European Banking Authority

EBA ANNUAL DATA AND REPORTING WORKSHOP
11-13 November 2026



Day 3: Future of reporting: integrated and data-centric

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 by Meri Rimmanen, Director of Data, Reporting and Transparency Department	**09:05-09:15**
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4.2. Pilar 3 Data Hub (P3DH): Recent developments and next steps	**09:45-10:30**
4.3. Strengthening data sharing through the EBA Data Hub	**10:30-11:00**
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DAY 3:
Future of reporting: integrated and data-centric

From DPM 1.0 to DPM 2.1: Advancing data modelling and supporting tools

Module 4. Future of reporting: integrated and data-centric

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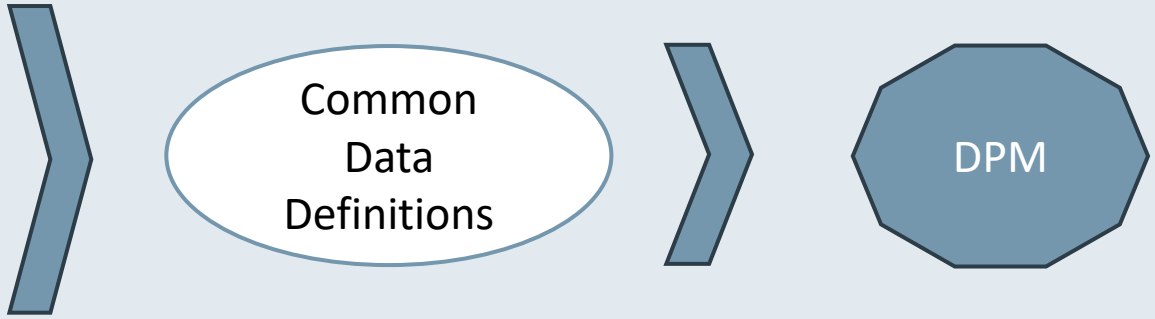
Why DPM

The common Data Dictionary

Data sharing & exchange

Data integration & comparability

Data driven & machine ready approach



Strong methodology/ semantics

- Unique common glossary
- Assure data consistency
- Assure data comparability
- Include different data types
- Manage distinct data granularity levels

Strong metamodel

- Supporting the methodology
- Easy access for all stakeholders
- Extensible to new reporting frameworks
- Assure uniqueness on definitions
- Assure versioning of definitions
- Ready for digital processes

What is DPM
The common Data Dictionary

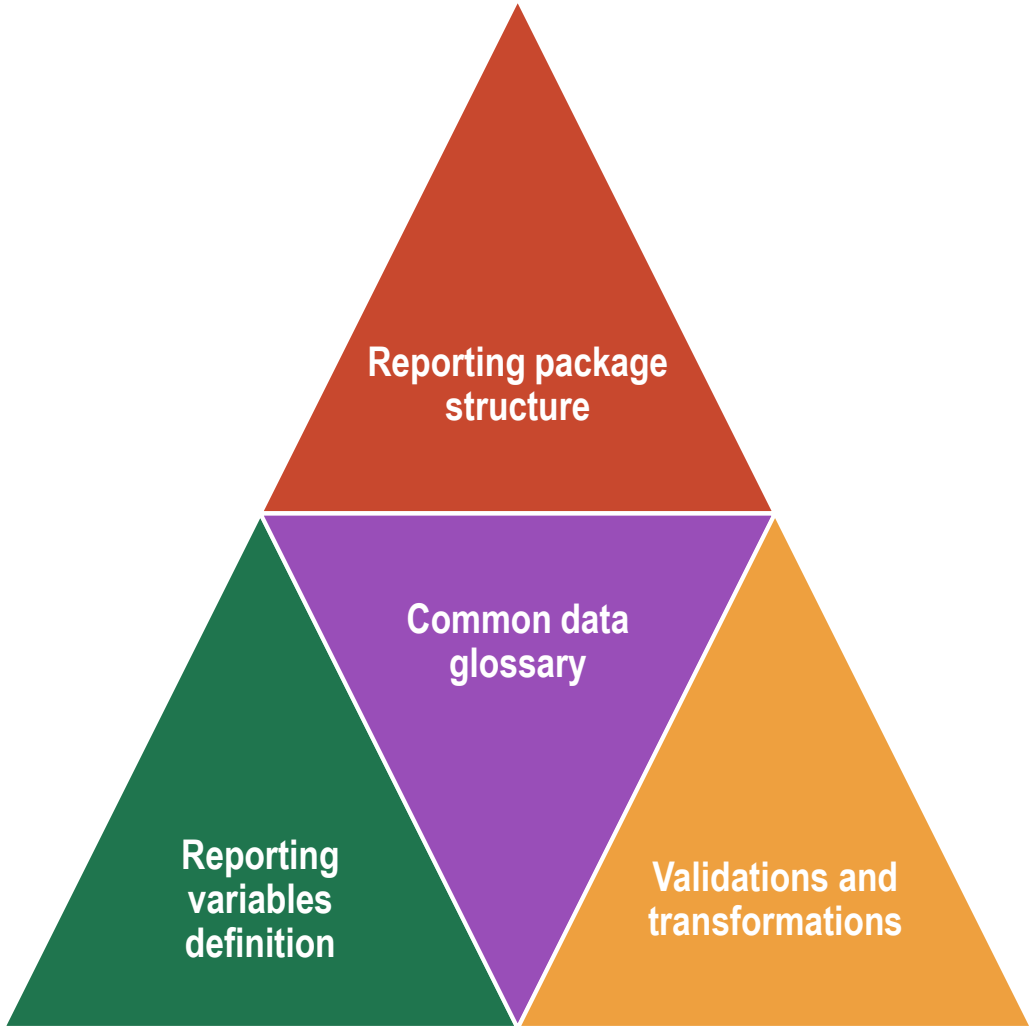
DPM (Data Point Model) three facets		
DPM as Content	**DPM as Methodology**	**DPM as Metamodel**
Published through successive releases of regulatory data dictionaries (e.g., EBA DPM 2.x–4.x), defining regulatory reporting artefacts such as datapoints, templates, validation rules, modules and reporting instructions, among others.	The modelling method for defining regulatory reporting requirements, covering principles for constructing artefacts such as datapoints, templates, validation rules, applicability conditions and versioning structures, among others.	The structural container that organises and stores regulatory metadata, implemented in a relational model defining entities such as metrics, contexts, templates, rules and applicability links, among other elements, and usable cross-sector and cross-authority.

What is DPM
The DPM ***IS NOT***

▪ **data exchange format** like xBRL-CSV	formats define how data is transmitted, DPM defines how reporting requirements are structured.
▪ **statistical exchange syntax** like SDMx	SDMX defines structural metadata and data messages, DPM defines the modelling of reporting requirements.
▪ **messaging standard** like ISO 20022	ISO 20022 defines transaction messages, DPM defines regulatory reporting structures.
▪ **conceptual standard** like ISO 5116	ISO 5116 abstracts high-level concepts, DPM is an operational modelling framework.
▪ **bank-internal dictionary** like BIRD	BIRD defines how banks organise and transform their internal data for reporting, DPM models regulatory requirements.
▪ **accessory to XBRL**	XBRL provides a representation model for taxonomies, DPM provides the explicit dictionary metamodel (from which taxonomies are derived), driving all stages of the supervisory reporting chain.

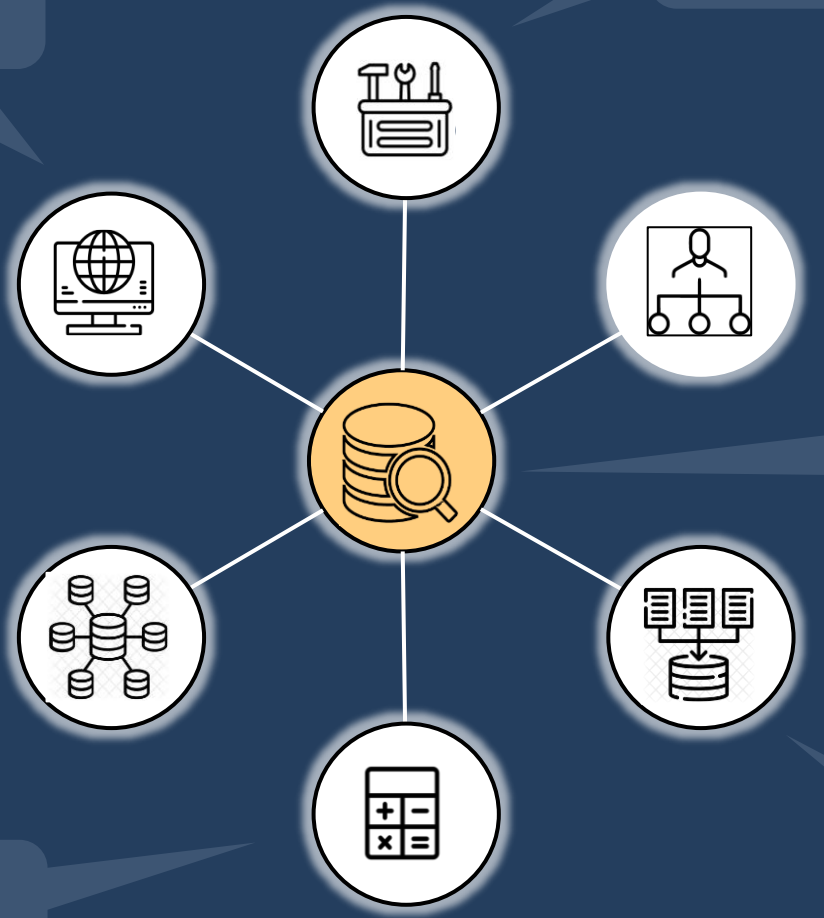
Structural blocks of DPM 2.0

- A **complete redesign** of EBA DPM metamodel (**DPM Refit** project by **EBA and EIOPA)**
- A **formal metamodel** enabling additional methodologies to define regulatory reporting
- A **semantically richer model** e.g. enhanced versioning, glossary structures, compound items, and concept relationships.
- Specifically designed to support **different modelling approaches**:
  - **Template-based** — the supervisory approach where data points are defined by the structure of templates (rows, columns, sheets), including both **fixed** templates, and **open** templates with non-predefined rows/sheets.
  - **Cube-based** — the statistical SDMX-style approach: observations identified by dimensions (key variables) + attributes (fact variables).
  - **Entity-Relationship-based** — the IReF or DORA-style approach: datasets defined by entities, identifiers, attributes, and relationships.
- Including a **full operations metamodel** defining business validation rules and calculation rules as executable expressions, directly readable by validation and calculation engines.
- A **governed and traceable environment** with historisation, ownership, legal references and auditability.



Coherent, machine-interpretable structure for regulatory reporting

EUCLID integrated ecosystem



EDAP
Data access portal; public and authenticated access; reports, dashboards, APIs

DPM Studio
DPM management tool; taxonomy generation; ITS artefacts production

EMDM
Entity registers, reporting properties, reporting obligations, reporting calendar

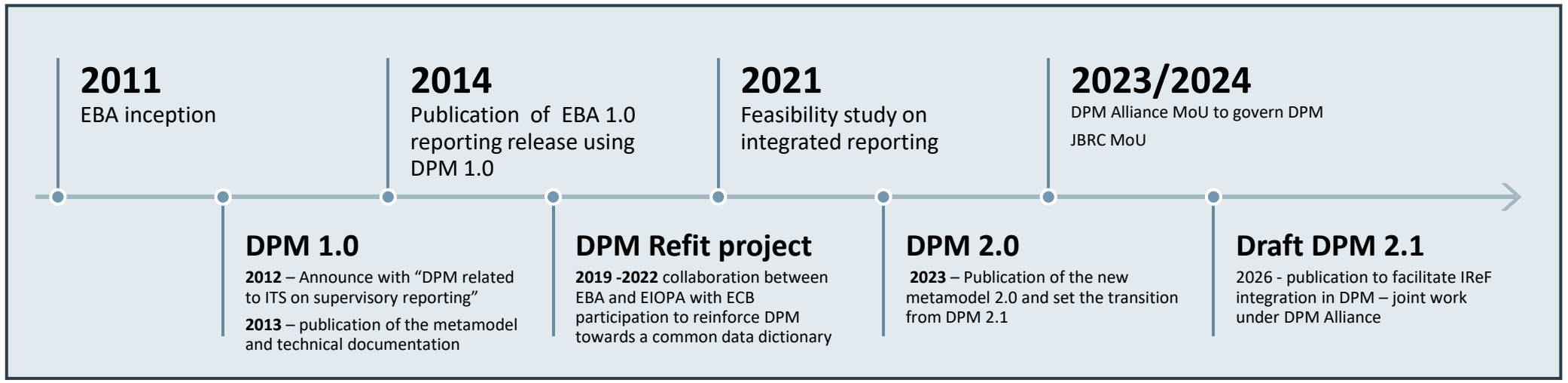
EDWH
Layered data storage architecture; raw, derived, curated data; data preparation, analytical datamarts

DPM 2.0 Database
Glossary, reporting structures, variables definition, rendering info, validation and calculation rules

ECVE
Calculation and validation engine; checking report data accuracy; deriving data

ERRP
Report reception, technical checking, calendar checking, and data integration

The DPM journey



❑ **JBRC**	• The EGCDD is adopting DPM 2.0 as the basis for the Common Data Dictionary for the EU banking sector.
❑ DPM Alliance	• The DPM metamodel evolution is under the governance of the DPM Alliance (EBA, EIOPA, ECB). • The participating authorities envision or are implementing the use of DPM 2.x across their respective domains.
❑ IReF	• The ECB's decision to use DPM as the metamodel to communicate and describe IReF reporting requirements.
❑ Vendors	• The market is also adopting DPM-based approaches, with RegTech providers offering solutions built directly on DPM 2.0 artefacts.

ECB-RESTRICTED

Towards an EU-wide reporting framework

Integrated Reporting Framework (IReF) and Data Point Model (DPM)

Towards an EU-wide reporting framework



IReF

Main goals

- **Integrate** Eurosystem's statistical reporting into one framework & regulation
- **Standardise** reporting across countries

Harmonised business process

Same reporting arrangements

Implementation on a common data platform

Main milestones envisaged (announced 8 June 2026)

H2 2027
Public consultation on the draft IReF Regulation

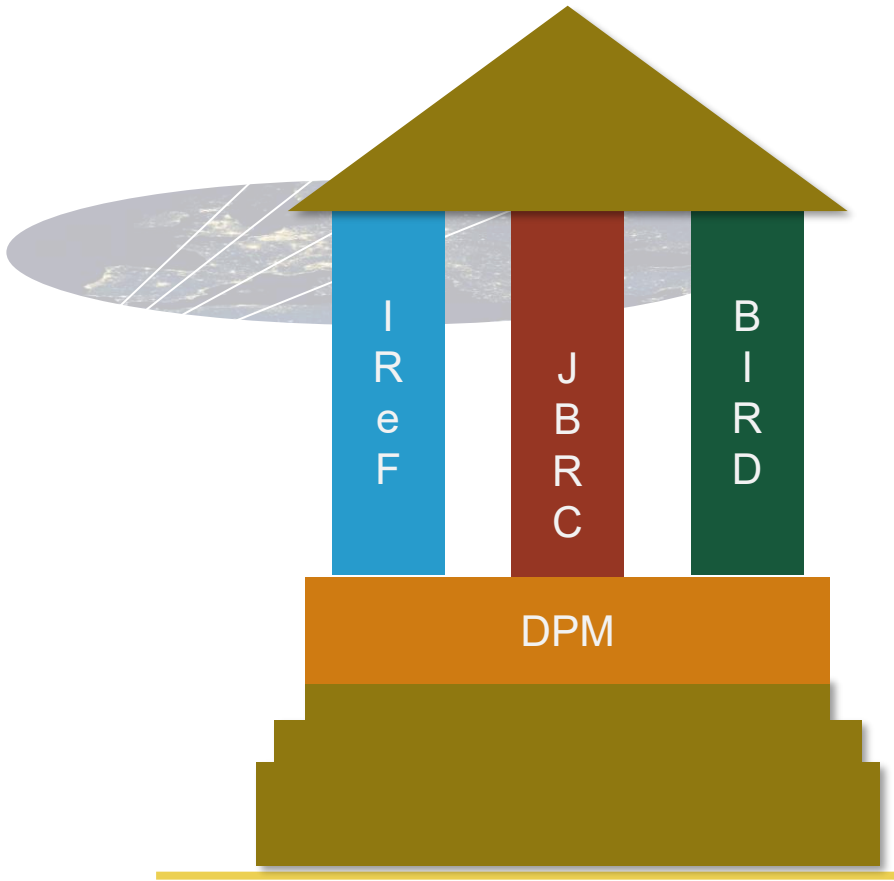
Q2 2030
Start of one-year pilot phase

Q2 2031
First official IReF reporting

More information: ECB IReF webpage

eba European Banking Authority

IReF and the EU-wide integration of banks' reporting



Integrated Reporting Framework
First necessary step focusing on statistical integration

Joint Bank Reporting Committee
Paving the way for the wider integration and the development of a common data dictionary

Banks' Integrated Reporting Dictionary
Supporting banks to produce regulatory reports

DPM
Describes regulatory reports

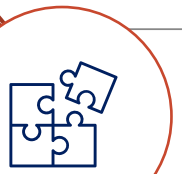
Three-pillar strategy

Authorities, experts and banking industry representatives working together for the integration of statistical, prudential and resolution reporting

Objectives

Improve efficiency of data collections
Reduce the reporting burden
Harmonise banks' reporting obligations
Foster cooperation between stakeholders

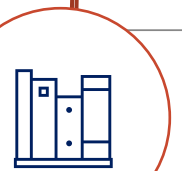
Reasons for adopting DPM at the ECB



Banks call for progressing on the integration of existing data dictionaries.



Unique methodology across authorities describing statistical and supervisory reporting reduces costs and facilitates progressing towards semantic integration.



DPM ready for hosting and documenting the IReF models.



DPM Alliance provides joint governance so that the DPM methodology evolves with the needs of European authorities

IReF - From static templates to structured data

FRAGMENTED TEMPLATES

Multiple templates and manual reconciliation. Same information reported several times.

COMMON STRUCTURE

Reporting organised in one model. Each concept defined once and reused across domains.

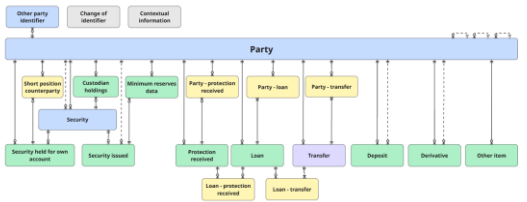
COMMON DATA DICTIONARY

Metadata-driven digital compilation. Aggregates and validation derived automatically from granular data.

INNOVATION

Nucleus for wider integration. Interoperability with other datasets extends analytical capabilities.

This transformation is enabled by the IReF structured model



From static templates to structured data - DPM

FRAGMENTED TEMPLATES

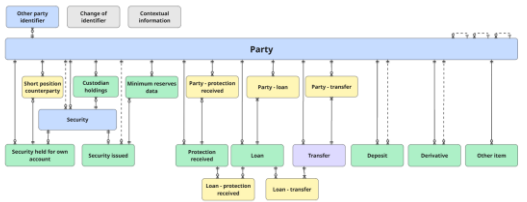
COMMON STRUCTURE

COMMON DATA DICTIONARY

INNOVATION

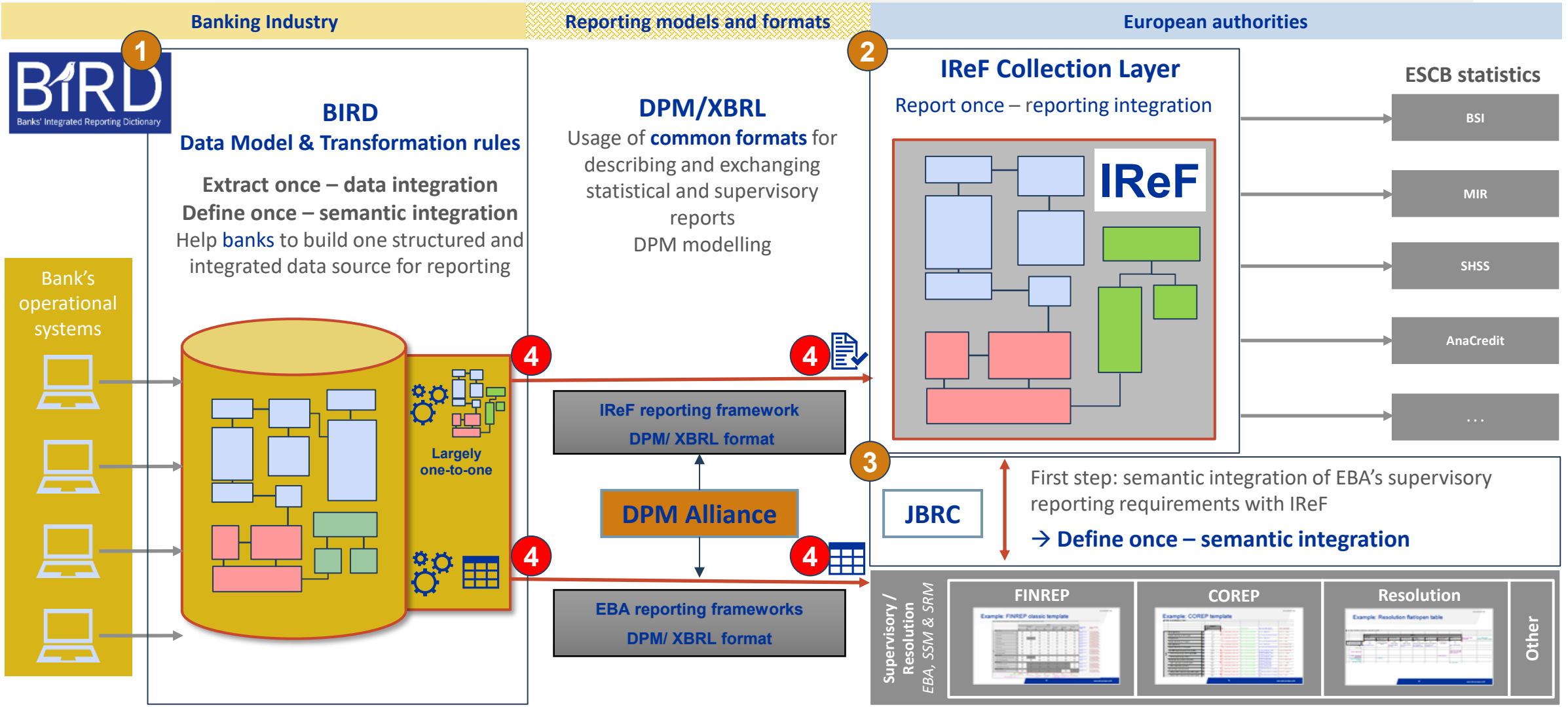
DPM supports the data modelling process and the communication of reporting requirements to the banking industry

This transformation is enabled by the IReF structured model



The strategy for integrated reporting

1 Banks' Integrated Reporting Dictionary (BIRD), 2 Integrated Reporting Framework (IReF), 3 Joint Bank Reporting Committee (JBRC) 4 Data Point Model (DPM)



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Conclusion

DPM common metamodel across authorities

IReF framework
EBA frameworks
BIRD output layer (IReF + EBA frameworks)
Expert Group on Common Data Dictionary (JBRC)

Cost reduction for banks and authorities
Facilitates semantic integration

More information on the DPM Alliance: ECB DPM webpage

The new blocks of DPM metamodel

Evolution of the DPM Metamodel

The DPM metamodel will continue to extend from four original, structural blocks, to acquire additional capabilities required for a multi-authority, legally-grounded and interoperable reporting ecosystem.

The updated framework adds new features to support reporting across multiple authorities in a clear and consistent way.

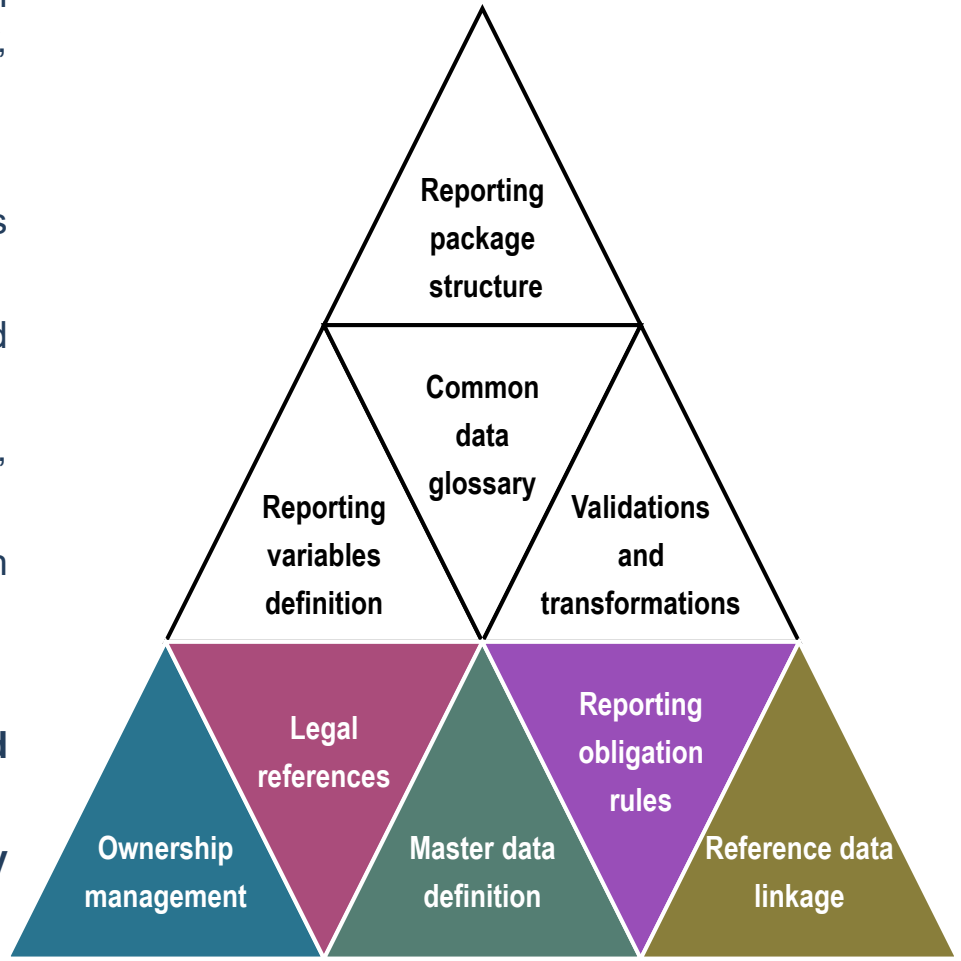
It makes it easier to see who is responsible for each reporting element and how each requirement links back to the relevant law.

It also improves the use of common definitions and standard reference lists, helping different reporting areas work better together.

Overall, it creates a more joined-up system for reporting across the EU, with clearer rules and better reuse of information.

Allows for ongoing convergence across authorities, domains and initiatives.

DPM is emerging as the common syntactic foundation for supervisory and statistical data across the EU financial sector.



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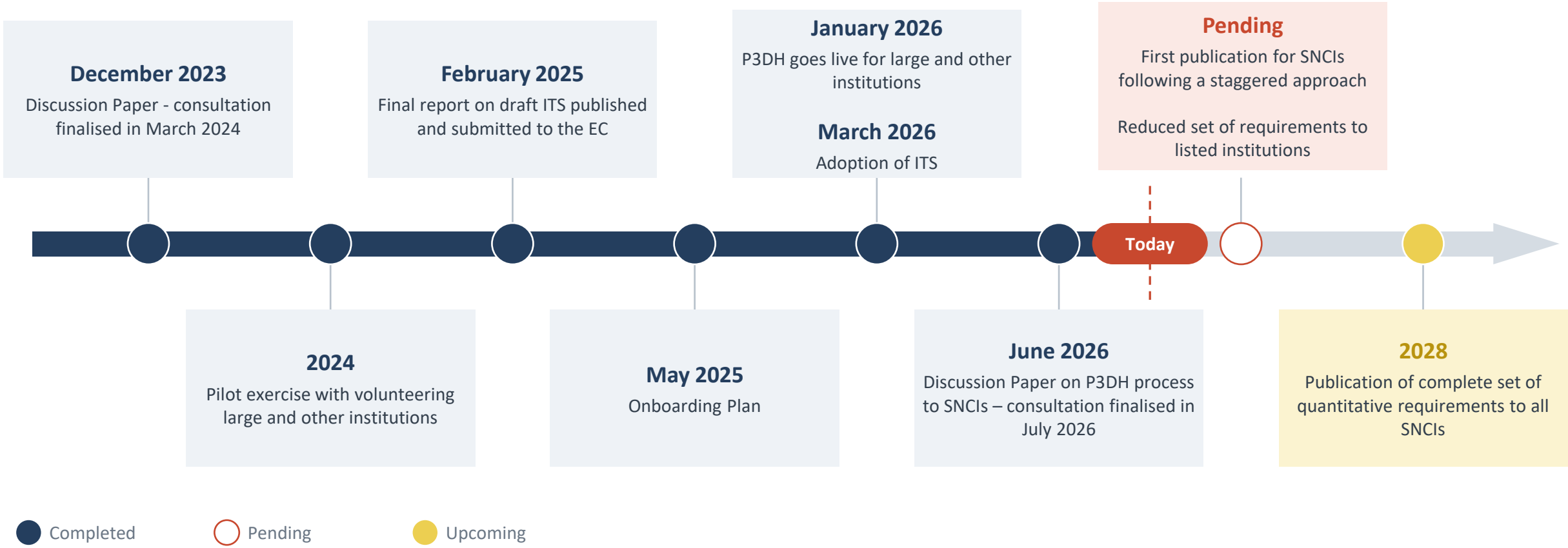
DAY 3:
Future of reporting: integrated and data-centric

Pilar 3 Data Hub (P3DH): Recent developments and next steps

Module 4. Future of reporting: integrated and data-centric

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The implementation of P3DH



What changes with the P3DH?

A broad spectrum of analytical possibilities becomes accessible with the P3DH

No manual collection of data from institutions´ websites or usage of tools not 100% reliable

Pillar 3 data directly from preparers under harmonised formats

Pillar 3 data available to all institutions in the EEA subject to Pillar 3 requirements – SNCIs data to be available soon.



Multiple filtering options: type of entity, consolidation level, reference date, country, etc.

Possibility to download raw data and perform all type of analysis

Dashboard with key metric indicators and monitoring statistics to be available soon

Where can P3DH be found?

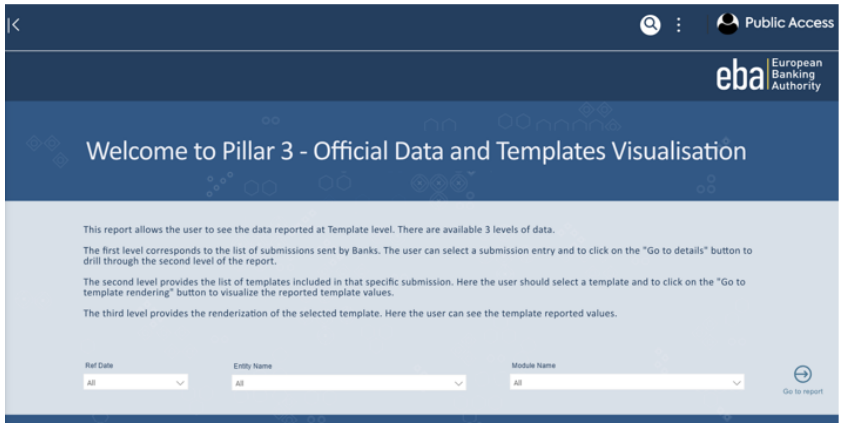


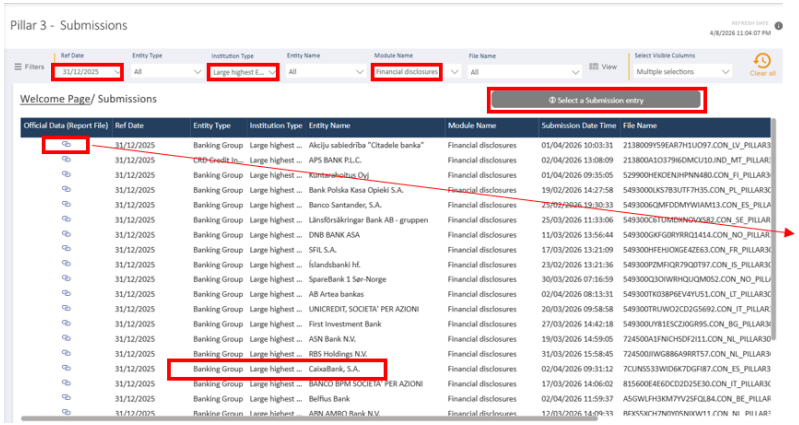
Link: P3DH - EDAP

Available to all users.
No EBA account needed.

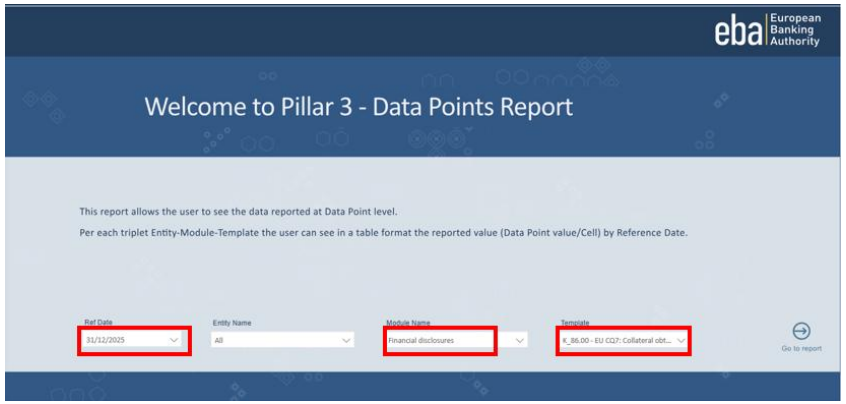
P3DH data exploration and visualisation – some examples

Modules / original files can be downloaded. Individual templates can be visualised and downloaded



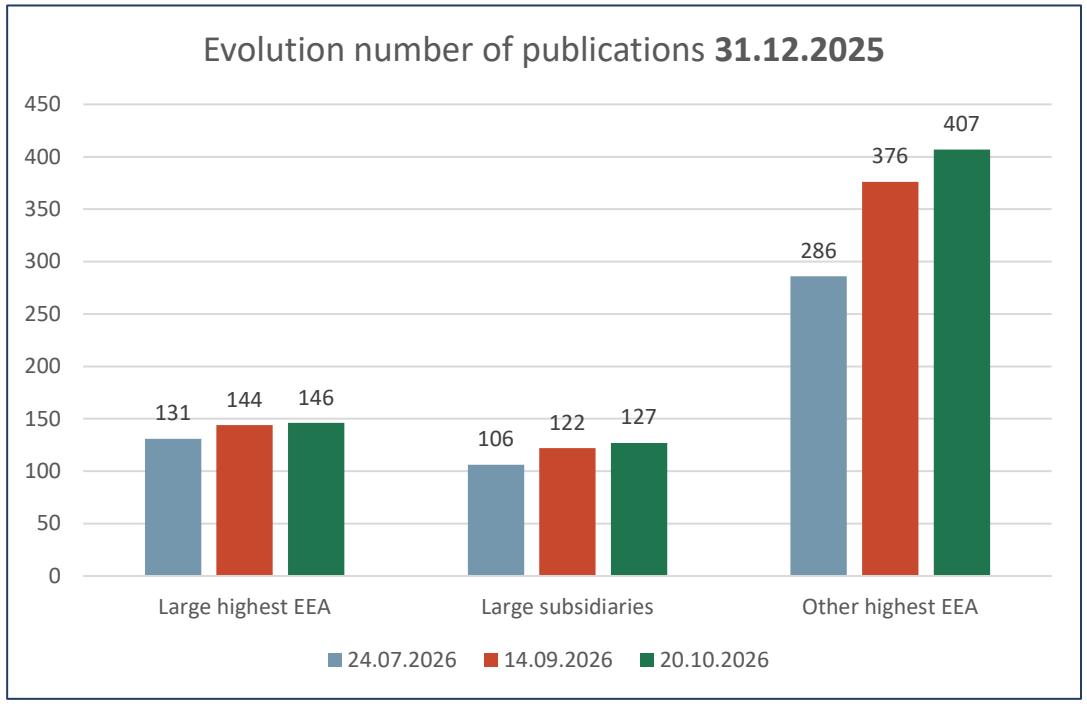


Single template for all or selected institutions can be downloaded and visualised





Publication statistics



Overall, very good coverage!

Extraction 20.10.2026

	31/12/2025		
	Expected	**Published**	**Coverage (%)**
Large highest EEA	150	146	97%
Large subsidiaries	152	127	84%
Other highest EEA	520	407	78%
Total number of institutions	**822**	**680**	**83%**

Immediate next steps

Large and Other institutions

Q4 2026

- ✓ **Bulk downloading** feature
- ✓ **Automatic notifications** to institutions: P3DH ITS and FAQ B10
- ✓ **Indicators dashboard** (key metrics and monitoring statistics)

2027

- ✓ **Resubmission policy**

SNCIs



DAY 3:
Future of reporting: integrated and data-centric

Strengthening data sharing through the EBA Data Hub

Module 4. Future of reporting: integrated and data-centric

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Contents

EBA Data Strategy 2026-2028

EBA data sharing use cases (framed by SLAs)

- Support to AMLA
- Nordic-Baltic Authorities
- ESRB
- SRB

EBA Data Strategy 2026-2028

3 Priorities, 1 Strategy | Focus on Priority 3

1 …

2 …



EBA Data Strategy 2026-2028 (factsheet)

3 - **Fast Track All Data Sharing – EBA as Leading Data Hub**

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

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

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

EBA data sharing use cases (framed by SLAs)

A concrete way of delivering on Priority 3

Share data by default	Collected datasets to be widely published (confidentiality assessment applies) Leverage dashboards, reports and EDAP
Open to serve data products	Welcome stakeholders to reuse data under specific arrangements (SLA) Includes granular data, if the interested stakeholder is entitled to access it
"Collect once"	Supporting reuse, recycling and repurpose of regulatory datasets Keep reporting costs low while ensuring data for sound regulation/supervision

EBA data sharing use cases (framed by SLAs)

EBA support to **AMLA**, formally since January 2026

Weekly staff meetings since October 2025

EBA-AMLA SLA signed in early January 2026

Modest cost-recovery scheme

Coordination of ~ 60 NCAs workflow and follow-up

Joint work by EBA and AMLA staff

Reporting templates design, consistent with EBA DPM

Quality checks for 2026 (EBA Validation Rules compatible)

11 different entity types

<250 datapoints per entity

EBA data submission channel

Data modelling, collection and validation

EBA cloud-based solution for dataset availability to AMLA

AI-ML features available, to be explored further

Lessons learnt embedded when preparing 2027 cycle

Data analysis and 2027 preparation

EBA data sharing use cases (framed by SLAs)
EBA support to **AMLA**, now being extended until end 2027

- EBA support to AMLA extended until December 2027
- Two different reporting modules included in the EBA reporting framework version 4.4:
  - Revised Risk Assessment Methodology templates (AML_RA, W templates, revised from v4.3)
  - Eligibility (AML_ELIGIBILITY, V templates, added in v4.4)
- Next applicable reference date for both modules: **December 2026**, collected by NCAs by **31 March**, data quality assured submissions to EBA-AMLA the latest by **31 May**
  - **XBRL-CSV** submissions from NCAs to EBA via EUCLID ecosystem, data available to AMLA overnight



EBA data sharing use cases (framed by SLAs)
Nordic-Baltic Authorities supported by EBA for stress testing exercise(s)

- Informal discussion started early 2026; formal request to EBA in May 2026; SLA signed in October 2026
- Institution-specific sharing arrangement facilitated by EBA; dataset that each authority already has for institutions under their jurisdiction, agreeing to share with other participating Authorities
- EBA computes and shares a selection of EU average numbers that participating Authorities will use to calibrate bank run-off parameters needed for their liquidity stress testing exercise.
- Cloud-based environment set-up by EBA for devoted use of Nordic-Baltic Authorities selected staff
- Modest cost-recovery mechanism envisaged
- Reuse and reshare datasets as much as possible





EBA data sharing use cases (framed by SLAs)
ESRB supported by EBA for EU-wide stress testing exercises

- Formal letter from ESRB received by EBA in 04/2026; draft SLA ready in May 2026 – signing in 2027
- Institution-specific data sharing arrangement; FinRep and CoRep dataset
- First ad-hoc data transmission accomplished in October 2026
- Cloud-based environment set-up by EBA for the devoted use of ESRB selected staff
- Modest cost-recovery mechanism envisaged for a longer-term SLA

- Reuse and reshare datasets as much as possible





EBA data sharing use cases (framed by SLAs)

SRB to gain access to Investment Firms data collected by EBA

- EBA-SRB joint work usual, with weekly calls held since 2022; SRB staff expressed interest in a closer cooperation with EBA, in the areas of data modelling and collection, as well as master data management
- EBA and SRB Chairs exchanged in July 2026 about the provision of Investment Firms (IF) supervisory data from EBA to SRB in the near-term; Chairs encouraged staff to fast-track a draft SLA for this purpose
- A longer-term vision and deeper cooperation with EBA is being considered by the SRB to possibly cover:
  - SRF data collection
  - EBA DPM integration and future updates of (all) SRB datasets, consistently with the DPM Alliance and JBRC goals
  - Master data sharing beyond properties maintained by SRB and SRM NRAs
  - Exploration of different data collection workflows, including data dissemination and respective feedback tools
- Modest cost-recovery mechanism envisaged for a longer-term SLA





- Reuse and reshare datasets as much as possible

Q&A

DAY 3:
Future of reporting: integrated and data-centric



TIME FOR A COFFEE

The EBA Workshop resumes at

11:15 CET

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DAY 3:
Future of reporting: integrated and data-centric

Overview of recent and upcoming reporting requirements:

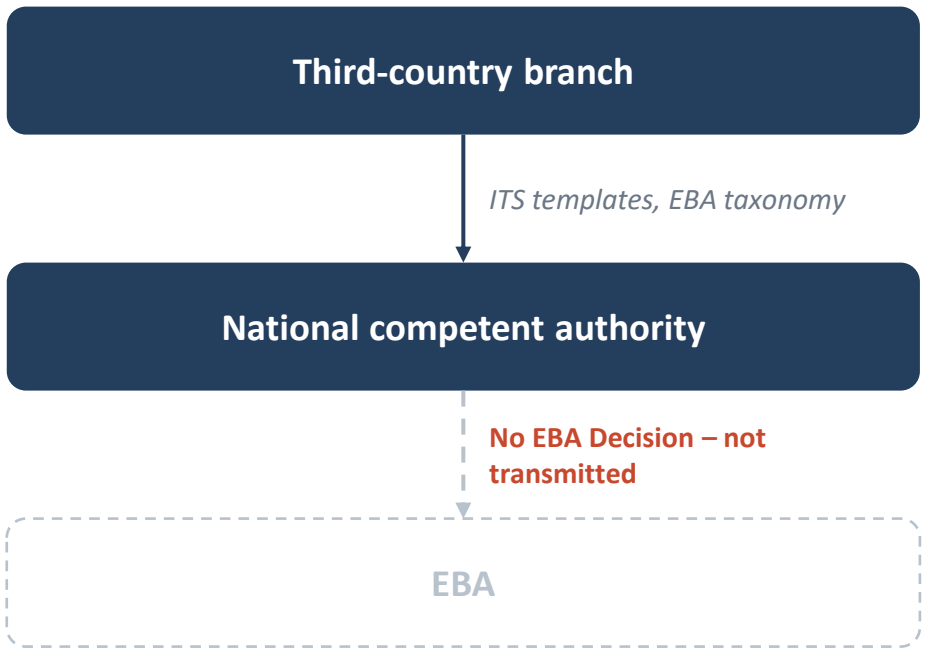
Module 5. Forward-looking perspective in supervisory reporting

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Third Country Branches (TCB) reporting – overview

Legal basis	Art. 48k CRD sets the reporting obligation; Art. 48l(1) CRD mandates the EBA to develop ITS on formats, definitions, frequencies and the IT solutions.
Scope	Information on the branch itself (Art. 48k(1), Annex I) and on its head undertaking (Art. 48k(2), Annex II).
Proportionality	Class 1 vs Class 2 TCBs: core + supplement approach (".02" templates are a subset of datapoints). No proportionality for head undertaking information.
Frequency	CRD minimum: at least semi-annually for Class 1 and annually for Class 2 TCBs; the ITS set the frequency per template.

Data flow



For now, TCB data stays between TCBs and their NCAs. The EBA provides the IT solutions (DPM, XBRL taxonomy, validation rules) in its reporting framework.

TCB reporting – three modules in the EBA reporting framework

TCB_CORE

Branch information (Annex I)

- Assets and liabilities booked and originated; off-balance sheet items
- Largest exposures and funding concentrations
- Significant internal transactions with the head undertaking group
- Capital endowment requirement and deposited assets
- Deposit protection arrangements

Templates: **E 01 – E 08, E 10**

Framework 4.3

TCB_LIQUIDITY

Branch liquidity (Annex I)

- Liquidity coverage calculations under Art. 48f CRD
- Class 1 TCBs: LCR under Part Six, Title I CRR and Delegated Regulation (EU) 2015/61 – E 09.01
- Class 2 TCBs: unencumbered liquid assets covering 30 days of outflows – E 09.02

Templates: **E 09**

Framework 4.3, amended in 4.4 phase 1 (E 09.02 corrections)

TCB_HU

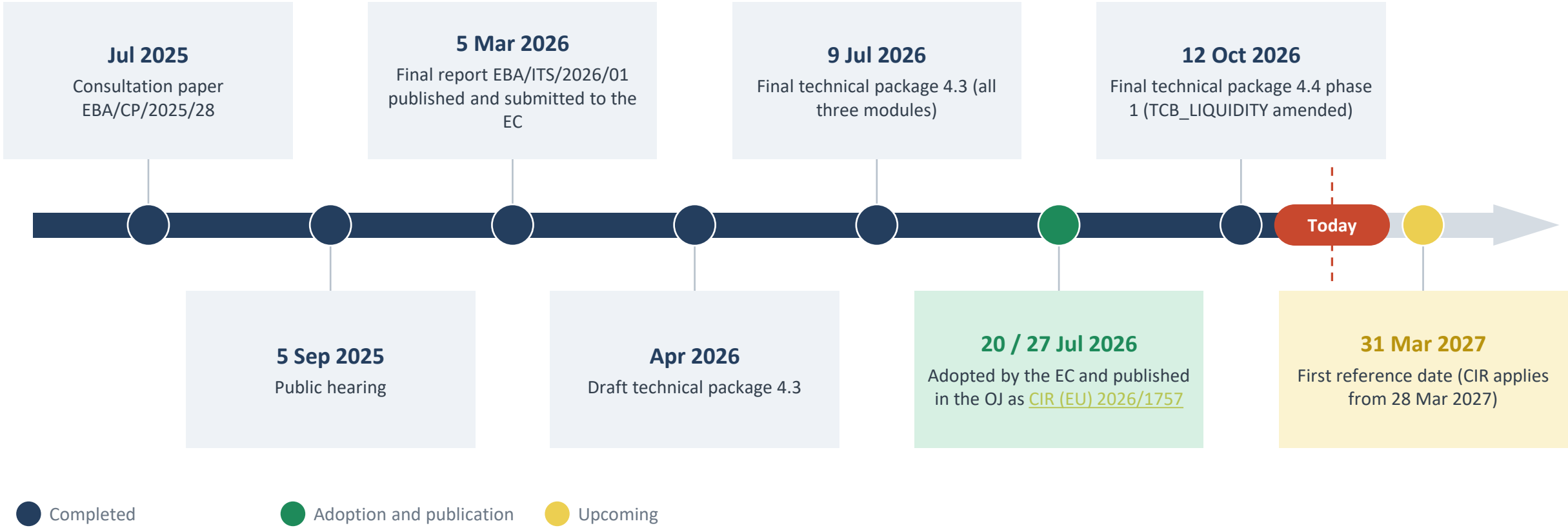
Head undertaking information (Annex II)

- Aggregated EU assets and liabilities; EU subsidiaries and branches
- Compliance with prudential requirements
- Services under reverse solicitation
- Qualitative: supervisory reviews, recovery plans, business strategy
- Same for Class 1 and Class 2

Templates: **H 01 – H 07**

Framework 4.3

TCB reporting – status and timeline



AMLA reporting – EBA support under the SLA

EBA–AMLA

Service Level Agreement

January 2026

The EBA supports AMLA in running the methodology to identify the obliged entities that AMLA will directly supervise from 2028. The EBA provides the **DPM and XBRL taxonomy**, plus additional statistical support.

Risk assessment

Data for AMLA's risk assessment of entities eligible for direct supervision.

4.3 Final 9 Jul 2026: first version of the modelling, for preparation only; not to be used for submissions to NCAs, the EBA or AMLA

4.4 ph1 Final 12 Oct 2026: revised modelling based on the 2026 data collection, to support 2027 submissions

Eligibility

New reporting for obliged entities identified as "provisionally eligible" as of 31 Dec 2025, to verify whether they remain eligible as of 31 Dec 2026, the reference date for the selection.

4.4 ph1 Final 12 Oct 2026: new module

31 Dec 2026 First reference date (both modules) → **2027** Data collection and selection of entities → **2028** AMLA direct supervision starts

The new standard IFRS 18 on presentation and disclosures and implications for FINREP

Background and regulatory status

April 2024

IASB published IFRS 18 "Presentation and Disclosure in Financial Statements", replacing IAS 1.

February 2026

Endorsed in the EU (Regulation (EU) 2026/338).

1 January 2027

Effective for annual reporting periods beginning on or after 1 January 2027, with restatement of comparative information. Early application is permitted.

Key changes in IFRS 18

New income statement structure

Classification of all income and expenses into three new categories:

- Operating
- Investing
- Financing

New defined subtotals

- Operating profit or loss
- Profit or loss before financing and income taxes (subject to exceptions for certain business models, including banks).

Enhanced disclosures

Disclosure of Management-defined Performance Measures (MPMs)

Implications for FINREP

Revised FINREP income statement (F 02.00)

- Adjustments of existing items and introduction of new items for the investing and financing categories
- Introduction of new subtotals
- Preservation of existing reporting granularity for supervisory purposes

Additional breakdowns (F 16 and F 45)

- New breakdowns by IFRS 18 category by column
- Maintain supervisory comparability across institutions with different business models

Part of a broader FINREP revision

Implementation of IFRS 18 in FINREP

Standardisation

- ✓ IFRS 18 Illustrative example II-4 (IE 13)
- ✓ Changed and grouped the items into the three new categories (operating, investing, financing), considering as reference the business model of a 'retail and investment bank'

Simplification

- ✓ Kept as much as possible the **existing items** and the 'same position' in the Income Statement
- ✓ Added the mandatory items/subtotals and those necessary to provide a "useful structured summary" of the bank's income and expenses.

Reclassification into new or residual line items

- ✓ To handle any **business model different** from a classic 'retail and investment bank' (e.g. only retail bank, investment in non-financial assets as main business activities)
- ✓ **IFRS 18 specific requirements** (foreign exchange differences; hybrid contracts with host liability; derecognition and change in use; derivatives & hedge accounting)

Transparency

New columns in templates F 16/ F 45 for the 3 categories (operating, financing and investing) with the aim of retrieving information that may be now reported in 'residual line items' of the Income Statement.

Implementation of IFRS 18 in FINREP: the interim period

From Q1 2027 until the 1st application date of the ITS

From the 1st application date of the ITS

Scope of EBA Opinion

- IFRS institutions
- NGAAP institutions fully compatible with IFRS
- IFRS institutions with a different financial year-end
- NGAAP institutions NOT compatible with IFRS

Option

OR

DPM 4.4. Phase 1 (separate module IFRS18)
F 02.01, F 16.01.1, F 16.02.1, F 16.03.1, F 16.04.2, F 16.04.1.1, F 16.05.1, F 16.06.1, F 16.07.1, F 45.02.1, F 45.03.1, F 20.03.1

+

DPM 4.2 (IFRS9 module)
The other Finrep templates: F 01.00, F 03.00; F 04.00….

Same frequencies, references and remittances dates as in the current ITS

DPM 4.2
(continue using all the templates of DPM 4.2 as today)

DPM 4.4. Phase 2 All Finrep templates
F 02.00, F 16.01, F 16.02, F 16.03, F 16.04, F 16.04.1, F 16.05, F 16.06, F 16.07, F 45.02, F 45.03, F 20.03

DPM 4.4. Phase 1 (separate module)
F 02.01, F 16.01.1, F 16.02.1, F 16.03.1, F 16.04.2, F 16.04.1.1, F 16.05.1, F 16.06.1, F 16.07.1, F 45.02.1, F 45.03.1, F 20.03.1

ESG reporting

1 Aligning existing data and build on the experience gained through previous data collections

- ✓ Builds on existing requirements: Pillar 3, FINREP, EBA ESG GL, ad hoc exercise
- ✓ Supports consistency: alignment between reporting and disclosure requirements in terms of definitions and methodologies
- ✓ Enhances clarity and improves data quality
- ✓ Limits implementation effort

2 Supporting simplification and efficiency

- ✓ Focus on 'need to have' data
- ✓ Streamlines data collections-removing duplications
- ✓ Ensures maximum harmonisation to allow competent authorities to discontinue parallel data collections

3 Proportional reporting approach

- ✓ Differentiates both the scope and frequency of reporting based on the size and complexity of institutions

Building up the ESG Reporting framework

ESG reporting – Feedback post CP

Data granularity	• Reduce excessive granularity (D01: CC Transition risk, D04: concentration risk, D05: physical risk, D11: E-beyond climate) • Re-calibrate materiality thresholds, • Re-assess inclusion of stress test data in the same templates of supervisory reporting data • Strong advice to limit data only to key and clear prudential metrics
Consistency and duplication	• Strong call for consistency between ESG supervisory reporting and existing regulatory frameworks • Avoid duplication with other data collections • Alignment with Pillar 3 ITS
Operational implementation	• Postpone implementation by 1 year • Remove some templates that contain information that is not mature neither available yet or if not removed, to introduce phased-in implementation (Concentration risk and E-beyond climate) • For large institutions: Reduce reporting frequency to annual • Templates considered costly to implement, mainly due to required system adaptations, data sourcing and reconciliation efforts: ➢ D 01.00: EU CRFR1- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity - mainly due to the combination with stress test data ➢ D 04.00: Environment-related concentration risk – mainly due to data granularity and some overlaps with other data collections (credit registers) ➢ D 05.00: EU CRFR2: Climate related physical risk: Exposures subject to physical risk – mainly due to the large amount of data to report ➢ D 11.00: Exposures to environmental risks (beyond climate) - Physical and transition risks – mainly due to data availability

CP proposal: Proportionality and simplification

- Large institutions mentioned that simplification is not achieved and expect further simplifications
- Other listed institutions and large subsidiaries mentioned further alignment with Pillar 3
- SNCI have welcomed the simplified approach

ITS on Pillar 3 disclosures - updates

Scope of amendments
- ✓ ESG risks
- ✓ Equity exposures
- ✓ Shadow banking entities

Type of institutions	Disclosure 1st reference date Current ITS proposal
Large institutions, Other listed institutions and large subsidiaries	December 2026
SNCI and Other non-listed institutions	December 2027

The EBA and the European Commission are currently discussing the way forward regarding the adoption and implementation timeline of the ITS on Pillar 3 disclosures, including potential further refinements to the framework. Further communication will be provided to the industry in due course to clarify the next steps and provide greater certainty on the implementation timeline

JUN 2026 ▶ Publication of the Final Draft ITS on ESG risks, equity and shadow banking

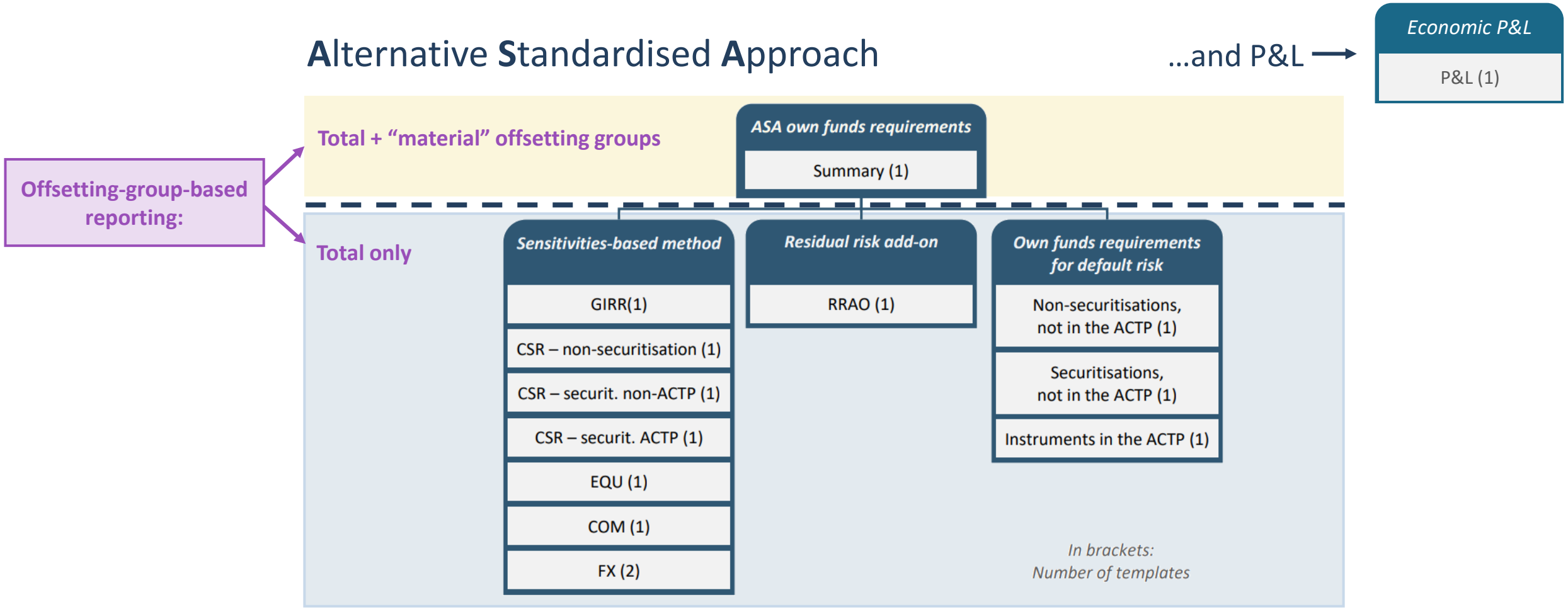
OCT 2026 ▶ EBA release 4.4 (phase 1) technical package

NOV 2026 ▶ EC communicates delayed adoption

Some clarifications:

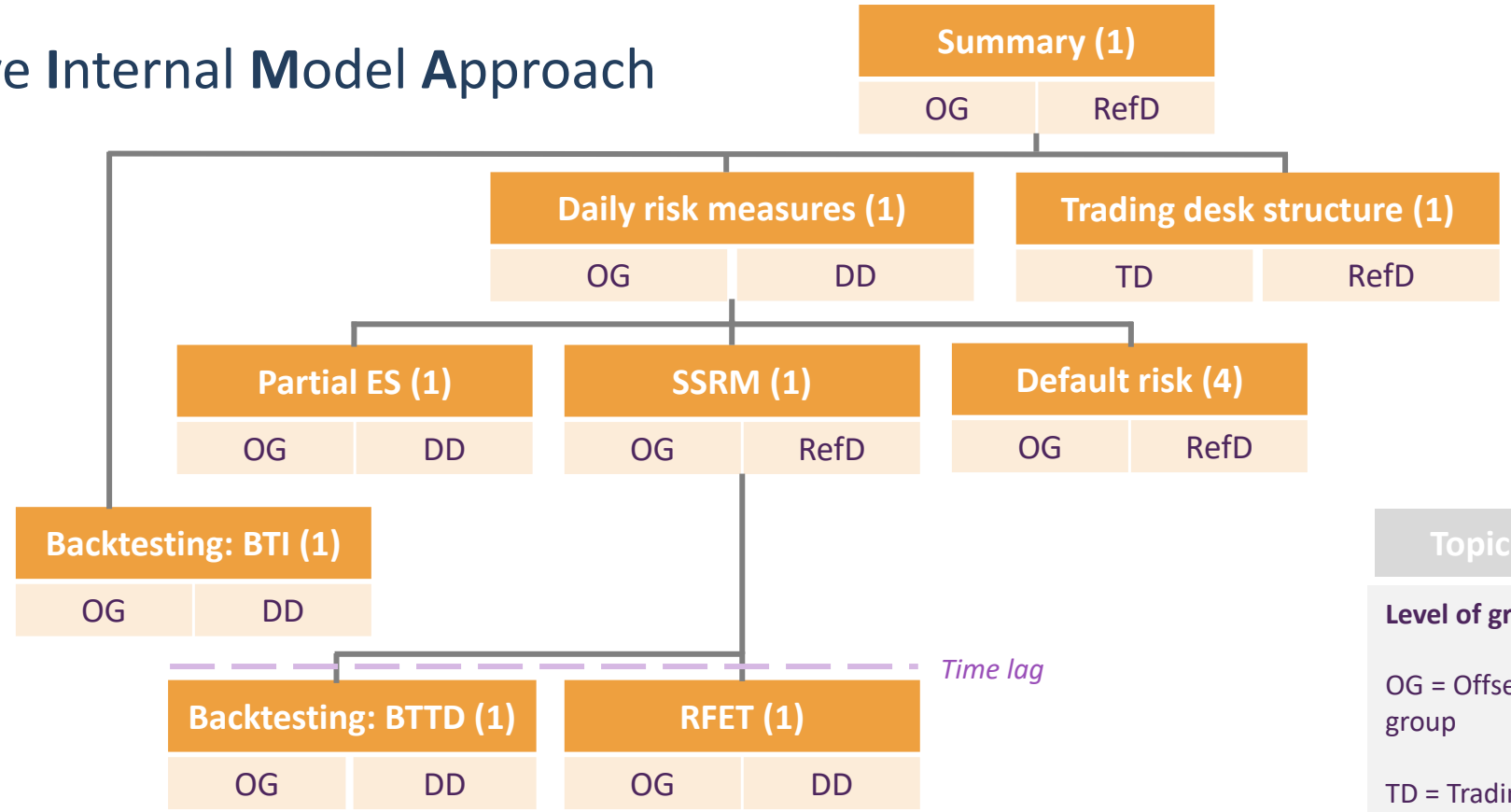
- ✓ Until implementation of the amended ITS, the current ITS is still applicable.
- ✓ No - action letter is also applicable
- ✓ EBA published the technical package to provide enough implementation time for institution.
  - ➢ Institutions may prepare technically, but the June draft is not itself the adopted legal framework.
  - ➢ Early use cannot be presented as mandatory compliance with an ITS not yet adopted

FRTB – Inclusion of alternative approaches - ASA



FRTB – Inclusion of alternative approaches - AIMA

Alternative **I**nternal **M**odel **A**pproach

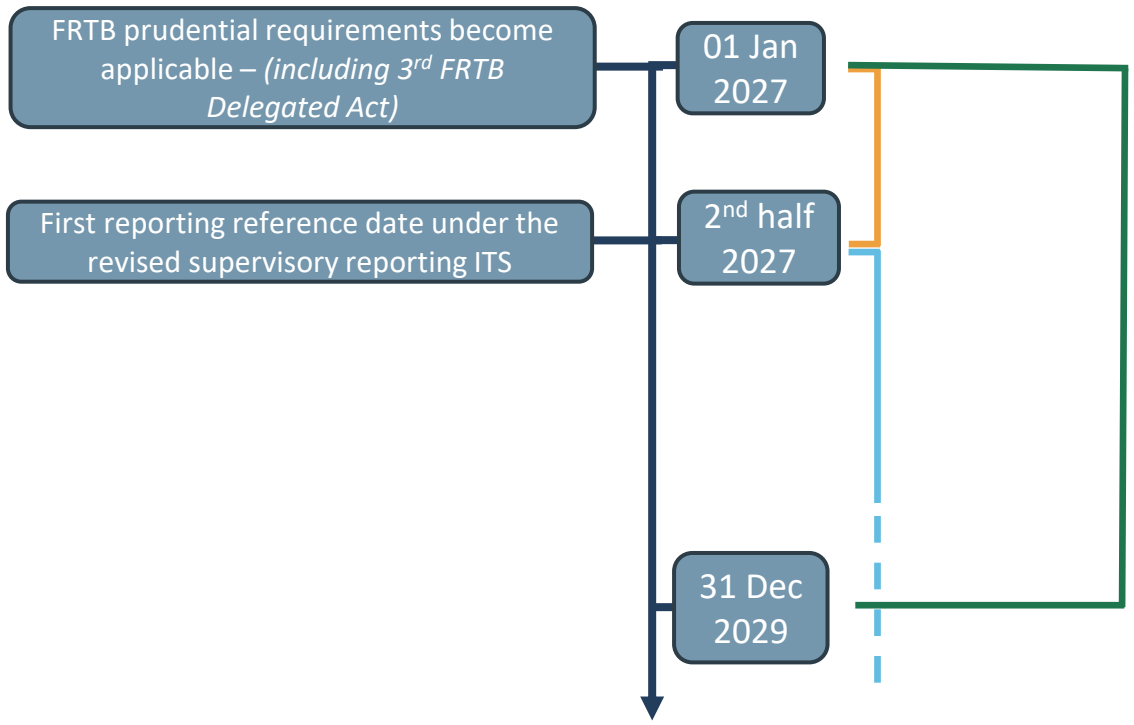


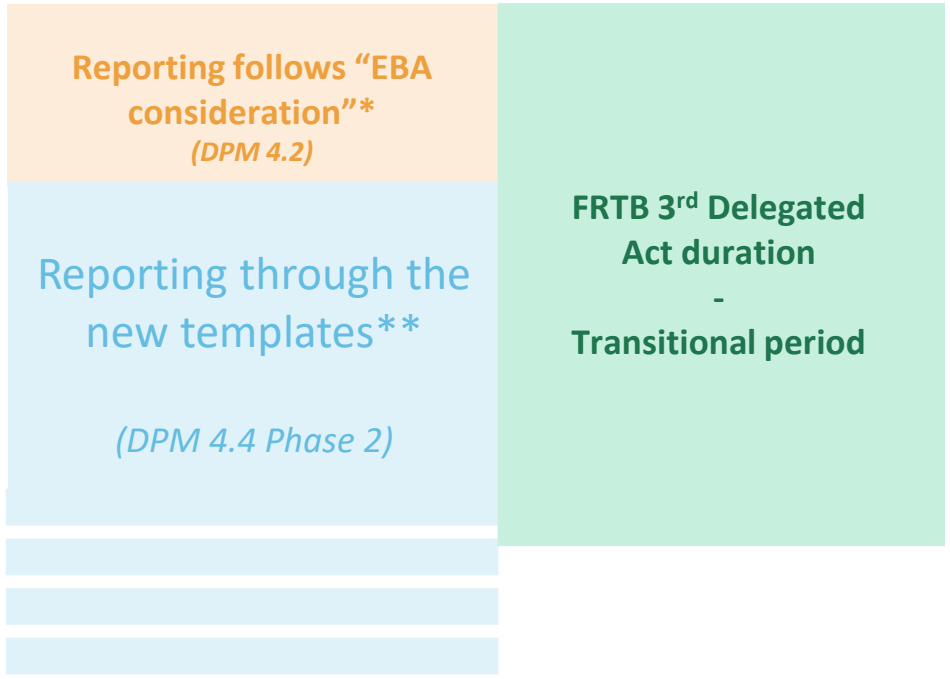
Legend

Topic (number of templates)

Level of granularity	Time dimension
OG = Offsetting group	RefD = Data as of reference date
TD = Trading desk	DD = Daily data

FRTB – 2027 and beyond





*Further details: EBA consideration on the application of the FRTB from 1 January 2027

**Subject to potential amendments to the FRTB Level 1 framework

IMMV – Initial margin model validation

EBA Reporting Framework for ISDA SIMM Validation and Monitoring

2012 The European market infrastructure regulation (EMIR) was adopted

2016 The Joint ESAs RTS on uncleared OTC derivatives (2016) prescribe the exchange of variation (VM) and initial margins (IM) for uncleared OTC derivatives.

2016 The industry develops and uses a standard model 'Standard Initial Margin Model' (SIMM) under the International Swaps and Derivatives Association (ISDA)

2024 Regulation (EU) 2024/2987 (EMIR3) introduces new requirements in relation to models used for the calculation of the initial margin (IM) associated with non-centrally cleared OTC derivatives.
Article 11(12a) EBA to set up a central validation function of 'pro forma models'

March 2026 The EBA's central validation function became operational

August-November 2026 EBA's consults on a new reporting framework to support the validation and ongoing monitoring of "pro forma" initial margin models (based on ISDA SIMM)

What to report:

- ✓ an overview of the OTC trading activities subject to initial margins,
- ✓ information for the purposes of the calculation of the annual fee to be paid to the EBA for its validation of ISDA SIMM,
- ✓ information about the use and performance of ISDA SIMM

Final report expected to be published early 2027

1st reference date: December 2027
1st submission date: 2028Q1

Who reports: financial and non-financial counterparties subject to initial margin requirements that use an IM model based on ISDA SIMM. The entities need to be onboarded on EBA validation platform.
Counterparty discovery and identification exercise already conducted by EBA and will continue on an on-going basis.

How to report: EBA collects information directly from reporting entities. Operational arrangements will be communicated in due course.

DAY 3:
Future of reporting: integrated and data-centric

Forward looking planner for changes in reporting requirements

Module 5. Forward-looking perspective in supervisory reporting

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

Reporting frameworks v4.4 – Phase 2: next steps

Following the consultation feedback

Next steps and updated timelines

Dec 2026
Final report on the draft ITS published and submitted to the EC;
draft technical package published for consultation

mid March 2027
Final Technical package: DPM, taxonomies and validation rules

Dec 2027
First reference date for new requirements (at least one year to implement)

Dec 2028
First reference date for Liquidity, asset encumbrance, supervisory benchmarking and ESG reporting

What the final package will include

- **Further simplification of templates:** more proportionality, clearer instructions, reduced frequencies, less collateral, stress testing and ESG reporting, removal of selected thresholds
- **Credit risk and IFRS 9 benchmarking** integrated into the ITS, with streamlined IFRS 9 reporting and focus on consolidated level
- **Simplified granular operational risk loss reporting** with streamlined data fields
- **Dedicated stress-testing module** with separate remittance timelines and frequencies
- **Longer implementation timelines** supporting an enhanced reporting change management framework

Beyond the EBA framework

- **BoS commitment** to reduce overlapping national and supervisory data requests
- **Guidelines on making and designing data requests:** end of 2026
- **EU-wide public repository of data requests:** Q1 2027
- **Proposals on reporting change management:** H1 2027

More information: EBA press release of 6 November 2026

Reporting frameworks beyond v4.4 (1/2)

Tentative

Prudential and resolution reporting

One amendment to the ITS on supervisory reporting

Three workstreams bundled into a single change to the ITS

- **IRRBB simplification** Drafting team working on a simplification proposal
- **New securitisation framework** Reporting changes following the new level 1 framework
- **IP losses template** Pending changes to the template

Single amending ITS on supervisory reporting

Timing: date still unknown
Depends on the date of application of the level 1 securitisation framework.

Investment firms – threshold monitoring

Higher certainty

Consultation paper on threshold monitoring

Aug 2026	30 Sep 2026	25 Nov 2026	Jun 2028
CP published	Public hearing	End of consultation	Expected first reference date

Crisis management (CMDI) package

Dates expected

Including changes to the BRRD, with impact on the **notifications on impracticability** and the **ITS on resolution planning reporting**.

Early 2027	May 2027	Dec 2028
CP published (expected)	Submission to the EC / publication (official deadline)	Expected first reference date

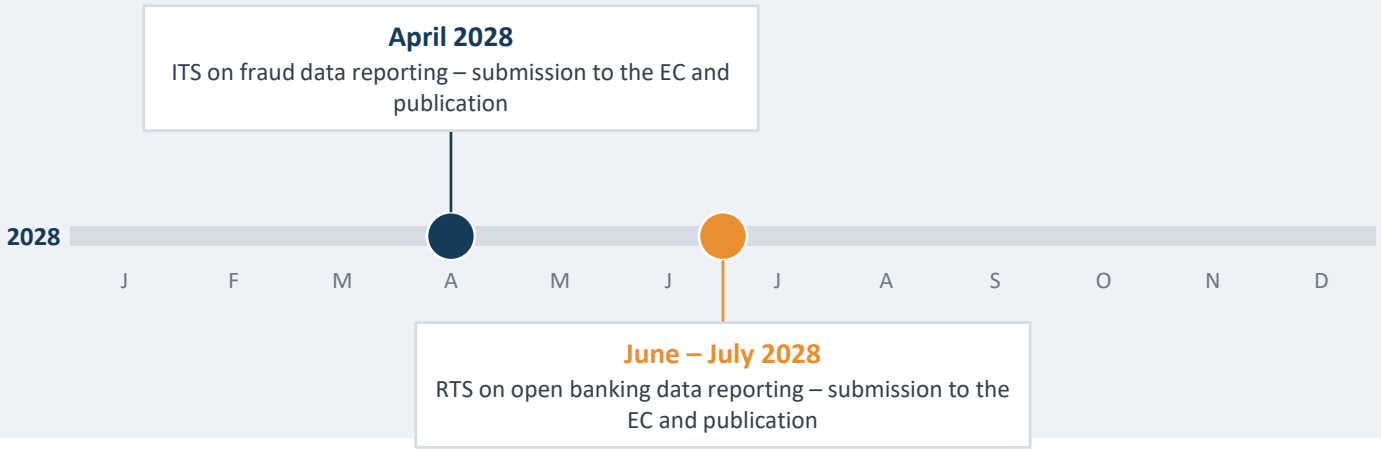
Reporting frameworks beyond v4.4 (2/2)

Tentative

Payments, funding plans and cross-framework changes

Payments – PSD3/PSR reporting

Timing subject to change after finalisation of Level 1



Funding plans

No timeline yet

Simplification of the funding plans reporting.

EC competitiveness package

Expected

Expected from the European Commission; possible impact on reporting beyond v4.4 to be assessed.

ACROSS ALL FRAMEWORKS

Materiality thresholds for resubmissions

Implementation of materiality thresholds for the resubmission of data, applying horizontally to all reporting frameworks.

COREP | FINREP | Liquidity | Resolution
ESG | Investment firms | Payments | ...

Improving predictability for the industry – implementation support

Tools published with each reporting framework release

Draft technical package: industry reviews the package before it is final

1–2 months
Internal development
Package built and reviewed with EBA internal bodies

~2 weeks
Draft published
Draft released openly to industry

~1 month
Feedback and revision
Industry flags errors; corrections applied

Final
Final version published
Hotfix date already announced

1–2 months later
Hotfix (if needed)
Residual fixes on the pre-announced date

FAQs and known issues

- **FAQ document** published with each technical package, e.g. the FAQ for release 4.4 – Phase 1
- **DPM known issues** list, updated regularly
- All on the reporting frameworks page

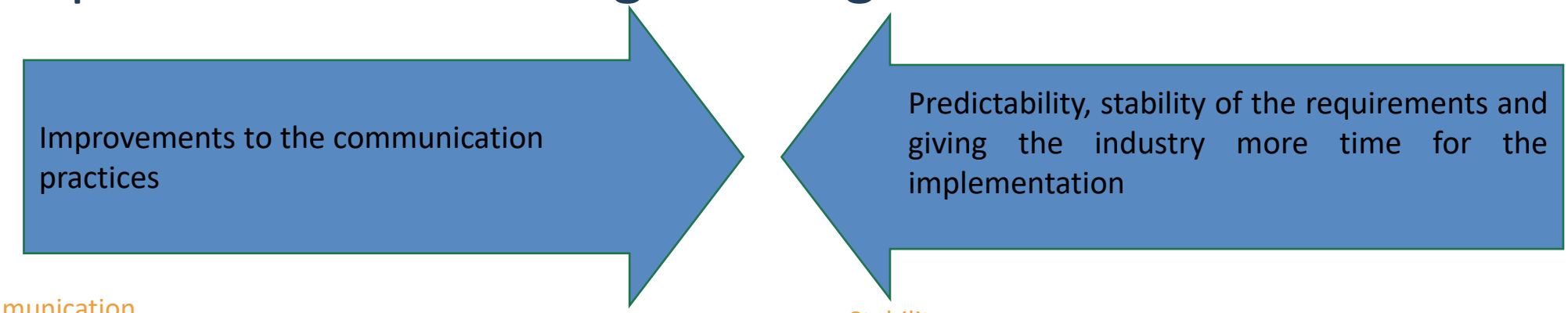
Business documents with the technical package

- **DPM dictionary:** full glossary and glossary usage exploration
- **Annotated table layouts** and data point categorisation
- **Identical cells** (identities)
- **Validation rules**

BENEFITS

- More time to prepare
- Fewer surprises in the final version
- Predictable planning horizon
- Shared quality ownership
- Transparency and trust

Improvements to change management framework



Communication

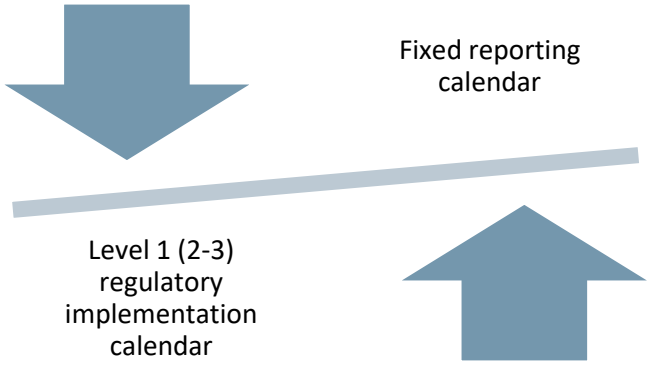
- Improvements to communication and impact assessment are implemented through the current changes to the ITS on supervisory reporting (albeit the impact assessment does not have data on reporting costs, as no feedback was provided in the consultation)
    - More examples and clarity in the instructions
    - More discussions and engagement with stakeholders
- More tools are available on the EBA website:
    - Reporting frameworks
    - Reporting time traveler
    - Signposting tool
    - Mapping tool

Stability

- Better batching and longer lead time (this consultation paper is good example)
- Limit releases → how to tackle challenges with underlying regulatory calendars?

Improvements to change management framework: fixed reporting calendar

- To improve predictability and stability of the reporting requirements the EBA is working on a proposal of fixed reporting calendar considering feedback and industry suggestions collected during the consultation on the changes to the ITS on supervisory reporting requirements
- The key features would include at least:
  - Fixed calendar with two releases per year
  - Fixed application dates (first reference dates) for each release
  - Implementation timeline considering all policy and technical artefacts



The desired/optimal reporting development and implementation calendar may not necessarily align with the calendar of regulatory changes and their implementation (e.g. different application dates, or shorter implementation timeline) → as part of the work on improving change management EBA is planning to engage with the EU Co-legislators on this topic

Publication of the proposals is expected in H1 2027

European Banking Authority

DAY 3:
Future of reporting: integrated and data-centric

Towards integrated reporting: The long-term vision

Module 5. Forward-looking perspective in supervisory reporting

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

EBA integrated reporting and the road towards wider integration



EBA's Vision: Integration by Design

Harmonized and standardized regular reporting requirements across all EEA credit institutions and investment firms wrt. prudential and resolution reporting. New mandates (e.g. DORA, MICA, IMMV) have all been integrated into the same DATA DICTIONARY.

An Integrated Approach, making use of:

- Standardised and harmonised definitions
- A single EEA Data Dictionary (based on DPM methodology)
- Common reporting formats and taxonomies (direct collections e.g. MICA, DORA; data collections from authorities to EBA)
- Common processes
- **Data sharing and re-use across authorities**

JBRC Joint Bank Reporting Committee

Paving the way for the integrated reporting of statistical, prudential and resolution data by banks

Wider banking sector integration under JBRC

Supervisory, statistical and resolution authorities, national and European, together with the industry (RCG) working on recommendations on "how" reporting should be set-up

March 2024 — MOU between EBA and ECB on the set-up of the JBRC

2025 — JBRC work program for 2025

2026 — JBRC work program for 2026

2027 — To be published Jan 2027

Cross-sector integration

EU Supervisory Data Strategy

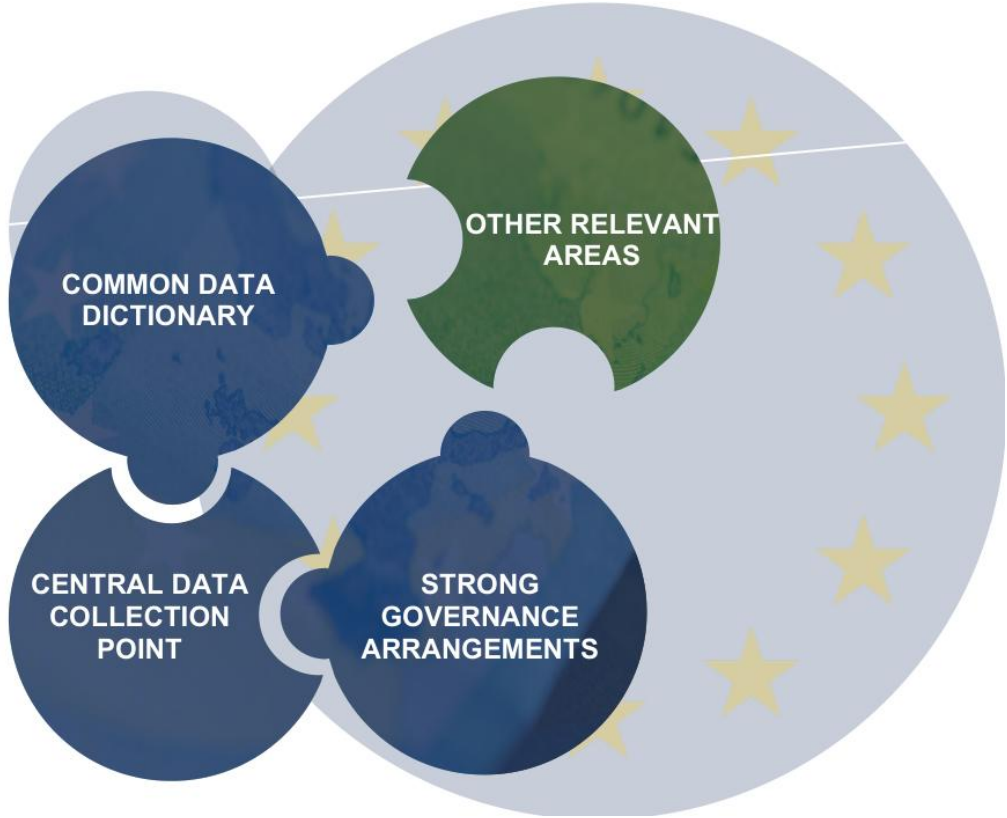
Vision for the Integrated Reporting System under the JBRC (published august 2026)

In 2026, the JBRC reached an agreement on a **Vision for the Integrated Reporting System**. This vision relies on the principles of **define once** and **report once**:

- *"Define once" means that each concept used in regulatory reporting has only one definition, and the definitions are unambiguous and free of overlaps and redundancies. Regulatory integration is part of "define once."*
- *"Report once" leverages on these definitions and ensures that the same data is reported only once, which corresponds to redundancy-free reporting, thus avoiding duplicate information.*

The Vision is built on **four foundational elements**:

- Three building blocks, namely **common data dictionary**, **central data collection point**, strong **governance arrangements** and **other relevant areas**.
- The latter include different areas, such as data sharing, counterparty reference master data, the pursuit of **granularity** when feasible, balanced with **proportionality** and **cost effectiveness** initiatives.



Key areas of work



Expert Group Semantic Integration

COMMON DATA DICTIONARY

Recommendations on semantic integration of concepts across statistical, resolution and prudential reporting

(Work plan 2026) Semantic integration of the ECB, EBA and SRB reporting requirements, including publication of first recommendations on **ESG disclosures** in January 2026.

Recommendations on the EBA "simplification package", finalised and shared informally with EBA; pending to be published

Expert Group CDD
(new 2026)

COMMON DATA DICTIONARY

Support the development of a common data dictionary

The JBRC, in collaboration with the RCG, has agreed on a plan for the identified **areas of work and the prioritisation of the related activities** to reach the target picture identified in the Vision for the Integrated Reporting System.

The activities identified for next year will be included in the **JBRC work programme for 2027**, which is currently being finalised.

Q&A

Thank you!

eba European Banking Authority

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