European Banking Authority

EBA ANNUAL DATA AND REPORTING WORKSHOP
11-13 November 2026



Day 2: Expanding the reporting universe: efficiently managing new reporting requirements

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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DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

2.1 MiCAR reporting and data at EBA

Module 2. Experience from expanding the EBA reporting landscape

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

01

MiCA background and scope

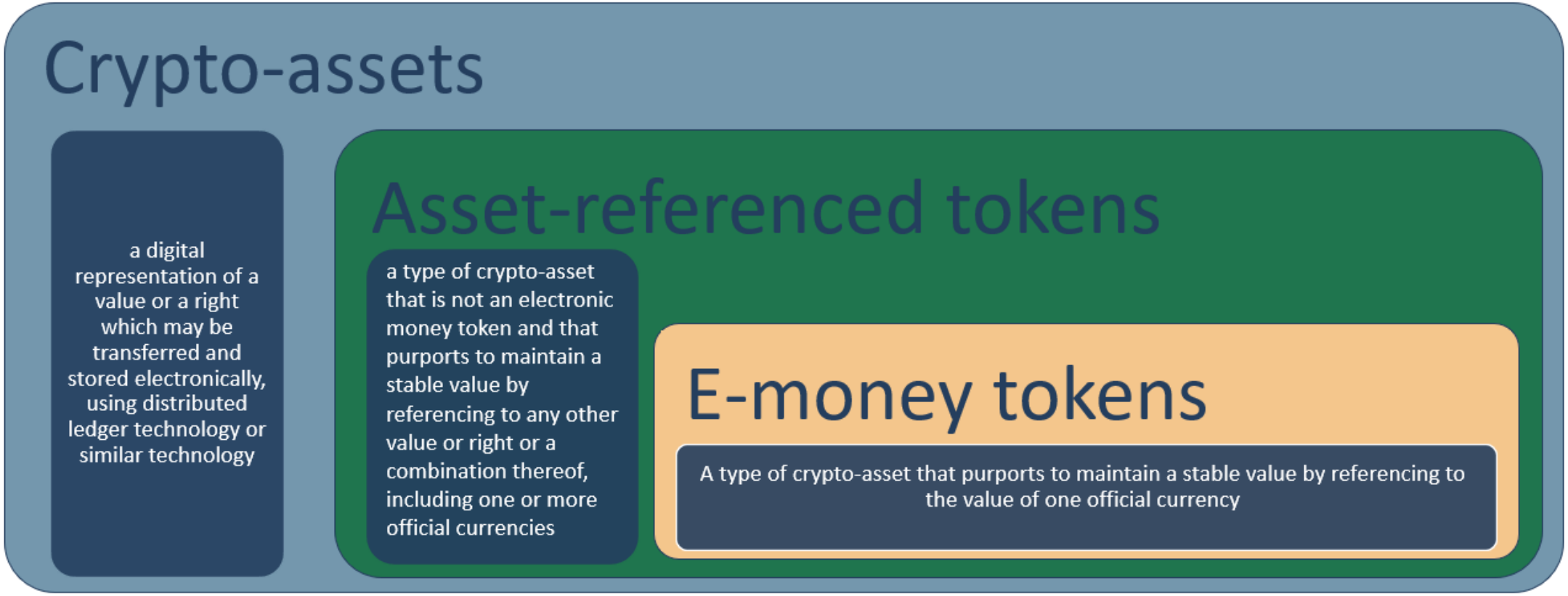
Background and subject matter of MiCAR

Markets in Crypto Assets Regulation (MiCA) entered into force in June 2023 and started applying from December 2024 – some parts by derogation with different application dates.

MiCA lays down uniform requirements for crypto-assets and for crypto-asset service providers. In particular:

- transparency and disclosure requirements for the issuance, offer to the public and admission of crypto-assets to trading on a trading platform for crypto-assets ('admission to trading');
- requirements for the authorisation and supervision of crypto-asset service providers, issuers of asset-referenced tokens and issuers of e-money tokens, as well as for their operation, organisation and governance;
- requirements for the protection of holders of crypto-assets in the issuance, offer to the public and admission to trading of crypto-assets;
- requirements for the protection of clients of crypto-asset service providers;
- measures to prevent insider dealing, unlawful disclosure of inside information and market manipulation related to crypto-assets, in order to ensure the integrity of markets in crypto-assets.

Scope and classification of crypto-assets



02

MiCA Reporting and the MiCA Shared Technical Platform

eba European Banking Authority

MiCA Reporting

- Articles 22(7) and 58(3) MiCA require the **issuers* of ARTs and EMTs to report** to their Competent Authority information inherent to holders, transactions, issuance and reserves on a quarterly basis:
  - For all issuers of tokens with is an issue value that is higher than EUR 100 000 000;
  - For issuers of tokens with an issue value below EUR 100 000 000, based on CA requirement (Art. 22(2) MiCA).
- The EBA developed **implementing technical standards (ITS)** to establish standard forms, formats and templates for such reporting.
- The EBA considered that the information and data requested via the ITS were not sufficient for CAs to perform their MiCA-related duties, and therefore issued **Guidelines** on templates to assist CAs in performing supervisory duties regarding issuers' compliance under MiCA.
- **In line with Art. 22(3) MiCA,** the ITS and GLs include some uniform **templates and instructions for CASPs** that provide services related in relation to the relevant token, that they can provide to the **issuer**.

MiCA Reporting Explainer

Explainer – MiCA templates to provide guidance for the different entities in scope

List of the templates issuers should report by entity type of the issuer, and by the type of token issued.

List of templates	ISSUERS OF ARTs AND EMTs							Applicable reporting threshold for the templates
	Credit institutions			E-money institutions			Other	
	ART	EMT EU currency	EMT non-EU	ART	EMT EU currency	EMT non-EU	ART	
S 01.00 - NUMBER OF HOLDERS – AT REFERENCE DATE (ITS Art. 22)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 02.00 - VALUE OF THE TOKEN ISSUED AND THE SIZE OF THE RESERVE OF ASSETS (ITS Art. 22)	✓	✓ 1	✓ 1	✓	✓ 2	✓ 2	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 03.01 - COMPOSITION OF THE RESERVE OF ASSETS BY TYPE OF ASSETS AND MATURITIES (ITS Art. 22)	✓	✗	✗	✓	© 3	© 3	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 03.02 - COMPOSITION OF THE RESERVE OF ASSETS BY COUNTERPARTY/ISSUER (ITS Art. 22)	✓	✗	✗	✓	© 3	© 3	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 03.03 - MATURITY LADDER FOR THE COMPOSITION OF THE RESERVE OF ASSETS (EBA GL)	✓	✗	✗	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 04.01 - TRANSACTIONS PER DAY – AVERAGE (ITS Art. 22)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 04.02 - TRANSACTIONS PER DAY – AVERAGE_EU (ITS Art. 22)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 04.03 - TRANSACTIONS AND TRANSFERS PER DAY BETWEEN NON-CUSTODIAL WALLETS - AVERAGE (ITS Art 22)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 04.04 - METHODOLOGY USED FOR TEMPLATE S 04.03 (ITS Art. 22)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 05.00 - TRANSACTIONS PER DAY THAT ARE ASSOCIATED TO USES AS A MEANS OF EXCHANGE WITHIN A SINGLE CURRENCY AREA - AVERAGE (ITS Art. 22)	✓	✗	✓	✓	✗	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 09.01 - OWN FUNDS REQUIREMENTS (EBA GL)	✗	✗	✗	✓	© 4	© 4	✓	• No threshold
S 09.02 - COMPOSITION OF AVAILABLE OWN FUNDS CET1 (EBA GL)	✗	✗	✗	✓	© 4	© 4	✓	• No threshold
S 10.01 - ADDITIONAL INFORMATION FOR SIGNIFICANCE ASSESSMENT (EBA GL)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 10.02 - ADDITIONAL INFORMATION FOR SIGNIFICANCE ASSESSMENT – Holder of qualifying holdings (EBA GL)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template
S 10.03 - TRANSACTIONS PER DAY THAT ARE ASSOCIATED TO ITS USES AS A MEANS OF EXCHANGE - AVERAGE (EBA GL)	✓	✓	✓	✓	✓	✓	✓	• If issue value of the token is higher than 100M EUR • If issue value of the token is below than 100M EUR, but CA requires template

Applicable conditionalities:

1. Issuers to fill in only rows from 0010 to 0040 of the template
2. Issuers not subject to hold a reserve of asset to fill in only rows from 0010 to 0040
3. Template to be submitted if the EMT is significant or if the CA has otherwise required the issuer to hold a reserve of assets (Article 58(2) MiCAR)
4. Template to be submitted if the EMT is significant or if the CA has otherwise required the issuer to comply with the own funds requirements (Article 58(2) MiCAR)

✓ Submit template
© Conditionality applies, see footnotes
✗ Do not submit template

MiCA Reporting Explainer (cont.)

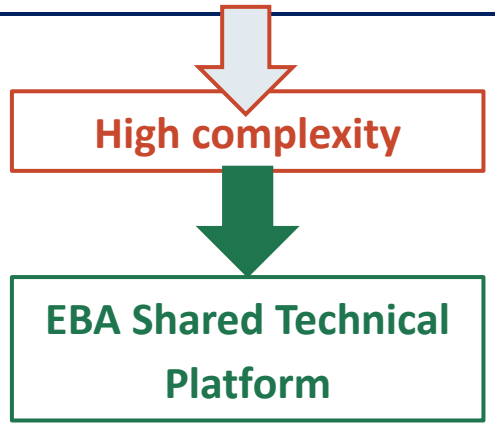
***Explainer – MiCA templates* to provide guidance for the different entities in scope**

List of the templates for the CASPs to share with the issuers.

List of templates	CASPs servicing issuers of			Applicable reporting threshold for the templates
	ART	EMT EU currency	EMT non-EU currency	
S 06.00 - INFORMATION ON HOLDERS (ITS Art. 22)	✓	✗	✓	• No threshold
S 06.01 - INFORMATION ON HOLDERS_legal entities (EBA GL)	✗	✓	✗	• No threshold
S 06.02 - INFORMATION ON HOLDERS_natural persons (EBA GL)	✗	✓	✗	• No threshold
S 07.01 - TRANSACTIONS DURING REPORTING PERIOD - TOTAL (ITS Art. 22)	✓	✓	✓	• No threshold
S 07.02 - TRANSACTIONS DURING REPORTING PERIOD - TOTAL_EU (ITS Art. 22)	✓	✓	✓	• No threshold
S 07.03 - TRANSACTIONS THAT ARE ASSOCIATED TO ITS USES AS A MEANS OF EXCHANGE WITHIN A SINGLE CURRENCY AREA - TOTAL (ITS Art. 22)	✓	✗	✓	• No threshold
S 07.04 - DISTRIBUTED LEDGER ADDRESSES FOR MAKING TRANSFERS ON BEHALF OF CLIENTS (ITS Art. 22)	✓	✓	✓	• No threshold
S 07.05 - TRANSACTIONS DURING REPORTING PERIOD THAT ARE ASSOCIATED TO ITS USES AS A MEANS OF EXCHANGE - TOTAL (EBA GL)	✓	✓	✓	• No threshold
S 08.00 - TOKEN HELD BY CASP (ITS Art. 22)	✓	✓	✓	• No threshold

MiCA Reporting and the MiCA Shared Technical Platform

- **MiCA* requires**:
  - Issuer to report the information and data to **their Home CA**
  - **Home CA to share** the information received with the **ECB,** the **MiCA CAs of host MSs,** and the **NCB** of the MS where the issuer is established if the official currency is not the euro, or where an official currency of a MS that is not the euro is referenced
  - **Home CA to share** the information received with **EBA** to perform, on an annual basis, a significance assessment of ARTs and EMTs.



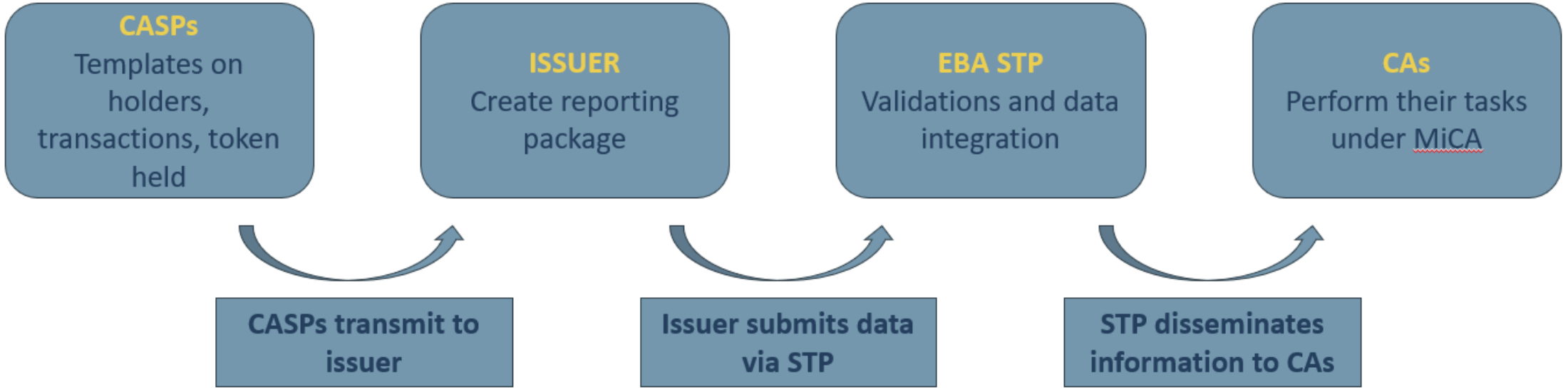
Decision of the European Banking Authority EBA/DC/579

of 16 May 2025

concerning the MiCA reporting platform

* Articles 22(1), 22(4), 43(4), 56(3).

MiCA Reporting and the MiCA Shared Technical Platform (cont.)



03

Data reporting and dissemination

Data reporting and dissemination

- Issuers of EMTs and ARTs **directly report data to EBA via EUCLID.**

Reporting

- Home NCA requests to the EBA to onboard representatives of **issuers on which reporting requirements are imposed** in EBA reporting platform;
- Home NCA provides the EBA with token master data, from which a reporting calendar and dissemination list is derived.
- Issuer's representative are then able to perform submissions from the platform (see example below):

1234567890ABCDE	EUDC.IND_FR_MICA020000_MICA_2025-06-30_20250812115507664.csv	2026-05-20 15:17:53	2026-05-20 15:21:52	1234567890ABCDE	1234567890ABCDE	ACCEPTED

Data reporting and dissemination (cont.)

Dissemination

- **Reporting data are disseminated to CAs** that are entitled to them in accordance with MICA and that are designated as CAs for Titles III and IV MICA (ESMA Register) via:

Dissemination (authenticated portal)**

- Templates rendering report
- Data points report
- Token Dashboard
- Market Overview
- Master Data reports
- Reporting Calendar
- Reporting Monitoring

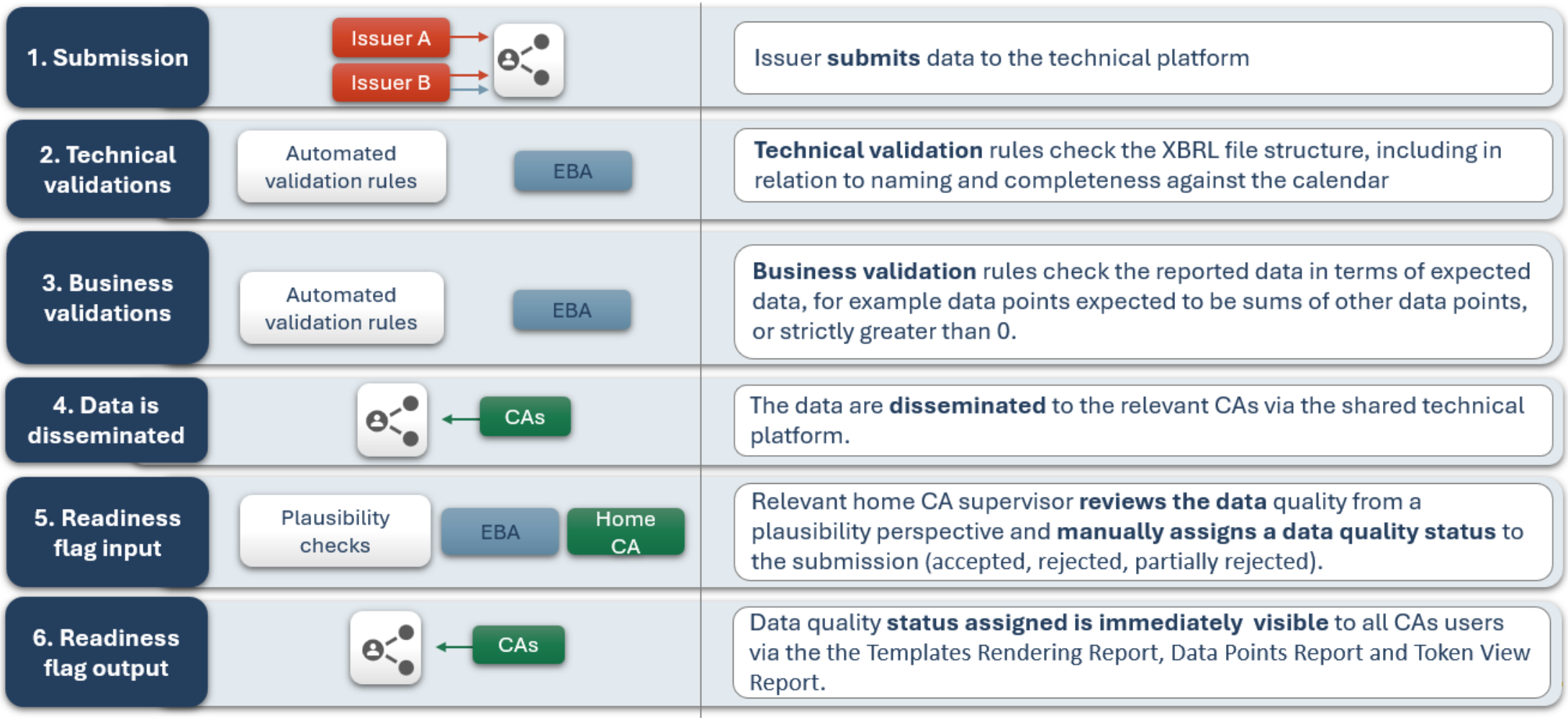
APIs

- Submissions list
- Original files
- Reported data
- Technical validation
- Business validation
- Request status
- Request file

04

Data quality assessment

Data quality assessment process



05

Useful information

eba European Banking Authority

Useful Information

Competent Authorities to:

- impose reporting requirements, where relevant;
- familiarise with the framework and with the reporting requirements;
- remain the contact point, for issuers, in relation to reporting, and to follow up on received submissions;
- to reach out to the EBA for: i) technical issues with the platform; ii) changes in NCA contact point iii) changes in issuer representative accessing platform.

Issuers to:

- be informed by the NCA of reporting requirements;
- recall which are the reporting requirements i.e. module(s)/template(s) to report;
- receive CASPs data for reporting (Art. 22(1) MICA) and to inform the internal management;
- reach out to EBA for technical issues, and CA for reporting requirements questions / changes in issuer representative accessing platform
- regularly check reporting page (framework, known issues) and use sample files provided when reporting.

CASPs to:

- Provide issuers with data for reporting (Art. 22(3) MICA) and to inform the internal management.

European Banking Authority

DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

2.2 DORA Register of Information (RoI) and use of data in designating critical ICT third-party providers (CTPP)

Module 2. Experience from expanding the EBA reporting landscape

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

Contents

1. Introduction: DORA Registers of Information
2. Reporting process and objectives
3. DORA RoIs Journey and Achievements
4. CTPP Designation
5. Guide for DORA Registers of Information

Introduction: DORA Registers of Information

1 DORA
The regulatory framework

Regulation (EU) 2022/2554

Establishes a comprehensive framework to strengthen the digital operational resilience of the EU financial sector, including the management of ICT risks arising from increasing reliance on ICT third-party service providers.

2 Registers of Information
Primary source of information

Financial entities report their contractual arrangements across the full ICT supply chain, giving a harmonised, structured view across the EU and EEA.

3 Objectives of the RoIs

FEs

Support ICT third-party risk management
- consolidated view of their ICT supply chain
- Improve governance and operational resilience

CAs

Provide a supervisory tool for ICT third-party risk management
- visibility on ICT dependencies
- concentration risks

ESAs

Support oversight activities
- CTPP Designation
- Risk assessment and Planning
- Examination activities

Reporting process and objectives

Financial Entities → **Competent Authorities** → **ESAs** (European Banking Authority, European Insurance and Occupational Pensions Authority, European Securities and Markets Authority)

Supporting the reporting process

ACCESSIBILITY

Test environment available throughout the year.
Early opening of the production environment (mid-Jan) allowing FEs sufficient time to prepare and submit their RoIs.

CONSISTENCY

The 2027 collection will build on the current reporting framework (DPM 4.0), technical checks and validation rules, providing consistency and continuity for reporting entities.

DATA QUALITY ASSURANCE

Dedicated Data Quality Assurance activities to support the accuracy and reliability of reported information.
Data Quality feedback submitted to financial entities twice per year ensuring meaningful feedback and sufficient time for FEs to implement the necessary corrections.

FROM RoI COLLECTION TO CTPP DESIGNATION

Data collection	Data quality assurance	Data resubmission	Criticality assessment	Finalisation of designation
Mid Jan– End Mar	1st week Apr	By end Apr	May-July	Q4
All RoI submitted to CAs by mid-March	DQA conducted in April	Resubmission of registers to ESAs	Notification of TPPs assessed as critical	Publication of CTPP list on the ESAs website

DORA RoIs Journey and Achievements

2023

DORA entered in force

2022/2554
Regulation (EU)

Applicable to financial entities from 17 January 2023

2024

Dry-run exercise

3,000+
financial entities

- ✓ Support the industry to prepare and submit their RoIs
- ✓ 3,000+ participating FEs
- ✓ Individual feedback to participating FEs and findings shared with wider industry

2025

First collection of RoIs & CTPP designation

11,000
financial entities

19
CTPPs

- ✓ Successful first collection with good and representative coverage of financial entities
- ✓ First list of CTPPs published on the ESAs website
- ✓ Extensive support provided by the ESAs to FEs and CAs

2026

Second collection of RoIs

14,500
financial entities

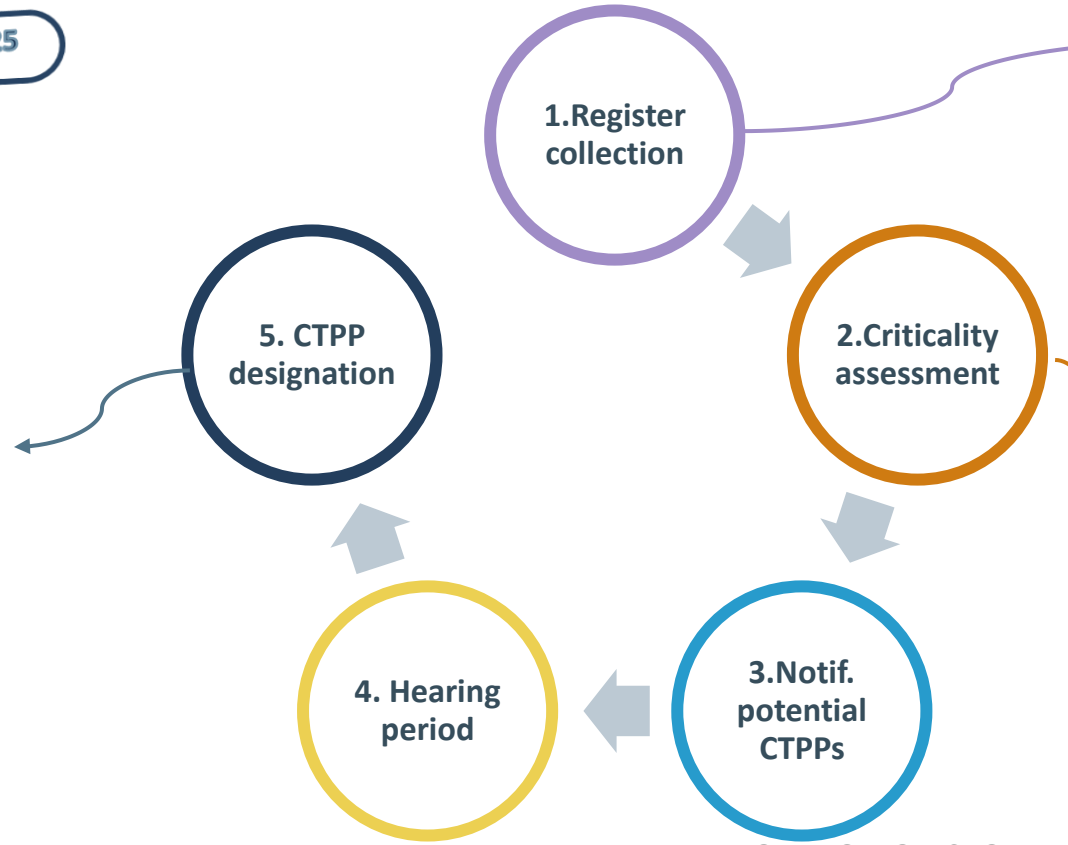
- ✓ Successful collection with even further increased participation
- ✓ Improved overall preparedness of CAs and FEs
- ✓ 2026 list of CTPPs to be published by the year end

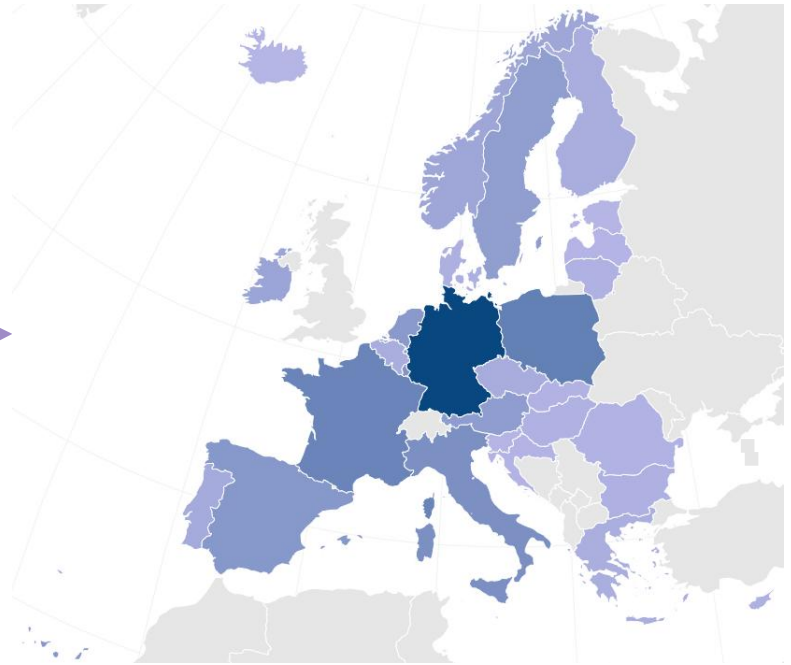
Oversight activities: CTPP Designation

- Designation process and criteria are set out in DORA, based on Registers of Information (RoIs)
- Key output – Designation of CTPPs and the appointment of Lead Overseer(s)
- Identification of ICT third-party providers and key interdependencies
- CTPP designation repeated annually

List of CTPPs – 18 Nov. 2025

- Accenture plc
- Amazon web Services EMEA Sarl
- Bloomberg L.P.
- Capgemini SE
- Colt Technology Services
- Deutsche Telekom AG
- Equinix (EMEA) B.V.
- Fidelity National Information Services, Inc.
- Google Cloud EMEA Limited
- International Business Machines Corporation
- InterXion HeadQuarters B.V.
- Kyndryl Inc.
- LSEG Data and Risk Limited
- Microsoft Ireland Operations Limited
- NTT DATA Inc.
- Oracle Nederland B.V.
- Orange SA
- SAP SE
- Tata Consultancy Services Limited





Structured assessment of the following criteria:

- Systemic impact based on FE footprint
- Systemic importance of financial entities
- Criticality of ICT services provided
- Level of substitutability

Guide for DORA Registers of Information

Addressees

Competent authorities and financial entities

Contributors

Developed by the EBA jointly with technical experts from CAs

Key Objectives at a Glance

1. Streamline access to guidance and clarifications via one consolidated reference document
2. Clarify the roles and responsibilities across the reporting process
3. Promote consistency of the reported data
4. ‘Living’ document, updated as needed
5. Guide consistent reporting of AI services

DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

2.3 DORA incident reporting

Module 2. Experience from expanding the EBA reporting landscape

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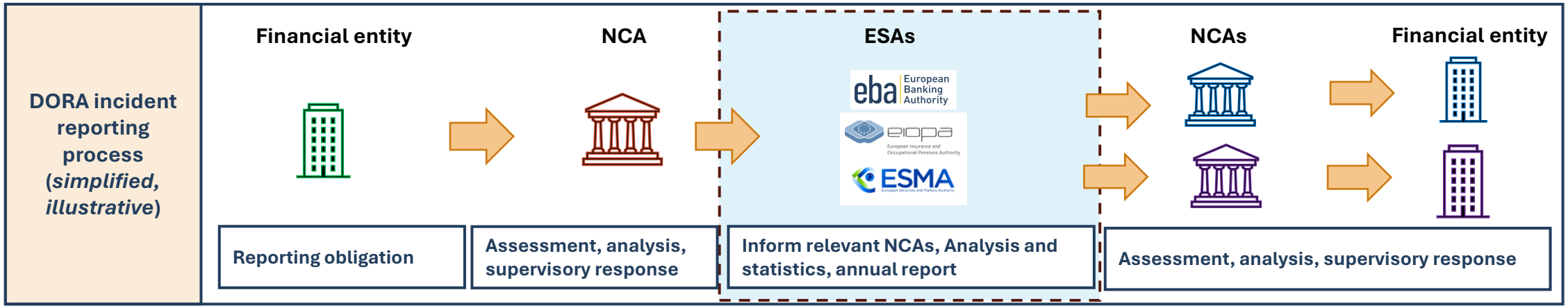
Introduction

Annual report on ICT major-incidents

Upcoming major ICT-related incident deliverables

Introduction - ICT-incident reporting under DORA

DORA introduces a harmonized and streamlined reporting framework for major ICT-incidents that relies on coordination between FEs, NCAs and ESAs: i. FEs report major incidents to NCAs and inform clients if their financial interests are impacted; ii. NCAs share reports with ESAs, provide supervisory feedback and guidance to Fes; iii. ESAs Disseminate incident to relevant authorities/central banks in affected MS



Though the collection of information on ICT incidents the EBA (and the ESAs) have started gaining insights on the EU ICT-threat landscape in the financial sector, as this allows:

- a comprehensive overview of reported incidents, identification of trends and patterns
- the identification of potential systemic incidents leading to the activation of EU-SCICF
- the analysis of data accuracy and consistency of the information included in the reports

Annual Report on major ICT incidents – Introduction

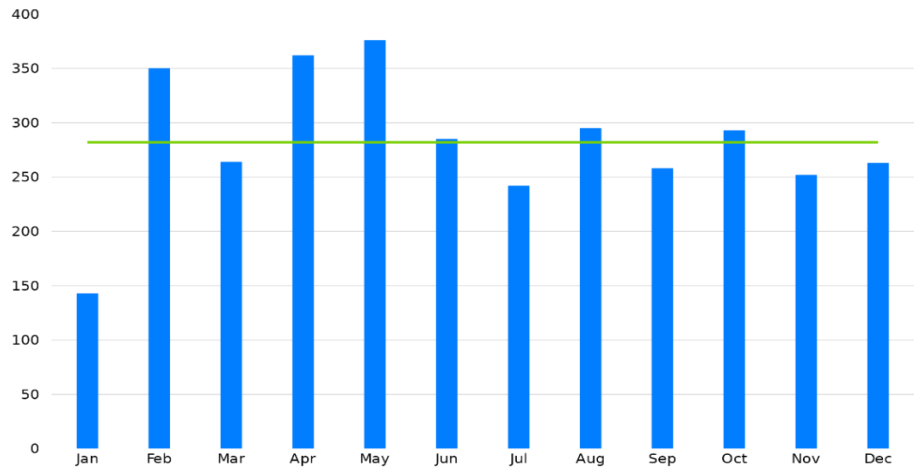
- DORA requires the ESA to "*on an anonymised and aggregated basis, report yearly on major ICT-related incidents […] setting out at least the number of major ICT-related incidents, their nature and their impact on the operations of financial entities or clients, remedial actions taken and costs incurred*"
- The first Annual Report (AR) covers major incidents occurred in 2025 and is based on qualitative and quantitative information included in major incident notifications whose final reports were received by 5 February 2026.
- Overview on aggregate basis with a breakdown per sector* where possible
- Selection of metrics based by balancing mandatory information and data quality

Note - Number of incidents per se should not be interpreted as a sign of structural weakness: increased digitalisation, complexity and interconnection of the financial sector make operational incidents to some extent unavoidable

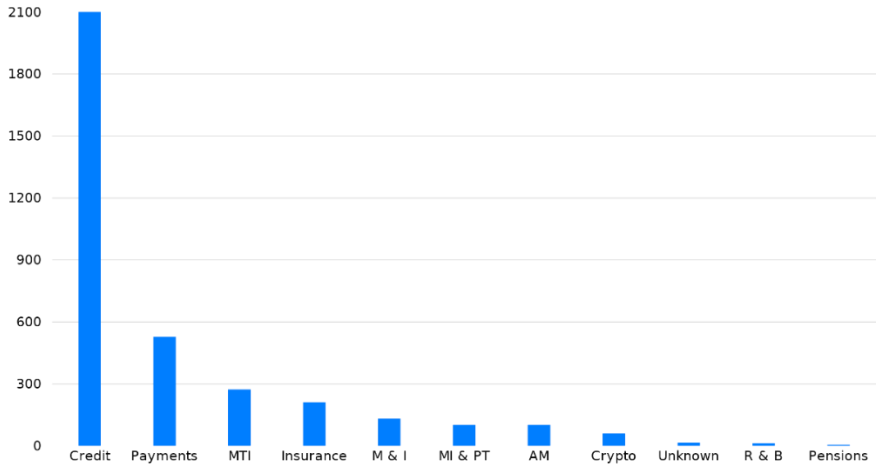
** The ESAs have grouped FEs subject to DORA in the following sectors: credit, payments, crypto, markets and intermediaries, asset management, market infrastructure and post-trade, market transparency infrastructure, rating and benchmarks, insurance, and pensions*

Major incidents occurred in 2025

- **3,383 major incidents** occurred in 2025 (i.e. 0.18 major incidents per FE subject to DORA) with an average of 282 major incidents per month
- More than three quarters of major incident occurred in the credit and payments sector, potentially reflecting:
  - differences in market structure;
  - the existence of similar reporting requirements prior to DORA; and
  - the transaction-intensive nature of the services provided in these sectors
- Spikes in February, April and May can be explained by specific cross-border and/or cross-sectoral events



Total number of major incidents per month and annual average per month

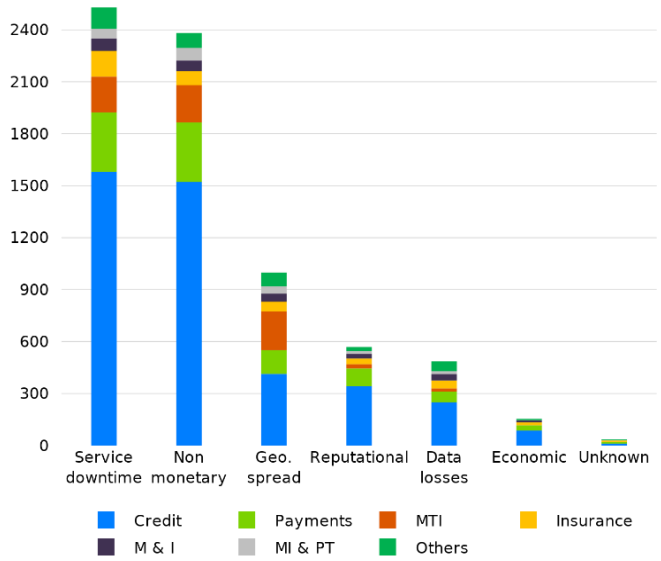


Total number of major incidents occurred per sector in 2025

Overview of major incidents occurred in 2025

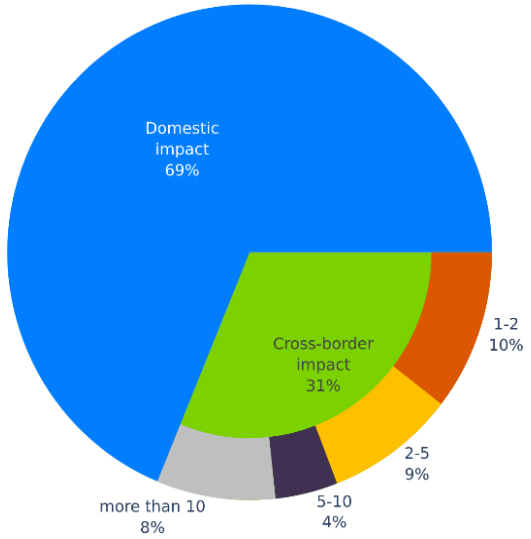
Classification criteria

- Majority classified as major due to **two classification criteria**: (i) duration and service downtime and (ii) non-monetary impact*



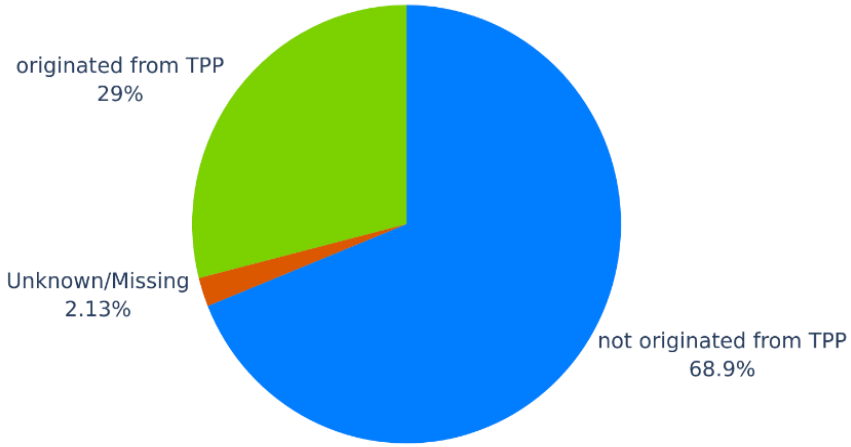
Cross-border impact

- 31% of major incidents had a cross-border impact, showing the **borderless nature of ICT risks**



Third party dependency

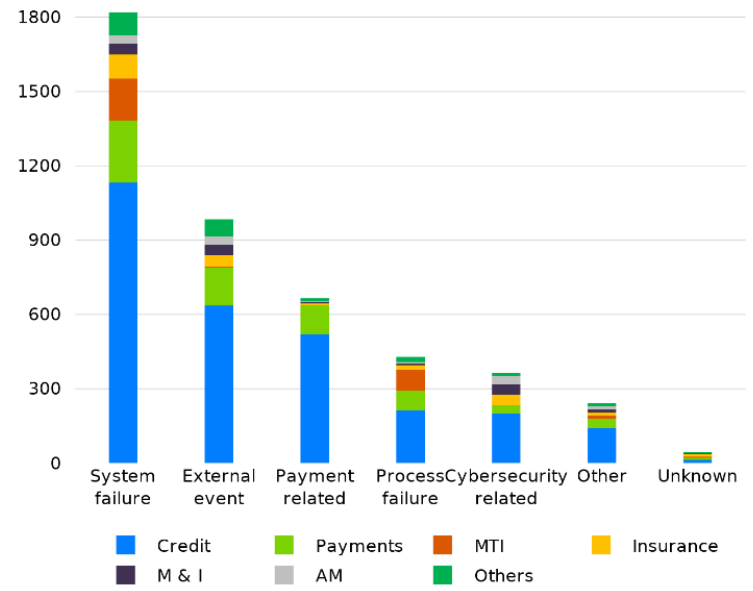
- 29% of major incidents originated by a failure attributable to a third party, showing the **interconnectedness of the financial sector**



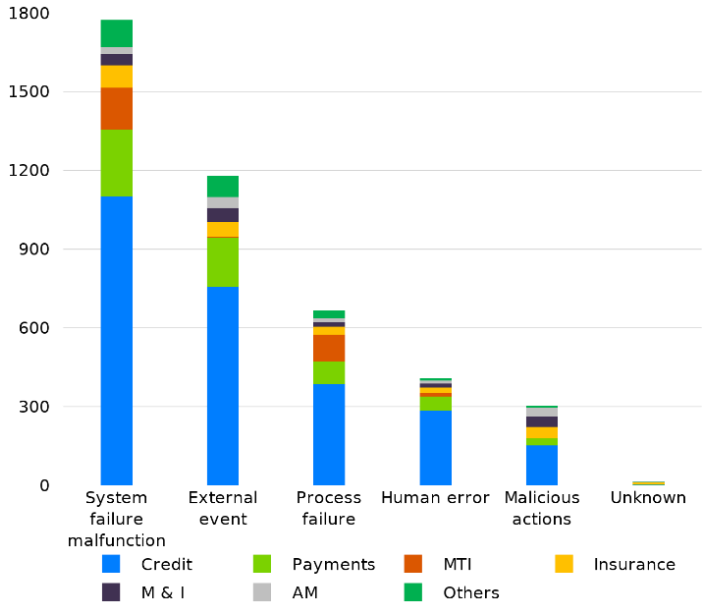
** Non-monetary impact refers to the following classification criteria: "clients, financial counterparts and transactions affected"*

Nature of major incidents

- System failures and external events emerged as the predominant driver of major incidents
- At the same time, the relatively **low number of major incidents categorised as cybersecurity-related** suggest that existing safeguards and detection mechanisms were generally effective in limiting the occurrence of such incidents
- While this shows that the financial sector was able to withstand ICT-related threats, it is **key that financial entities uphold to highest cybersecurity standards to be able to keep pace with the potential use of highly capable AI-driven tools**



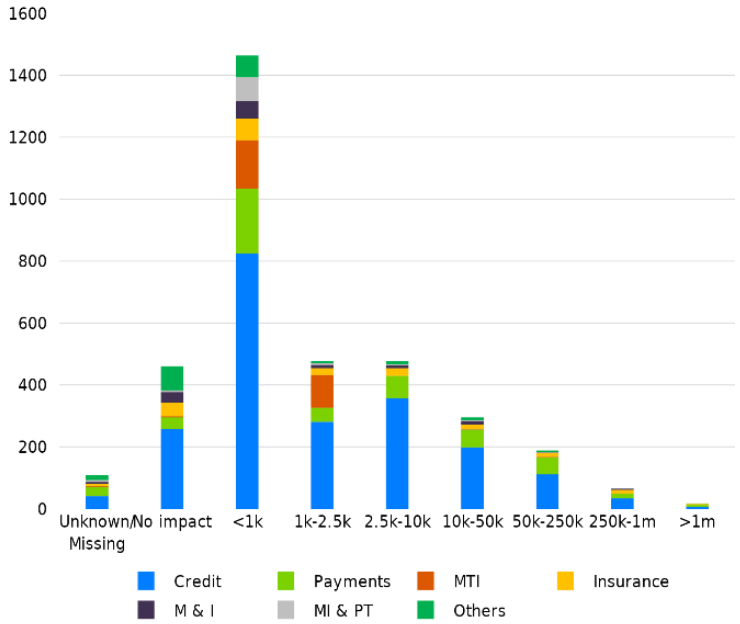
Classification of major incidents by type with breakdown by sector



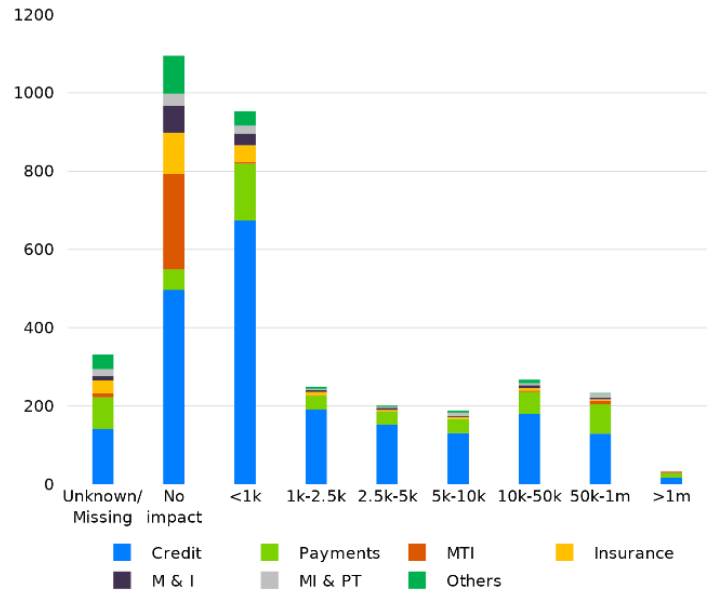
Breakdown per sector of high-level root causes triggering a major incident

Impact on clients, transactions and financial counterparties

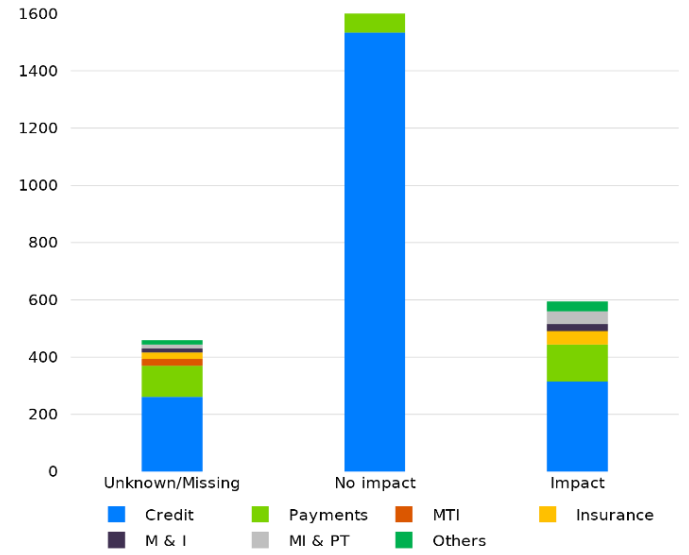
- **The impact of major incidents on clients, transactions and financial counterparties was limited**: two thirds of major incidents resulted in no or minor disruption to clients and transactions
- This may suggest the timely detection, paired with effective incident response and containment measures were often successful in limiting operational harm and spillover effects



Sectoral breakdown of major incidents by number of clients affected (in buckets)



Sectoral breakdown of major incidents by number of transactions affected (in buckets)



Sectoral breakdown of major incidents having or not an impact on financial counterparts

Incurred costs and remedial actions

Incurred Costs

- Almost 40% of major incidents did not report any direct or indirect costs, with an additional 15% not filling the relevant field. 10% of major incidents indicated to have suffered a negligible monetary impact (i.e. less than EUR 1,000)
- Similarly, about two thirds of FEs indicated the **absence of financial recoveries** *(the other third provided entries with different reporting logic that could not be reconciled for analytical use)*.
- Only a very small share of major incidents, around 3% of the total, reported a positive amount of recoveries

Remedial Actions

- Overall, the remedial actions seem to reflect a **balanced combination of short-term service stabilisation and subsequent structural improvements**, consistent with established incident-handling practices.
- **Coordination with external service providers** to agree and implement follow-up safeguards is also observed, especially when the major incident is caused by a TPP.

Conclusions of the AR

Increased digitalisation, complexity and interconnection of the financial sector make operational incidents to some extent unavoidable

Operational disruptions are increasingly borderless and cross-sectoral, reflecting the high level interconnectedness across sectors and jurisdictions

System failures and external events are the main drivers of major incidents

While only 10% of the reported incidents were related to cybersecurity, it is key that financial entities uphold to the highest cybersecurity standards to be able to keep pace with the potential use of highly capable AI-driven tools

The direct impact on clients and transactions was limited in most cases, possibly suggesting that timely detection and effective incident response were generally effective in containing operational harm

A harmonised framework for major incident reporting is a key element in ensuring timely supervisory awareness of ICT risks, supporting coordination among CAs, and strengthening the overall resilience and stability of the EU financial system

Upcoming major ICT-related incident deliverables

- The ESAs have published in September 2026 a set of operational instructions* intended to support competent authorities in their supervisory engagement with financial entities to enhance data quality and promote greater consistency across jurisdictions.

- These instructions have been agreed with the relevant competent authorities. They will be updated regularly (next iteration expected in early 2027), based on the experience of the ESAs and of the competent authorities with the DORA major ICT-related incident reporting.

- A second AR covering major incidents occurred in 2026 is expected to be publish in May 2027.

***Note -** The instructions are provided on 'best efforts' basis by the ESAs staff and therefore they do not represent any legal interpretation, nor do they represent

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DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

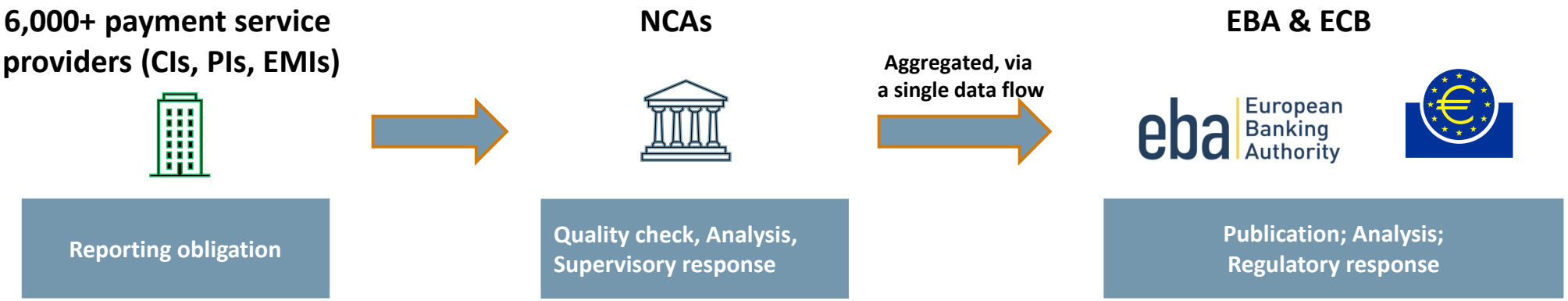
2.4 Fraudulent payments data collection and use at EBA

Module 2. Experience from expanding the EBA reporting landscape

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

Reporting of payment fraud data

Process



Purpose

Provide industry with comparative information to help them enhance their fraud defences; enable authorities to assess the impact of fraud mitigation rules and the need to revise existing or establish new rules;

Frequency & Scope

Biannual reporting, with data points across specialised tables and matrices, broken down by volume, value, payment instrument, geography, authentication type (SCA vs. non-SCA), and specific fraud types/sub-types.

Legal basis

- Article 96(6) of Directive (EU) 2015/2366 (PSD2); and
- EBA Guidelines on Fraud Reporting under PSD2 (EBA/GL/2018/05), which were developed with the ECB and which specify the uniform methodology, definitions, data breakdowns, and formats for PSPs and NCAs.

Publication

The EBA publishes the data jointly with the ECB, on an annual basis. Three such reports have been published so far, the most recent edition in Dec 2025 and the next edition expected in Dec 2026 / Jan 2027.

Some key findings

- Since 2020, transactions are subject to EBA's Technical Standards on Strong Customer Authentication (SCA), with some exceptions. Transactions where SCA is applied incur less fraud, e.g. card payment fraud was 17 times higher when the payment recipient was outside the EEA, where SCA is not legally required and often not used. This confirms the beneficial impact of the SCA.
- However, aggregate payment fraud in the EU has recently risen again, to €3.4bn in 2022, €3.5bn in 2023 and €4.2bn in 2024. Fraud data for 2025 is still currently being aggregated but expected to reach €4.3bn.
- Fraud in 2024 amounted to €2.2bn for 2024 for card payments, with another €1.3bn for credit transfers. 85% of the fraud losses of credit transfer had to be born by users, with providers shouldering the remaining 15%.
- The recent fraud increases are primarily due to the emergence of new types of fraud, such as 'social engineering' or 'authorised push payment' fraud, where the user is manipulated into authenticating a transaction.
- SCA cannot address these types of fraud, which is why additional fraud mitigation rules need to be developed. One of them is "Verification of Payee" for credit transfers, a requirement that was imposed in November 2025 for instant payments in Euro and is being rolled out in 2026/27 to all types of credit transfers.
- In addition, in 2027/28, the EBA will enhance its Technical Standards on SCA, under new mandates in the PSD3/PSR. The EBA will also enhance its fraud reporting requirements. Both will be consulted on.

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DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

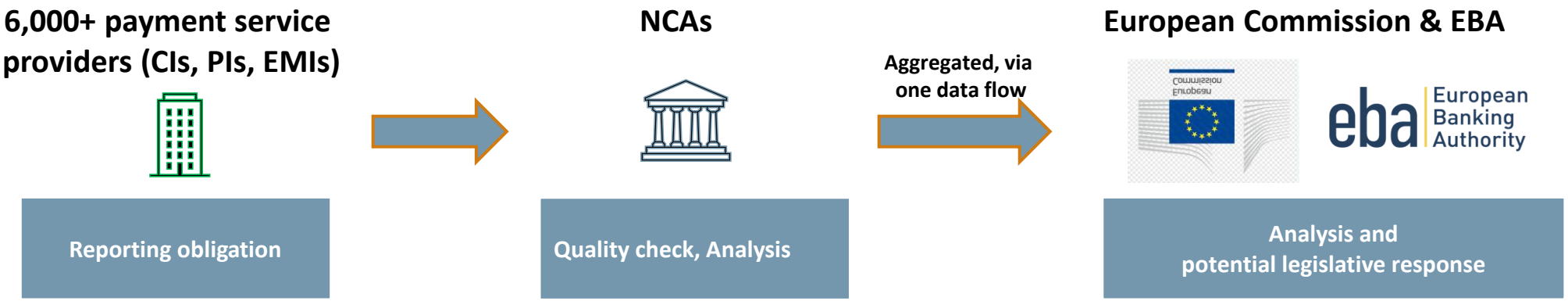
2.5 Instant Payments Regulation (IPR) reporting and use of data at EBA

Module 2. Experience from expanding the EBA reporting landscape

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

Reporting of instant payments charges and rejected transactions

Process



Purpose

Enable the EU Commission to monitor the impact of the Instant Payment and SEPA Regulations on the fees paid by consumers for payment accounts, instant and non-instant credit transfers, and rejected transactions;

Frequency & Scope

Annual reporting (first time in April 2026); Data breakdowns by type of transfer (national and cross-border), type of users, type of initiation channel, and by party that is subject to the charge; charges for payment accounts, as well as the share of instant transfers that were rejected due to the application of EU-wide restrictive measures.

Legal basis

- Article 15(5) of Regulation (EU) 260/2012 (SEPA Regulation) as amended by the Instant Payment Regulation
- EBA Implementing Technical Standards (ITS), as Commission Implementing Regulation (EU) 2025/1979

Key information related to the reporting

- The SEPA Regulation requires PSPs to
  - make instant credit transfers available at charges that must not be higher than those for non-instant transfers;
  - carry out ex-ante checks of all their users against lists of sanctioned individuals on EU sanctions lists so as to reduce the number of rejected payments.
- The reporting required under the EBA's ITS aims to provide the EC with information necessary to develop a report that will conclude if additional delegated regulations are required;
- The ITS specify uniform reporting templates, instructions & methodology for the purpose of reporting of charges for credit transfers, payment accounts and shares of rejected transactions;
- In developing the ITS, the EBA sought to find an appropriate balance between the competing need of obtaining the data required for a robust analysis of the impact of the SEPA Regulation on the one hand, and the need to avoid an excessive reporting burden for the industry on the other;
- In so doing, the EBA leveraged on the existing terminology and approaches developed in other EU law, such as the PSD2 and PAD, rather than defining new terms or imposing additional requirements from scratch;
- During consultation, the industry raised concerns about the feasibility of the reporting deadline of 9 April 2025 under SEPA. The EBA agreed and therefore postponed the first reporting by 12 months, from April 2025 to April 2026;
- Data has been aggregated in Q3 and Q4 of 2026 and will be available for assessment by the EC from November 2026.

Q&A

DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements



TIME FOR A COFFEE
THE EBA WORKSHOP RESUMES AT **11:15 CET**

European Banking Authority

DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

3.1 Current proposals for changes to supervisory reporting

Module 3. Building a more effective and efficient reporting framework today

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

Simplification & efficiency journey

8.11.2024: Commission: Budapest Declaration on the New European Competitiveness Deal
Launching a simplification revolution, ensuring a clear, simple and smart regulatory framework for businesses and drastically reducing administrative, regulatory and reporting burdens, in particular for SMEs.

1.10.2025: EBA: Report on the Efficiency of the Regulatory and Supervisory Framework
Taskforce on the Efficiency of the Regulatory and Supervisory Framework established in February 2025

19.3.2026: Council: One Europe / One Market

17.7.2026: Commission: Competitiveness communication

EBA structured programme to streamline regulatory and supervisory rules and processes

- Reduce complexity
- Ensure proportionality
- Improve efficiency of regulatory and supervisory deliverables

Regulatory

Reporting

Holistic picture

Internal organisation

21 recommendations

EBA 2026/27 Work Programme

Simplification and Efficiency

Simplifying to strengthen: building a more efficient EU prudential and supervisory framework

The EBA report on the efficiency of the regulatory and supervisory framework was released on 1 October 2025

Tracker for EBA simplification work: Simplification and efficiency of the Regulatory and Supervisory Framework

EU Commission competitiveness communication setting the tone…

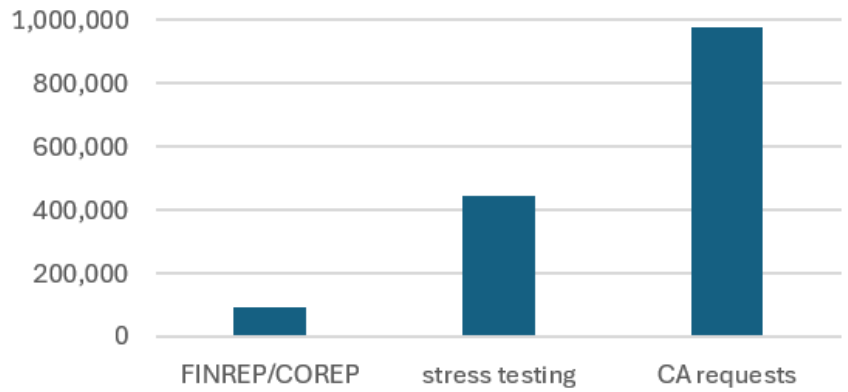
- and the EBA provides technical input and data to most of the themes (~80% already linked to EBA ongoing/upcoming work, majority map directly to TFE recommendations)
- … but EBA has now also set out its own roadmap and that will filter through new products coming from the EBA

Efficient reporting: simpler, smarter, proportionate

Simplification drivers

- EU Commission, EBA cost reduction targets (-25%)
- Supervisory experience of used data – further harmonisation (e.g. liquidity reporting)
- Integration of reporting: stress testing exercise, supervisory benchmarking (credit risk and IFRS9)
- Greater proportionality for small and non-complex banks

Number of data points (2025)



Increased efficiency

- Change management: stability, predictability, implementation time → communication
- Common data dictionary - Data Point Model 2.1
- Tools like signposting, mappings, DPM known issues
- Resubmission policies

Coordination, data sharing

- Planned ~18% reduction in national reporting
- EU-wide public repository of requests
- Rules of the game for data requests
- Several data sharing initiatives under EBA umbrella (ESRB, SRB, AMLA, groups of CAs)

Changes to ITS on supervisory reporting requirements

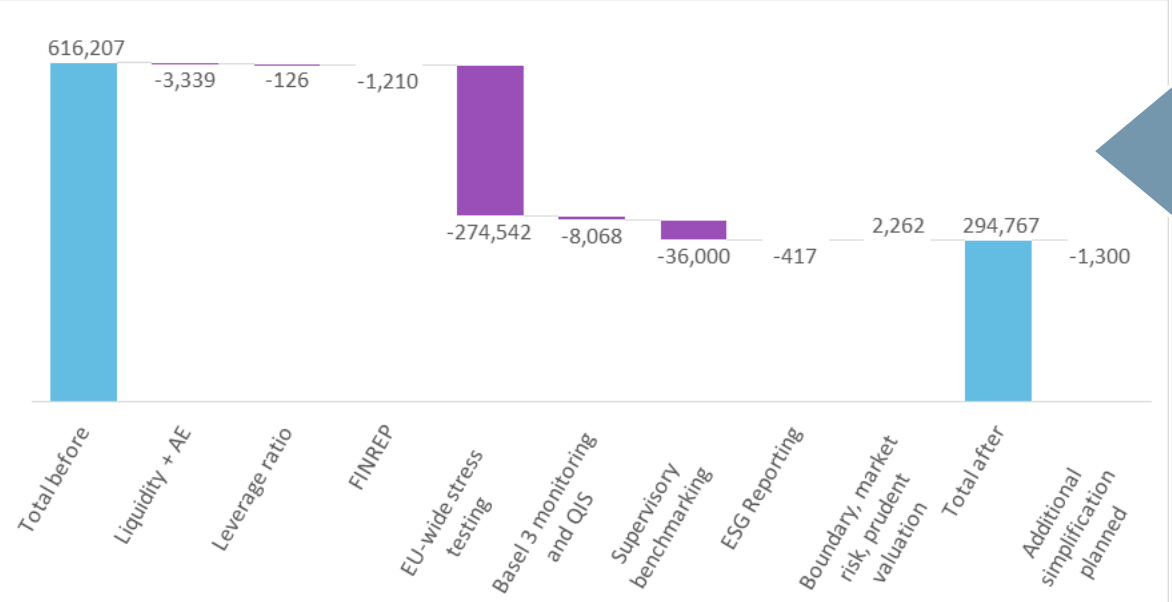
Modular design of the consultation paper and the ITS:

- General part + legal text of the ITS
- Module 1. Liquidity and asset encumbrance (simplification and revisions based on supervisory experience, including aimed at the reduction of overlapping national data collections, shared data for the use of resolution authorities)
- Module 2. FINREP (comprehensive review based on supervisory experience, simplification, IFRS18 implementation)
- Module 3. Operational risk losses (transition to granular reporting of losses aligned with CRR data collection requirements and granular op risk taxonomy)
- Module 4. Integration of stress testing data needs (simplification and integration of separate data collections supporting EU-wide stress testing and top-down stress testing)
- Module 5. Market risk and FRTB (implementation of FRTB framework and simplification)
- Module 6. COREP Own Funds (monitoring of CRR transitional arrangements, revision based on supervisory experience)
- Module 7. ESG (new reporting framework building on ad hoc data collections and P3 disclosures, simplifications)
- Module 8. SNCI alignment with Pillar 3 (changes to get necessary data for the EBA to be able to generate P3 disclosures for SNCIs in P3 Data Hub)
- Module 9. Other changes (question for future changes to IRRBB, large exposures – shadow banking exposures, resubmission/explanations, leverage ratio other ITS amendments, including voluntary reporting by SNCIs)
- Module 10. Integration of supervisory benchmarking of credit risk and IFRS9 (simplification)

Two consultation papers on (1) Changes to ITS on Supervisory reporting and (2) Changes to ITS on supervisory benchmarking reporting were consulted as separate consultation papers. Both consultation papers and received responses to the consultation are available here

Changes to ITS on supervisory reporting requirements

Net changes to the data point count of the EBA reporting framework



Simplification and efficiency changes ('need to have', greater proportionality, thresholds, reduced frequencies)

Update based on new regulatory requirements (IFRS18, FRTB, ESG, operational risk taxonomy), finalisation of CRR and supervisory experience

Major impacts:

- Overall net reduction of data points of around 50%
- Simplification and integration of stress testing data collections into regular reporting (-55% datapoints)
- Simplification and integration into regular reporting of supervisory benchmarking data collections (for credit risk and IFRS 9 benchmarking) (up to -65% data points in terms of volume of reported data)
- Introduction of greater proportionality (-18% reduction of datapoints to be reported by SNCIs)
- Additional simplification measures planned for future

Consultation feedback

Positives

- Strong support for the overall direction: simplification of reporting, increased proportionality, greater harmonisation, reduced fragmentation, and progress towards integrated reporting
- Recognition of EBA achievements: improvements in reporting instructions, technical definitions, templates, reporting tools, and support infrastructure; acknowledgement of potential long-term efficiency gains
- Calls for further simplification: continued reduction of duplicative reporting, stronger coordination across authorities, greater transparency of data requests, and further work on areas such as IRRBB

Concerns

- Burden reduction not fully achieved: stakeholders noted that simplification measures are partly offset by new reporting requirements, significant implementation costs, and continued overlap across reporting frameworks
- Requests for more proportionality and implementation flexibility: longer implementation timelines, regulatory stability, improved change management
- Specific concerns on new requirements: expansion of reporting in FINREP, liquidity, asset encumbrance, ESG, stress testing, and granular operational risk reporting, with requests for stronger cost-benefit justification and additional implementation guidance

Changes being introduced based on the consultation feedback

- Further simplification of reporting templates, including greater proportionality, clarified instructions, reduced reporting frequencies and closer alignment with disclosure requirements. Key changes include a reduction of collateral reporting, stress testing, and ESG-related reporting, as well as the removal of selected reporting thresholds
- Integration of credit risk and IFRS 9 benchmarking reporting into the supervisory reporting framework, accompanied by a substantial streamlining of IFRS 9 reporting requirements and a stronger focus on consolidated-level reporting
- A simplified granular operational risk loss reporting, with streamlined data fields, and clearer reporting instructions
- A dedicated stress-testing reporting module, introducing separate remittance timelines and frequencies, while further reducing reporting requirements and eliminating selected data points;
- Longer implementation timelines, to support an enhanced reporting change management framework, the first reference date for new requirements postponed to 31 December 2027, and selected reporting areas, including liquidity, asset encumbrance, supervisory benchmarking and ESG reporting, deferred until 31 December 2028

See EBA press release of 6 November2026 here

CP on changes to ITS on supervisory reporting requirements: Process

- Public consultation

10 April - 10 July

- JBRC recommendations on semantic integration)
- Additional workshops with industry on selected topics
- Communication of 6 November on the direction of travels based on the consultation feedback

December 2026

- EBA Final report on change to the ITS
- Reporting technical package

- Adoption of the ITS by the EU Commission

H1 2027 (TBC)

31 December 2027 / 2028

- Different application dates (first reference dates) depending on the topic

European Banking Authority

DAY 2:
Expanding the reporting universe: efficiently managing new reporting requirements

3.2 Improving coordination of supervisory and resolution data requests

Module 3. Building a more effective and efficient reporting framework today

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

Beyond regular reporting : the scale of additional data requests

The 2025 exercise mapped structured microprudential supervisory requests across the EEA (see report here)

Source of supervisory requests	Requests
Non-SSM competent authorities	185
SSM national competent authorities	202
Joint Supervisory Teams	238
SSM-wide collections	46

671 requests

978,109 defined data points

Credit and liquidity feature prominently, including areas covered by EBA reporting.

This scale calls for better visibility of additional collections and assessment of opportunities for reuse

Data-point counts indicate scale. They do not measure actual reporting effort or account for frequency and reporting population, nor complexity of the information requested.

Two complementary initiatives to improve coordination

- The EBA's simplification work covers harmonised EU reporting and the additional data that authorities request from banks

- Additional requests serve legitimate supervisory and resolution needs. However, better visibility and common practices can help avoid unnecessary duplication

1 Guidelines on designing and making data requests

Common practices for making, designing and reviewing data requests

2 EU Repository of data requests

Shared information about collections to support coordination and transparency

1. The Guidelines: common practices throughout the full lifecycle of a data request

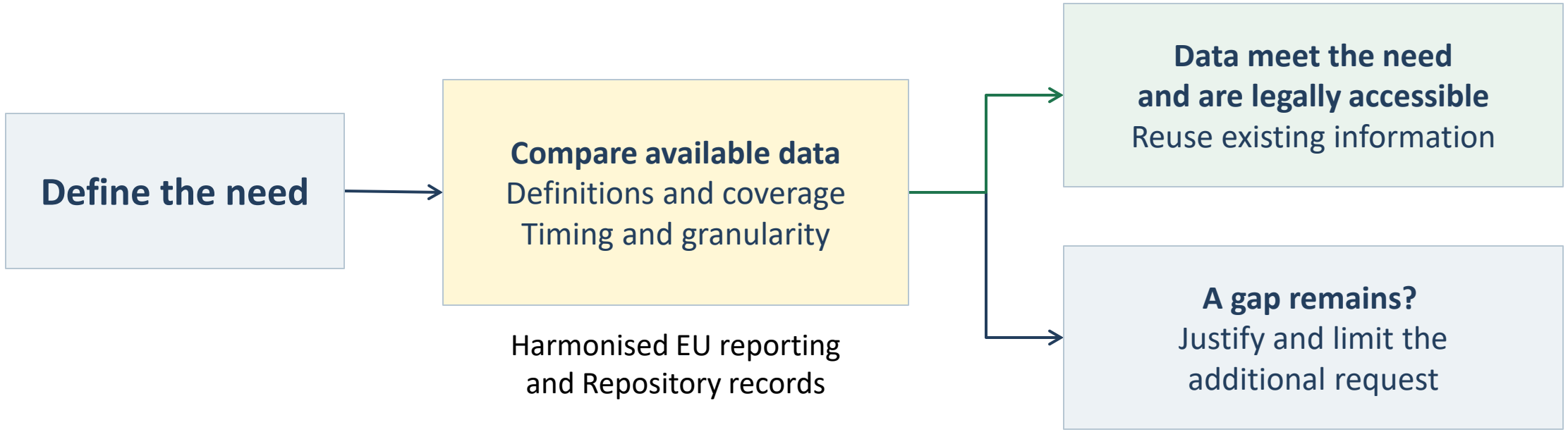
The draft Guidelines are addressed to supervisory and resolution authorities and set out common principles that would support more consistent and proportionate practices across authorities

Draft Guidelines	Expected practice by authorities	Relevance for reporting institutions
GL 1–2 **Need and reuse**	Define the purpose and check existing information first	Better justification for an additional collection
GL 3–6 **Request design**	Align concepts and templates. Calibrate scope and frequency	Clearer requirements and fewer avoidable differences
GL 7, 9 **Quality and dialogue**	Provide instructions, proportionate validation and engagement	Earlier identification of interpretation or feasibility issues
GL 8, 10 **Review and sharing**	Reassess ongoing needs and enable lawful reuse	Opportunities to reduce or retire obsolete requests

Authorities retain their supervisory and resolution powers, including in urgent situations

1. Guidelines in practice: assessing an additional request

Illustration: an authority needs quarterly information on a particular credit-risk exposure



Review throughout the lifecycle

Reassess ongoing needs, enable lawful reuse and retire obsolete collections

2. Repository: common inventory makes requests easier to find and compare

The Repository **describes the data requests**. Authorities continue **to hold the data submitted** by banks.

Coverage of structured requests
• Microprudential and resolution requests outside regular reporting • Recurring and ad hoc collections, including structured qualitative requests • Predefined templates, questionnaires or data fields, including structured attachments

Metadata category	Information recorded
Purpose and ownership	Why the request exists and where it comes from
Scope and timing	Reporting population, frequency and status
Content and lifecycle	Empty templates, stable identifiers and versions
Burden and publication	Data-point metrics and publication treatment

Exclusions include on-site work, unstructured dialogue and requests linked to specific early-intervention or resolution actions

2. Repository: coordination and public transparency serve different needs

Coordination between authorities

Records and templates
for approved authority users

Identify comparable collections and contact the responsible authority to assess reuse.

Record owners maintain accurate information and classify sensitive records.

Transparency for industry and the public

Selected publishable metadata
and aggregate information

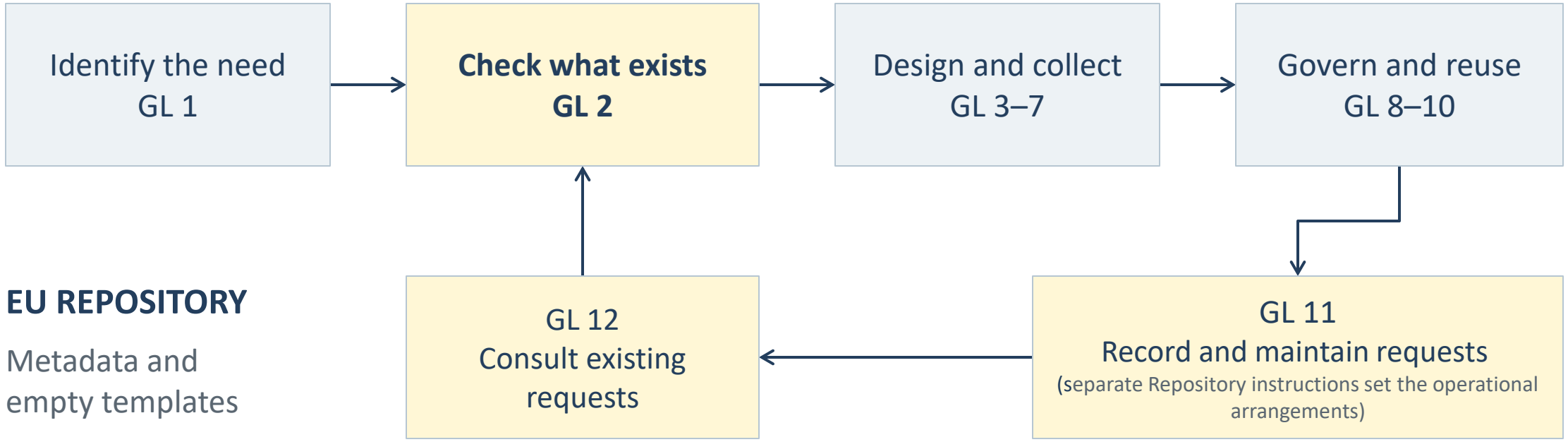
Understand the landscape of additional requests and contribute evidence of overlap.

Public extracts include only eligible records and publishable fields.

- **Recording a request does not make it public or authorise sharing of the underlying bank data**
- **Access and publication safeguards protect sensitive supervisory and resolution information**

How the Guidelines and Repository work together

Metadata about existing collections feeds back into the assessment of new information needs



GL 13 Transparency and accountability through periodic EBA publication

Next steps

By end 2026

Short consultation on the draft guidelines

The consultation will be shortened as the GLs are addressed to authorities only

Q1 2027

Publication of information on data requests

Through the Repository or, if it is not yet available, through a dedicated collection of information for publication

April 2027

Expected application of the Guidelines

Common practices for making, designing and coordinating supervisory and resolution data requests.

Q&A

Thank you!

eba European Banking Authority



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