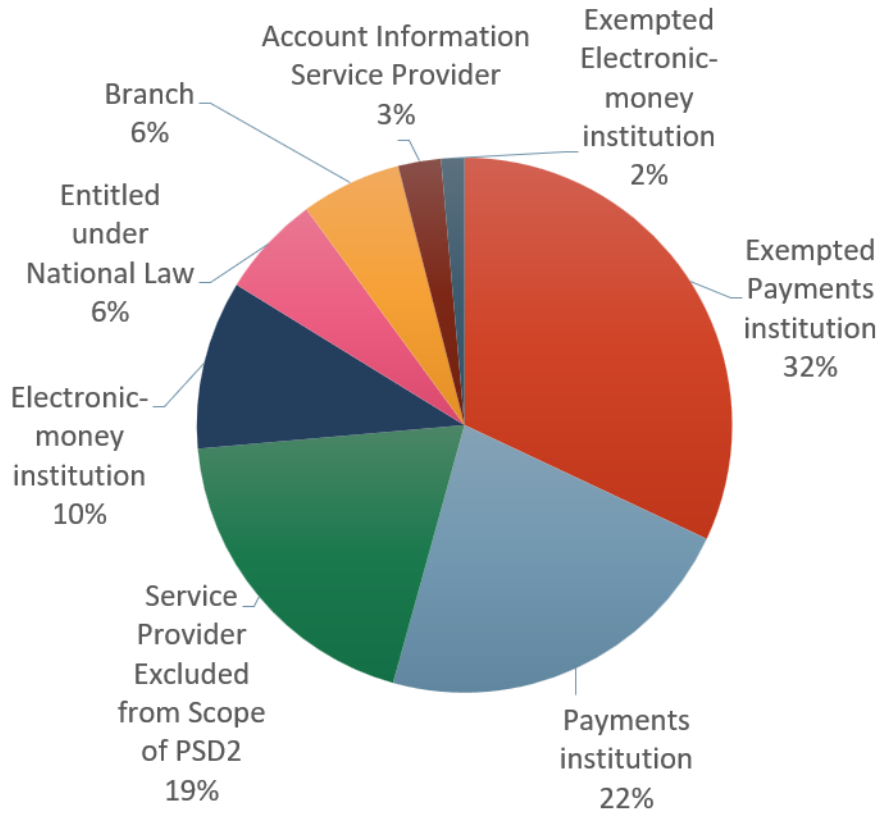
- Building up PIR register was a major task – infrastructure design and building, NPA (National Payments Authorities) onboarding, master data reporting.
- After go-live, efforts made on maintenance and cleaning – which explains the downward trend (together with Brexit and natural changes).
- In 2026 efforts have been made on further cleaning – which may explain the drop.
- PIR database currently contains around 150K entities, but only “valid” entities shown in PIR (active, present in latest transmission from national authority, free from issues).

PIR entities

- The main entity type is **Agents**, making up for around **95% of PIR entities**.
- Agents are only shown as “linked entities” in PIR.
- Remaining PIR entities (3-4K) are mostly payments institutions or Exempted payments institutions.



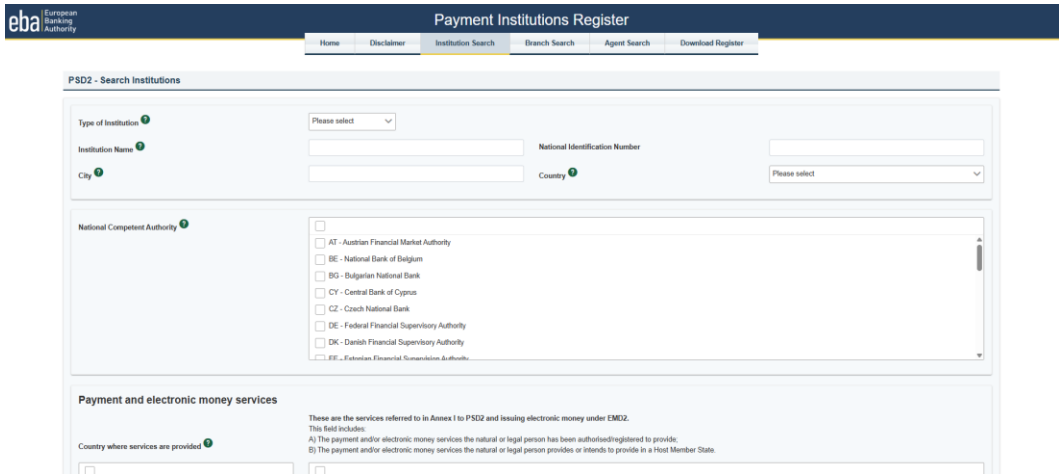




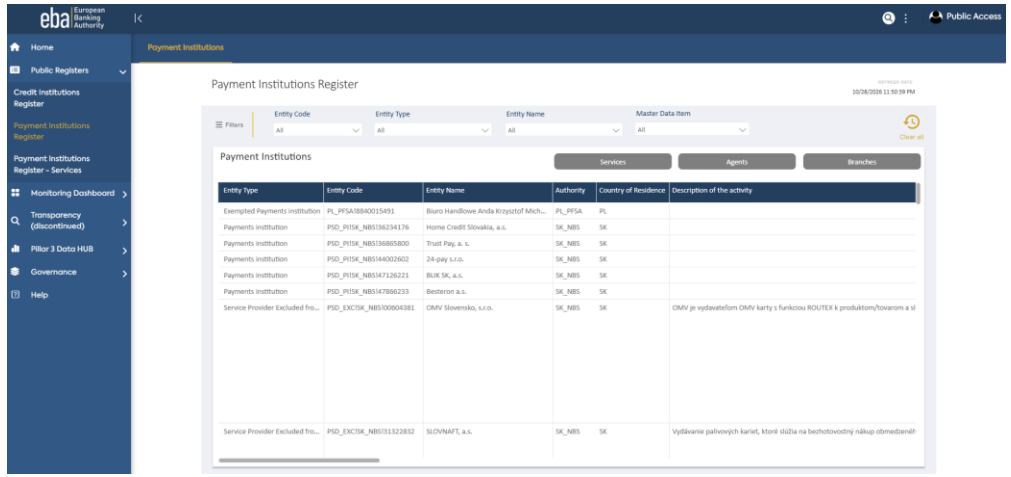
PIR gateways

There are two gateways to PIR data publicly available.

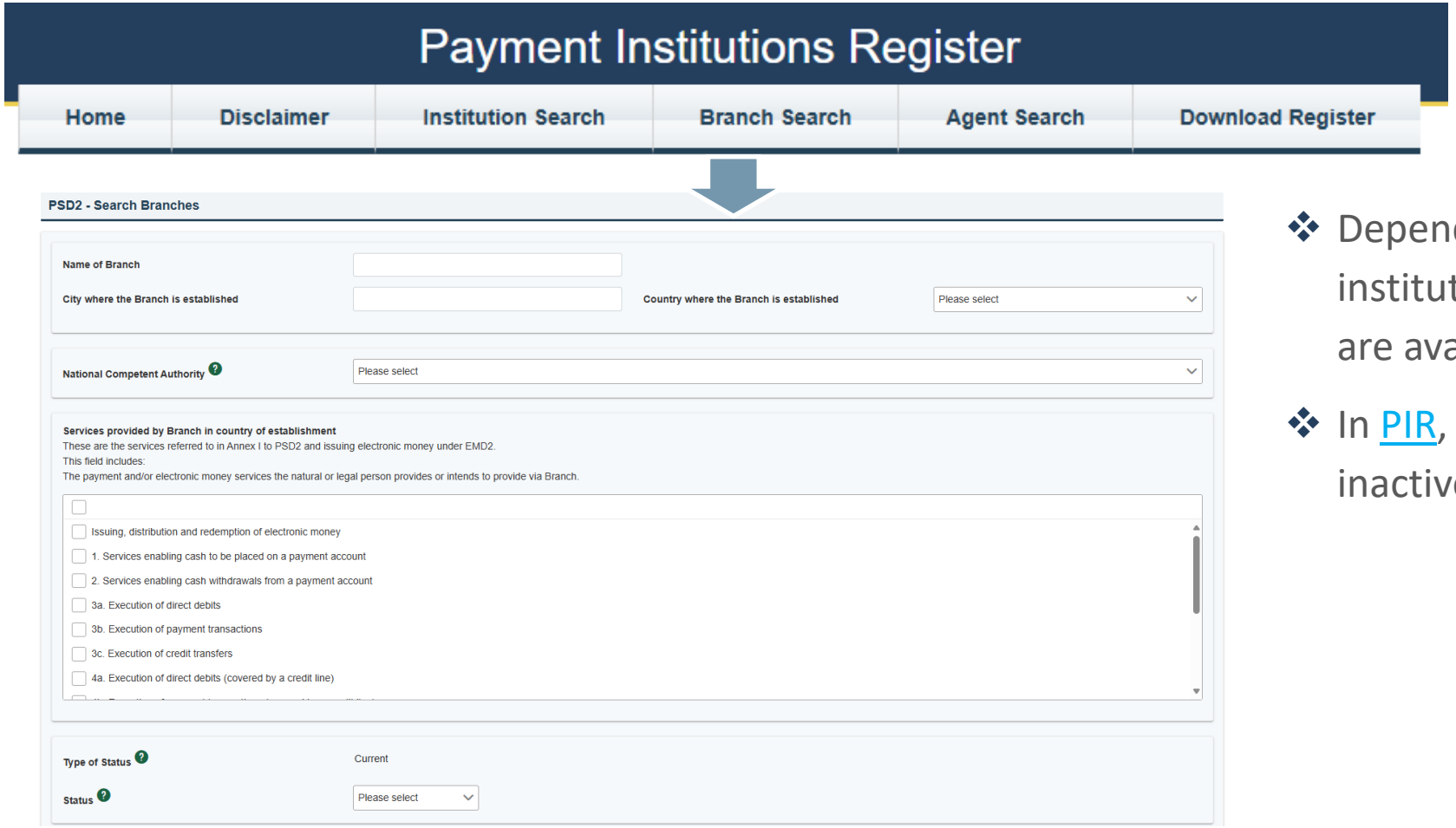
- "Traditional" PIR (focus on search functionality).
- Scope is both active (authorised) and non-active entities.



- EDAP public portal (focus on tabular data).
- Scope is only active entities.

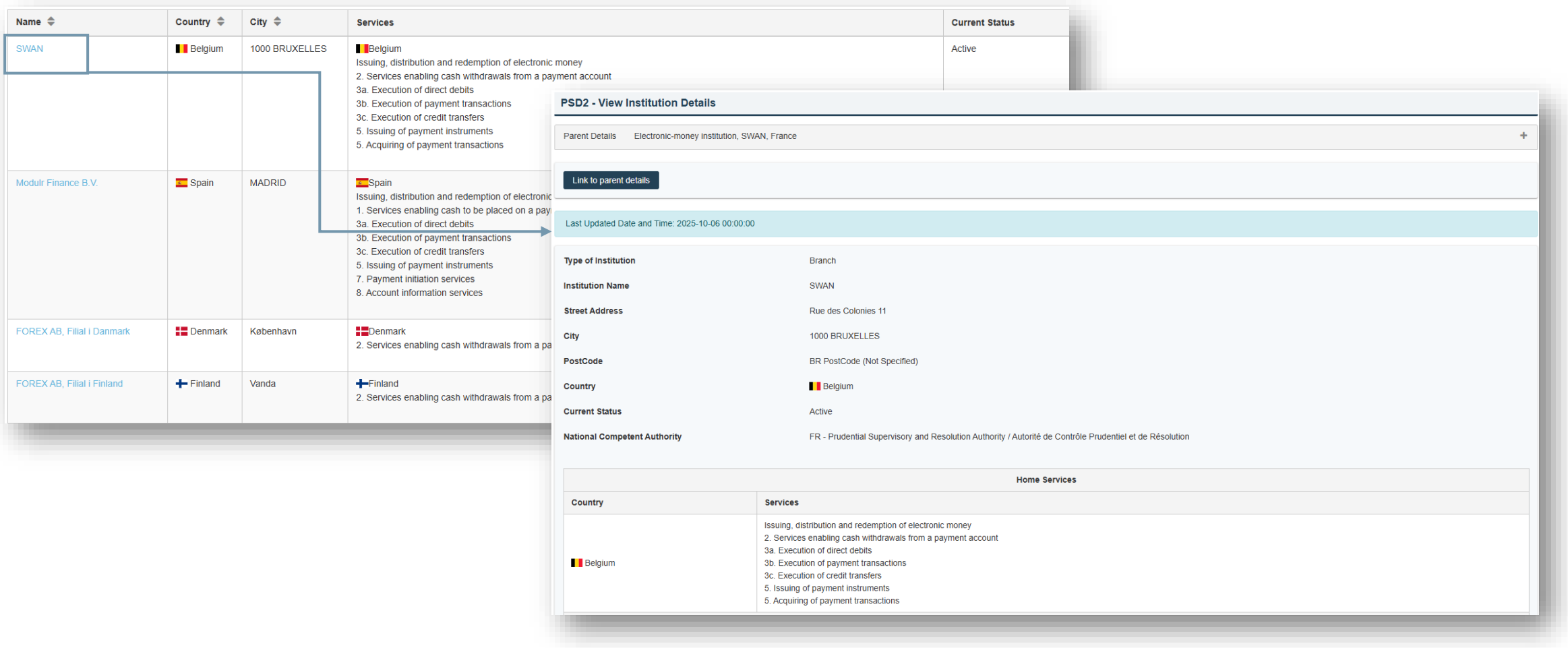


PIR – search



- Depending on the type of payment institution, different search panels are available in the register.
- In PIR, you can also search for inactive entities.

PIR – view



Name	Country	City	Services	Current Status
SWAN	Belgium	1000 BRUXELLES	Belgium Issuing, distribution and redemption of electronic money 2. Services enabling cash withdrawals from a payment account 3a. Execution of direct debits 3b. Execution of payment transactions 3c. Execution of credit transfers 5. Issuing of payment instruments 5. Acquiring of payment transactions	Active
Modulr Finance B.V.	Spain	MADRID	Spain Issuing, distribution and redemption of electronic 1. Services enabling cash to be placed on a pay 3a. Execution of direct debits 3b. Execution of payment transactions 3c. Execution of credit transfers 5. Issuing of payment instruments 7. Payment initiation services 8. Account information services	
FOREX AB, Filial i Danmark	Denmark	København	Denmark 2. Services enabling cash withdrawals from a pa	
FOREX AB, Filial i Finland	Finland	Vanda	Finland 2. Services enabling cash withdrawals from a pa	

PSD2 - View Institution Details

Parent Details Electronic-money institution, SWAN, France +

Link to parent details

Last Updated Date and Time: 2025-10-06 00:00:00

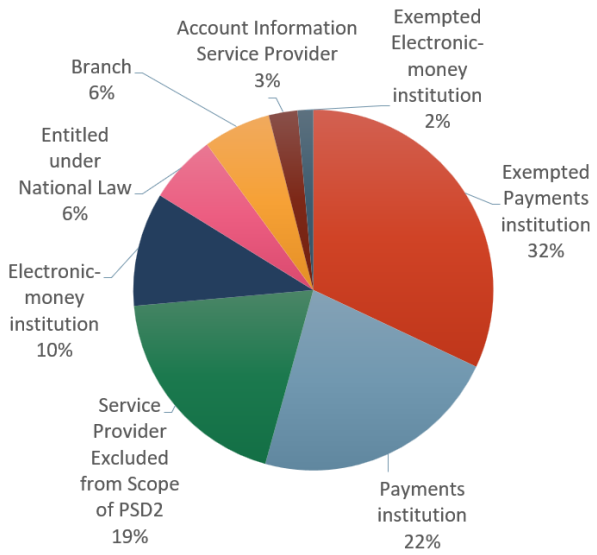
Type of Institution	Branch
Institution Name	SWAN
Street Address	Rue des Colonies 11
City	1000 BRUXELLES
PostCode	BR PostCode (Not Specified)
Country	Belgium
Current Status	Active
National Competent Authority	FR - Prudential Supervisory and Resolution Authority / Autorité de Contrôle Prudentiel et de Résolution

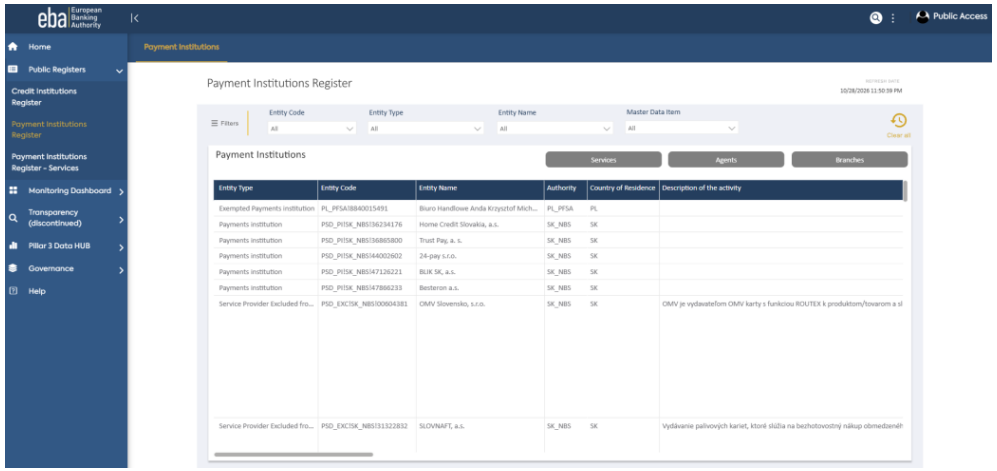
Home Services

Country	Services
Belgium	Issuing, distribution and redemption of electronic money 2. Services enabling cash withdrawals from a payment account 3a. Execution of direct debits 3b. Execution of payment transactions 3c. Execution of credit transfers 5. Issuing of payment instruments 5. Acquiring of payment transactions

PIR via EDAP

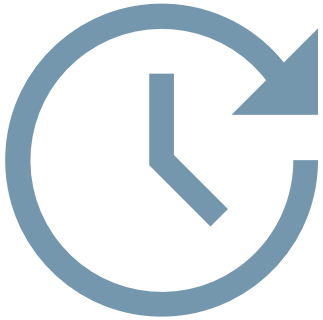
- Via EDAP Public you can access and download PIR data easily for various analysis.
- Data contains only authorised entities included in latest update by national authorities.





https://edap-public.eba.europa.eu

PIR – way forward



- PIR was designed as a register, not for data collections.
- With the collection of IPR (Instant Payment Regulation) data the EBA collected reporting data for PIR entities for the first time.
- The IPR data collection high-lighted some short-comings with respect to wider use of PIR data, such as limited master data, entity codes only relevant for PIR, etc.
- With the new PSD3/PSR the exposure on PIR will likely increase further – EBA needs to assess how the current PIR can continue to support users' needs while at the same time plan for future potential data collections for "PIR entities".

European Banking Authority

DAY 1:
EBA as a Data Authority: supporting supervision and policy making

EBA SMART indicators: Latest results and future developments

Module 1. EBA at the core of EU's regulatory and supervisory data landscape

EBA ANNUAL DATA AND REPORTING WORKSHOP | 11-13 NOVEMBER 2026

SMART indicators monitoring

Background

2021

SMART indicators introduced

The EBA introduced SMART data quality indicators following a European Commission audit.

Regular feedback to competent authorities through SGAT and publication of results in EDAP support ongoing monitoring.

SMART: Specific, Measurable, Assignable, Realistic, Time-related.

Three indicators, three data quality dimensions

Different denominators and assessment deadlines

Indicator	Measure	Assessment point	Improvement (Better Result)
TIM01 Timeliness	Accepted modules / Expected modules	EBA deadline	Higher value
COM01 Completeness	Not reported templates / Expected templates	EBA deadline	Lower value
ACC02 Accuracy	Failed error rules / Total error rules executed against the received file	EBA second deadline	Lower value

The five SMART reporting groups

Reporting areas

Group	Reporting area
1	Banking supervision
2	Benchmarking and funding plans
3	Resolution
4	Remuneration for credit institutions and investment firms
5	Investment firm reporting

This session focuses on **supervisory data (Group 1)** for EBA's **largest institutions** and the quarterly evolution of **TIM01, COM01 and ACC02.**

First of its kind, with longer time series and experience built.

Use case: one of two modules arrives late

Bank X at the first EBA deadline

Module	Expected templates	Status at the deadline
A	4	Accepted, all 4 present
B	6	Not received

If Module A omitted 1 template, COM01 would be 1 / 4 = 25%.

TIM01 = 50%

1 accepted module / 2 expected modules

COM01 = 0%

0 missing / 4 expected (Module A only)

COM01 includes only the expected files received by the EBA deadline. Module B is excluded.

Use case: the late module needs correction

Module B arrives after the first deadline but before the second one

All six templates arrive. The first processed validation run triggers two failed error rules.

Validation of Module B	First Submission	Second Submission (Corrected File)
Error rules executed	20	20
Failed error rules	2	0
ACC02 = Failed / executed	2 / 20 = 10%	0 / 20 = 0%

A correction before the second deadline results in ACC02 = 0% for Module B.

Use case: the assessment date matters

Final outcome after correction before the second deadline

Indicator	Result	Assessment point	Why
TIM01	50%	First EBA deadline	Only Module A was accepted on time.
COM01	0%	First EBA deadline	Module A contains all 4 templates. Module B is excluded (penalised in TIM01).
ACC02	0%	Second EBA deadline	All executed error rules passed for Module A and the corrected Module B.

TIM01 records the late module. COM01 shows that the received file is complete. ACC02 after correction, no errors were triggered.

Improvement across the three indicators

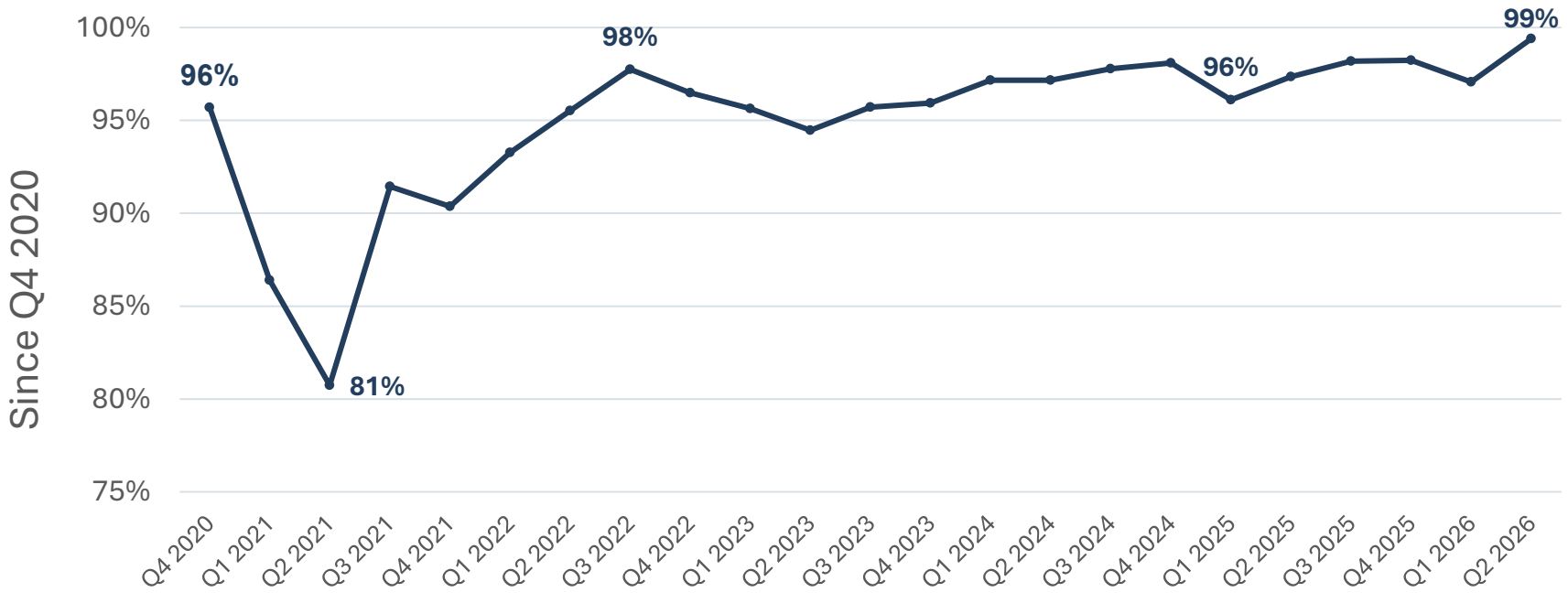
Q4 2020 compared with Q2 2026

Indicator	Q4 2020	Q2 2026	Observed change
TIM01	95.70%	99.40%	+3.70 percentage points
COM01	0.32%	0.00%	No missing templates
ACC02	0.24%	0.00%	No error rules triggered

More timely module acceptance and lower ratios of missing templates and failed error rules.

TIM01 reaches 99.4% in Q2 2026

Accepted modules / Expected modules at the EBA deadline



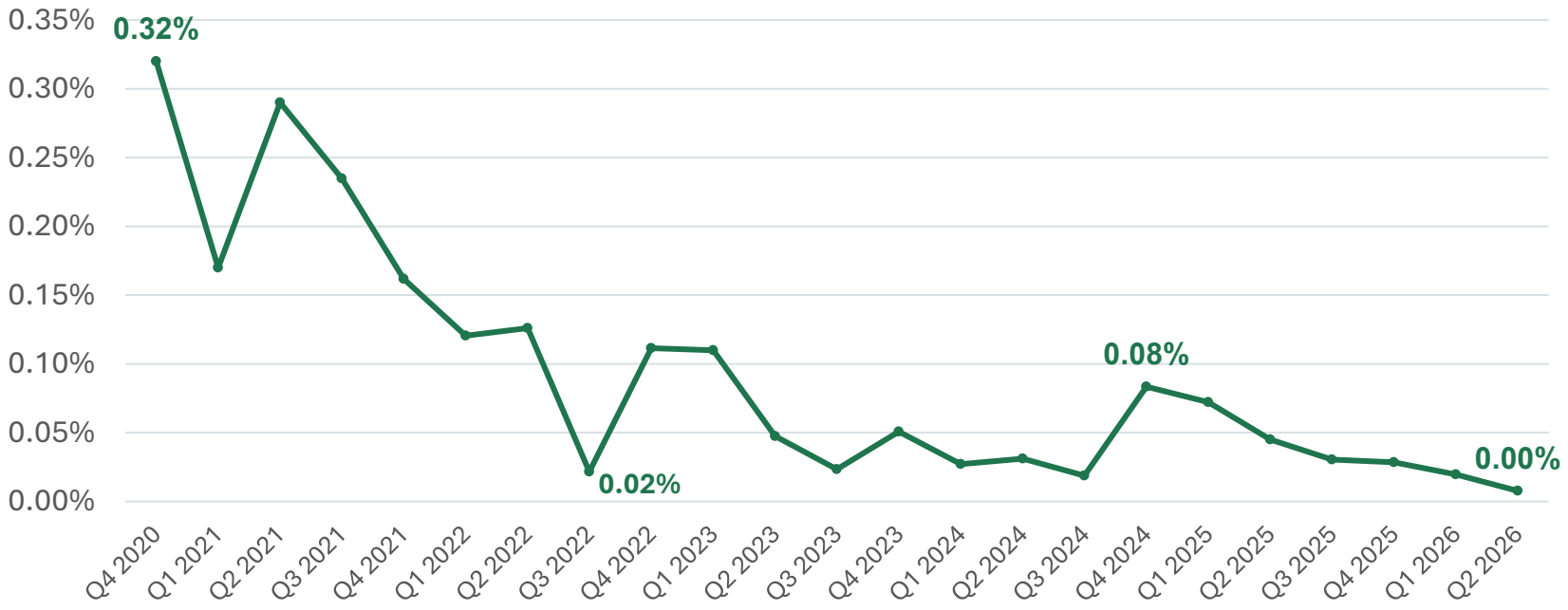
+3.70 pp

After the decline in early 2021, the ratio recovered to the highest level in the series.

By the EBA deadline 0.60% of the expected templates were missing.

From Missing template to none

Not reported templates / Expected templates at the EBA deadline



0.00%

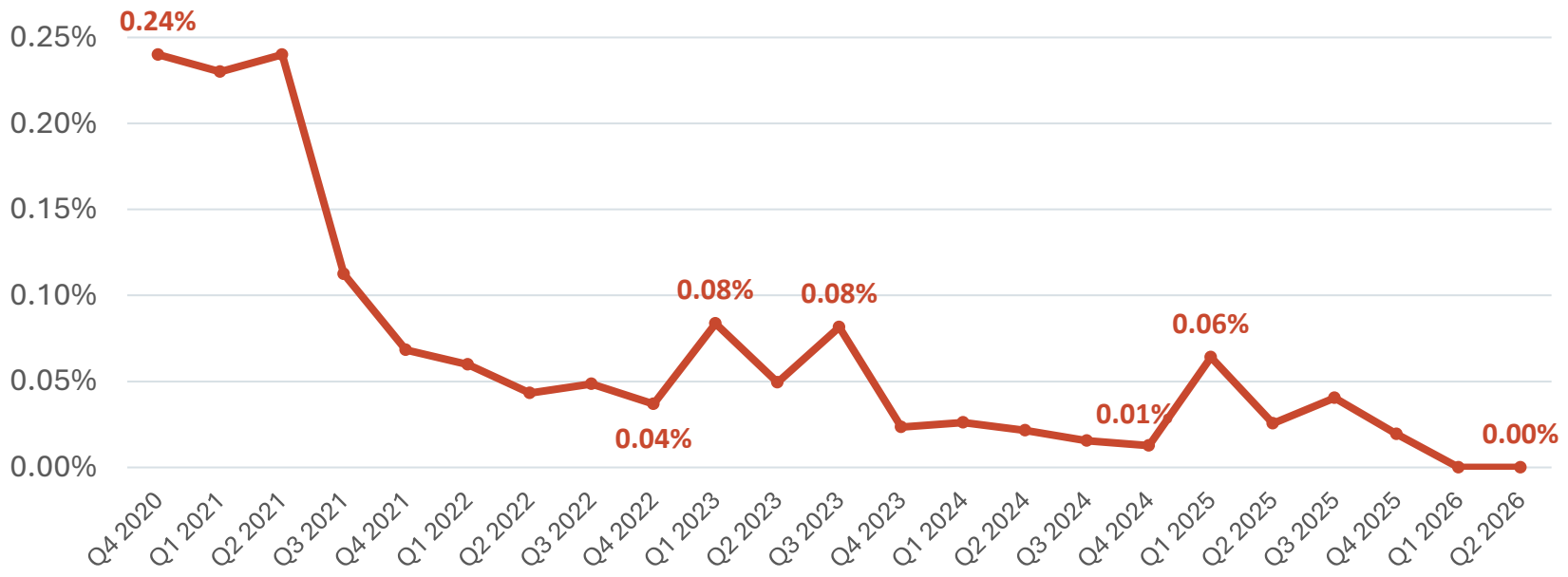
Q2 2026

The missing-template ratio declines substantially, with temporary increases along the way.

The latest observation is the lowest in the series.

ACC02 reaches 0% in Q1 and Q2 2026

Failed error rules / Total error rules executed by the EBA second deadline



91.9% lower

From Q4 2020 to Q4 2025

No error rules triggered in Q1 and Q2 2026.

All executed error rules passed at the assessment deadline.

ACC02 = 0% is a positive outcome: no error-rule failures.

Using SMART results in supervisory follow-up

Illustrative investigation and remediation

Signal	Investigation	Possible follow-up
Lower TIM01	Identify modules unaccepted by the deadline and inspect submission or rejection history.	Resolve transmission or validation issues.
Higher COM01	Locate missing templates within received files and check reporting obligations.	Obtain the missing templates or correct the expectations where appropriate.
Higher ACC02	Identify failed error rules and the affected entities and reporting modules.	Investigate the underlying errors and review the results after resubmission.

The SMART annual review cycle

Regular monitoring feeds the review of the framework

01	**Monitoring**	Analyse and discuss indicator results throughout the year.
02	**Annual review**	Summarise trends and possible improvements in the SMART note.
03	**SGAT discussion**	Review proposed enhancements with competent authorities.
04	**Agreement**	Agree the changes to the framework.
05	**Implementation**	Introduce the changes and evaluate their results.

Q&A

Thank you!

eba European Banking Authority

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