**Question 1**

According to Article 434(1) of the CRR, Large and Other institutions shall submit to the EBA all the information required under Titles II and III, in electronic format, no later than the date on which institutions publish their financial statements or financial reports for the corresponding period, where applicable, or as soon as possible thereafter.

Can you please clarify what the possible thereafter means ? The phrase “possible thereafter” generally allows for some flexibility in the timing of disclosures.

If an institution’s policy specifies that its Pillar 3 disclosures will be published no later than one month after the financial statements, this is typically considered a reasonable timeframe?

As long as the institution adheres to this timeline, is it in compliance with regulatory expectations?

**Question 2**

Since the comprehensive report includes all relevant Pillar 3 disclosures – qualitative and quantitative and in principle should be aligned with the quantitative data to be submitted in XBRL-csv format, data in both documents should be either in euro unit or euro millions.

**Question 3**

When does EBA proceed with publication **P3DH** – one by one or for all credit institutions together?

Will the European Banking Authority (EBA) publish the Pillar 3 Disclosures for all credit institutions together once for each reference date, as soon as all the disclosures become available, or will it publish the disclosures one by one as it receives them from each institution?