
EBA reporting and disclosure framework. Simplification, proportionality and integration

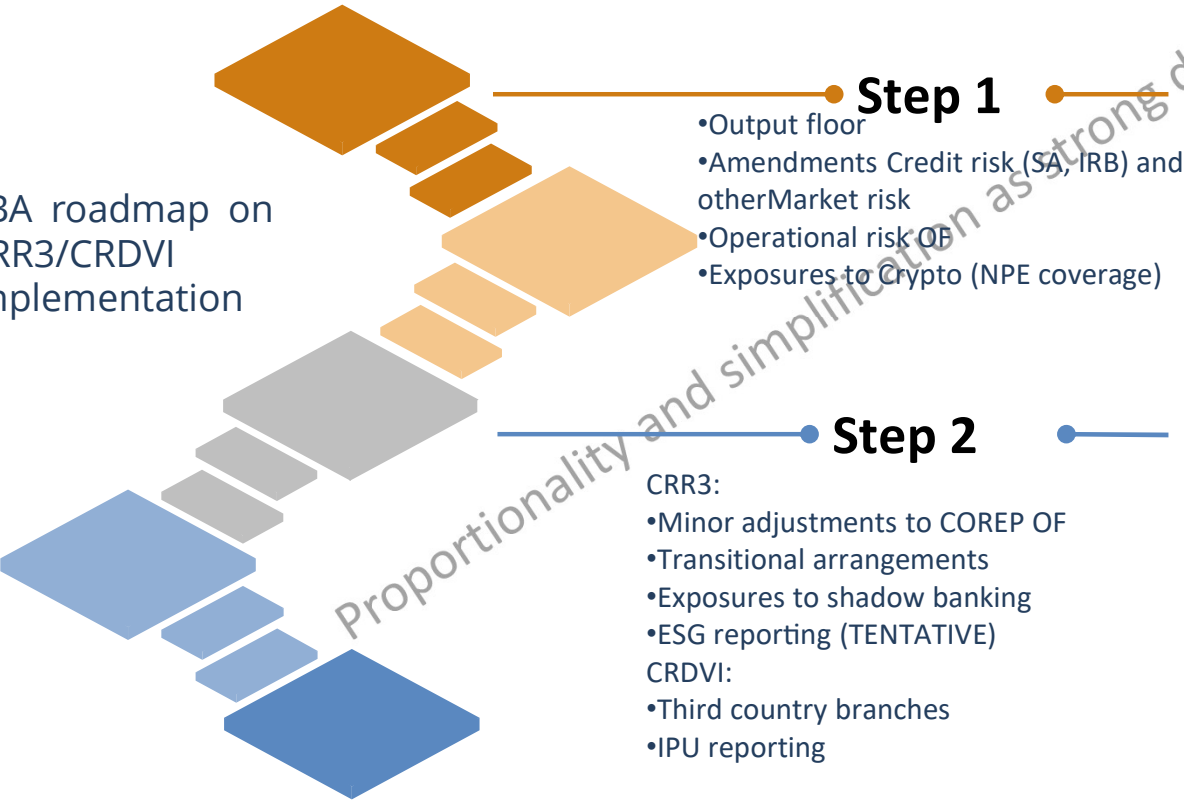
Pilar Gutierrez – Head of Reporting and Transparency at EBA

EBA reporting and disclosure framework.

SCReDAT | 05 March 2025 Meeting (v)

EBA reporting frameworks – Recent work and what is in the pipeline

EBA roadmap on CRR3/CRDVI implementation



Step 1

- Output floor
- Amendments Credit risk (SA, IRB) and other Market risk
- Operational risk OF
- Exposures to Crypto (NPE coverage)

Final ITS published in June 2024. OK Publication Dec. 2024 (First reference date on 31/03/2025 (remittance date on 30/06/2025))

Step 2

- CRR3:
- Minor adjustments to COREP OF
 - Transitional arrangements
 - Exposures to shadow banking
 - ESG reporting (TENTATIVE)
- CRDVI:
- Third country branches
 - IPU reporting

CP to be published in Q3 2025, finalisation beginning 2026. First reference date (tentative) end 2026

Other

Resolution planning reporting (final draft coming published last week)

To be consulted with STEP 2:

COREP OF simplification

FINREP (IFRS 18, collaterals, simplification)

Review of liquidity reporting framework, including simplification

CR Supervisory Benchmarking – Simplification and integration in ITS on reporting

Coming next:

Stress test reporting

Operational losses

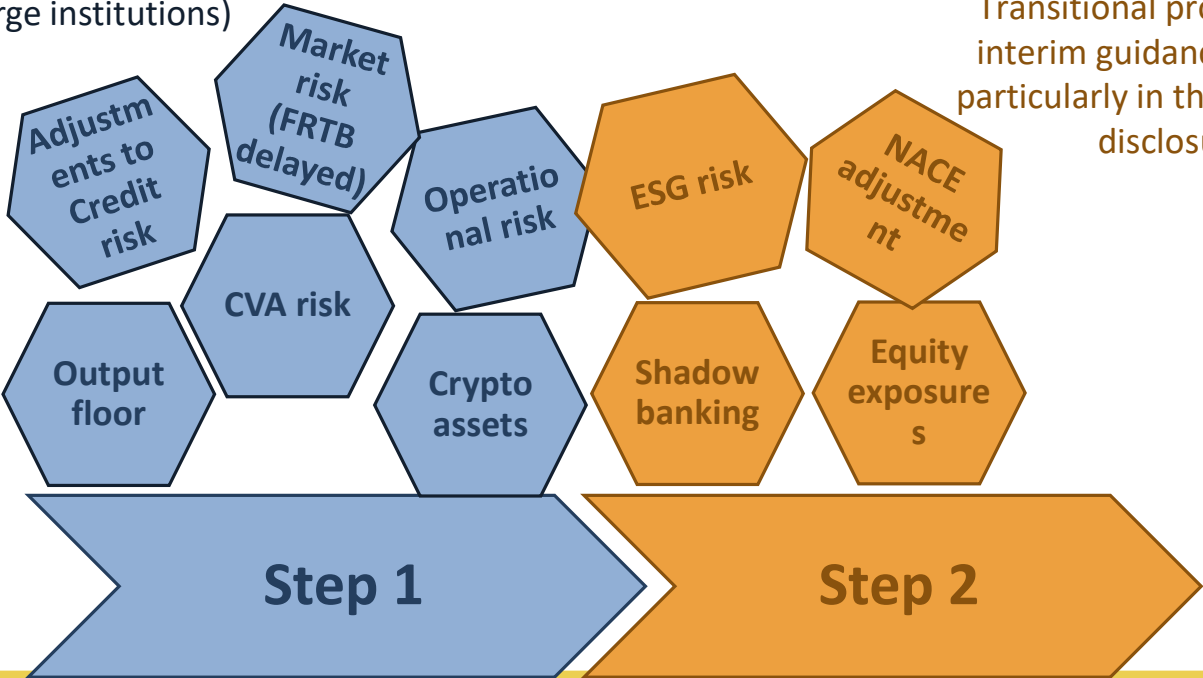
Market infrastructure reporting

And further work on simplification and integration

EBA roadmap on CRR3/CRDVI implementation – Pillar 3 disclosures

Final ITS published in June 2024. OJ Publication Dec. 2024 (First reference date on 31/03/2025, very limited disclosures only for large institutions)

CP published on 22 May 2025. Proportionality and simplification big drivers. Transitional provisions and interim guidance provided, particularly in the case of ESG disclosures

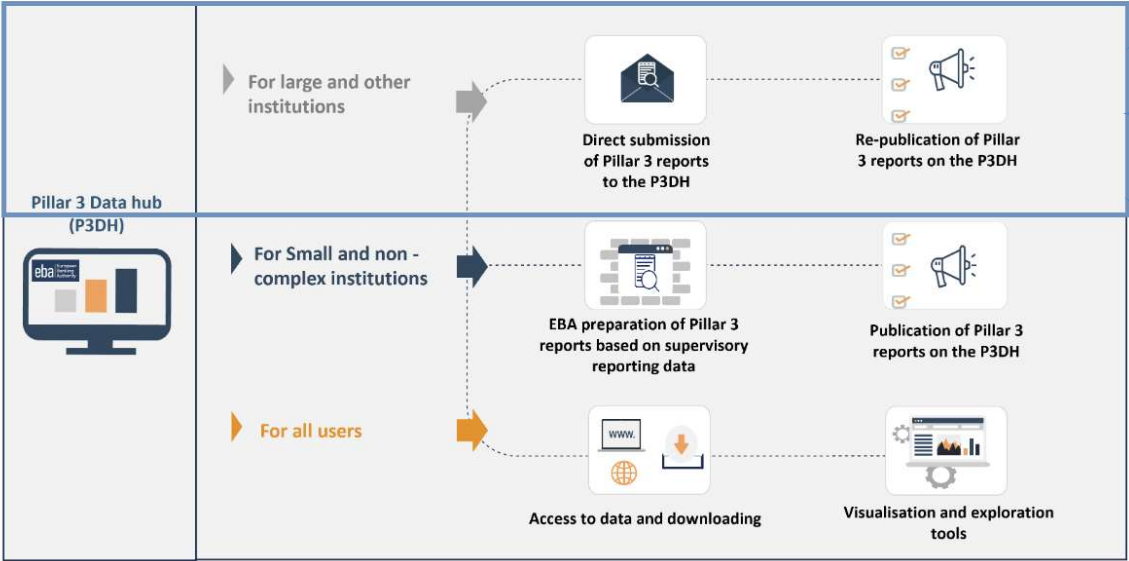


CRR3 reporting and disclosures ITSs

- Under CRR3, the ITS on reporting and on Pillar 3 disclosures have been developed following the new adoption process for these topics, where data points and templates are included in the OJ while instructions are published as part of the IT solutions required by the CRR on the EBA website. Institutions shall report according to the binding templates and instructions.
- Technical package, including DPM database, validation rules and XBRL taxonomies, were published as part of reporting release 4.0 in December 2024 (publication of draft package in October 2024) for supervisory reporting and as part of reporting release 4.1 in May 2025 (publication of draft package in March 2025) for Pillar 3
- Signposting tool for disclosure requirements ('frequency of disclosures') and mapping tool with reporting updated according to the new applicable requirements have also been published
- Updated signposting tool for supervisory reporting to be published soon.

EBA roadmap on CRR3/CRDVI implementation – Pillar 3 hub

Pillar 3 data hub overview



Onboarding plan published on 22 May

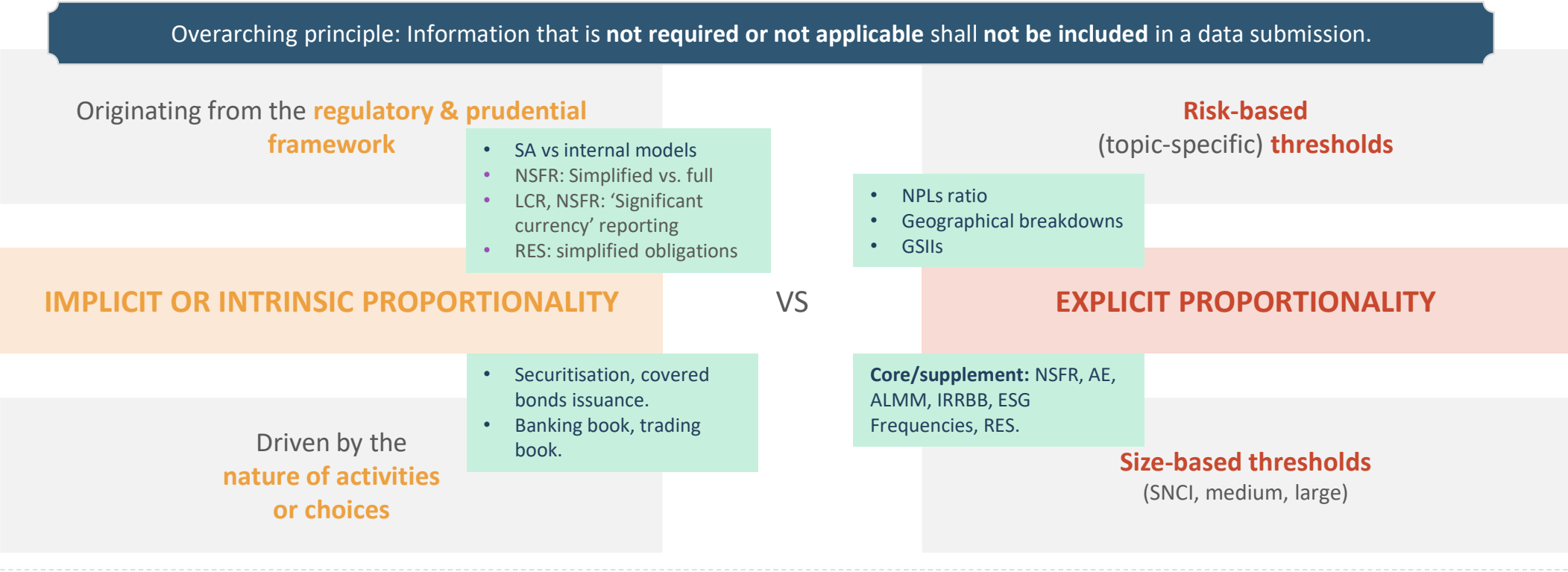
Technical package (DPM, VRs and Taxonomies) in release 4.1. published on 28 May

- Transitional provisions:
- First ref date 30 June 2025
 - Publication on institutions websites as usual
 - End 2025/beginning 2026 submission to P3DH of 2025 data
 - 2026: steady phase for large and other institutions

Simplification, proportionality and integration

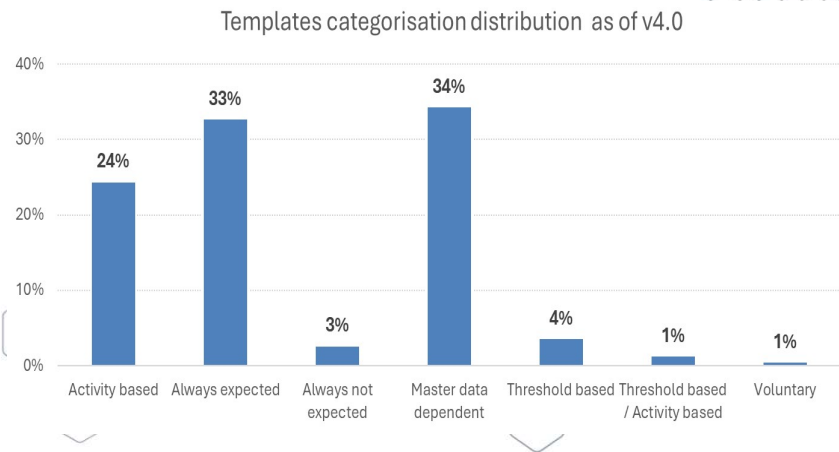
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Proportionality already applied in the EBA reporting framework



Some statistics on proportionality in the EBA framework

- Statistics show that only 33% of the templates are not subject to any proportionality measures.
- They also show that while the number of SNCIs in the EU is considerably higher than large and medium institutions, the number of data points from the former is much lower than for the latter:
 - larger institutions report around 7 times the number of data points compared to smaller



Other measures to promote proportionality, simplification, compliance

What we are already doing

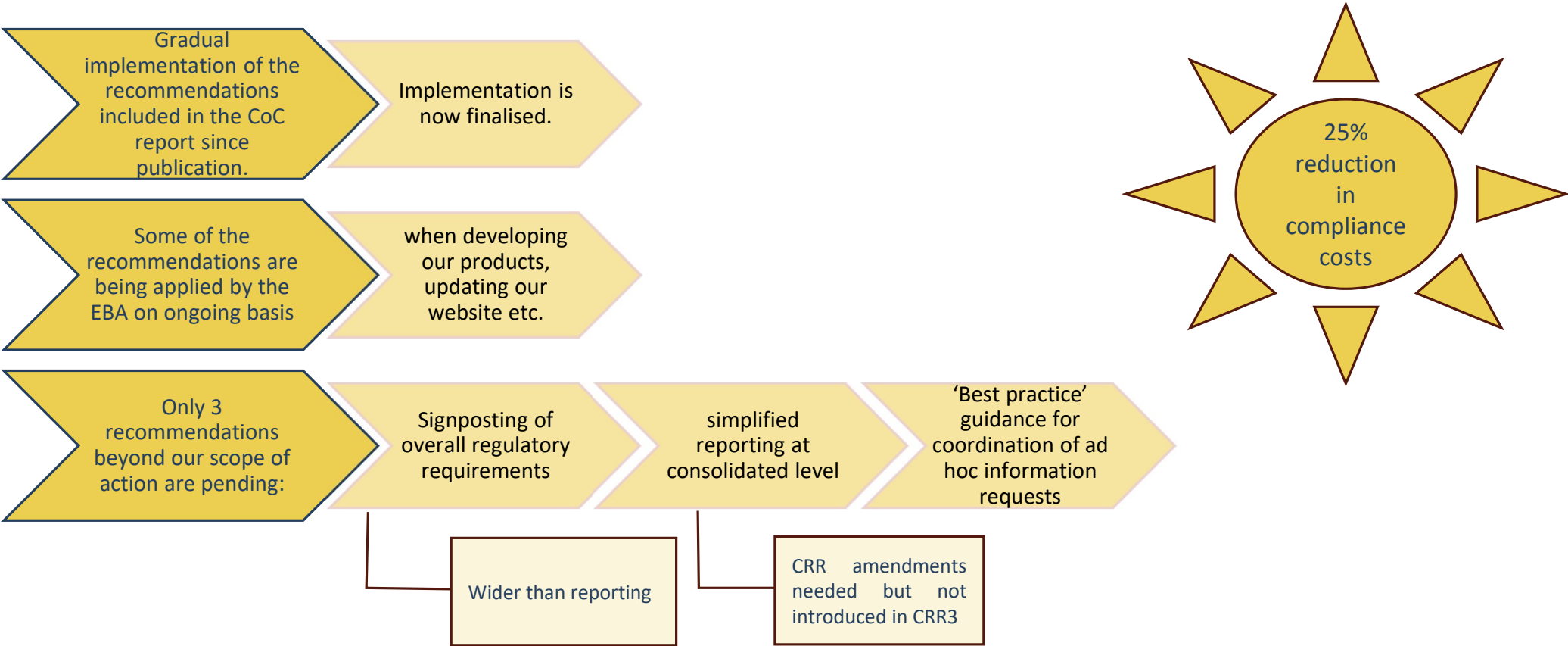
- Maximum harmonisation – Important to avoid parallel overlapping national reporting!!
- ‘Need to have’ vs ‘nice to have’ and assessment of ‘least used templates’
- Change management:
 - Bundling of reporting requirements
 - Avoid frequent changes on any topic and aim for issuing requirements 12 months before first reporting
- Questions in CPs on reporting costs and alternatives
- Continuous ongoing enhancement of our tools – XBRL, DPM2.0
- New adoption process for ITS
- Resubmission GLs

- Support institutions understanding reporting requirements:
 - *Explanations in background and rationale of our products and on our website; Meetings and workshops with banks and banking associations*
 - Q&As and teams collaboration tool for VRs
 - Signposting tool for reporting and for Pillar 3
 - Integration with P3 framework and mapping tool with P3

What is coming next

- Integrated reporting
- Facilitate access to data from peers through Pillar 3 data hub
- Further progress in data sharing

Cost of Compliance Recommendations – largely completed



[EBA makes recommendations for reducing supervisory reporting costs](#) | European Banking Authority

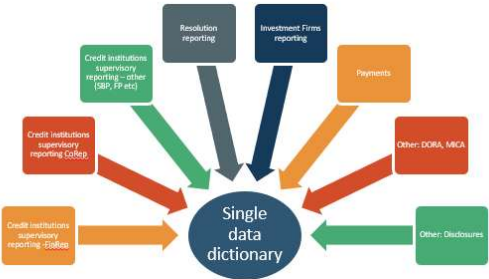
What is the integrated reporting project about?

The importance of having integrated reporting
– the EBA experience

EBA ensures the **harmonized and standardized reporting requirements** across all EEA credit institutions and investment firms for **prudential and resolution reporting**

Making use of: standardized and harmonized definitions (glossary), a unique metamodel (DPM), standardized formats for collecting (EBA ITs), data sharing

- Benefits:**
- ✓ Common understanding
 - ✓ Lower costs, higher efficiency
 - ✓ Transparency
 - ✓ Inter-operability
 - ✓ Supervisory convergence



....HOWEVER...from an institution's perspective things are not yet integrated

The reporting ecosystem consists of many different actors, with different needs and requirements that have been developed in silos

Intra sectoral:
different authorities,
different purposes,
national, EU,
international reporting

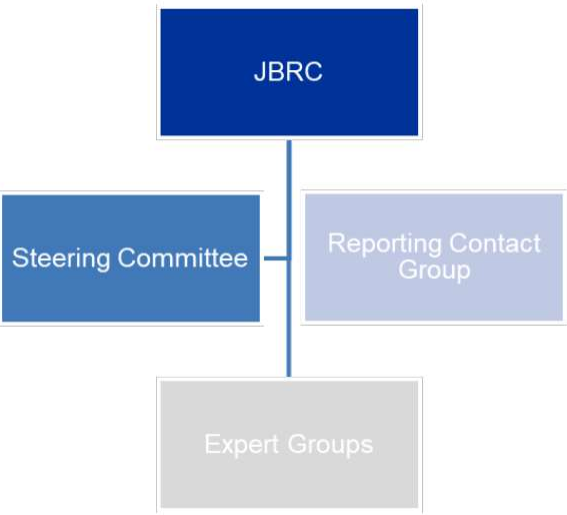
Cross-sectoral sectoral:
insurance,
pension, capital
markets, banking

EBA and ECB focus on IR in the banking sector
–Supervisory, resolution and statistical reporting

What we managed to achieve so far?

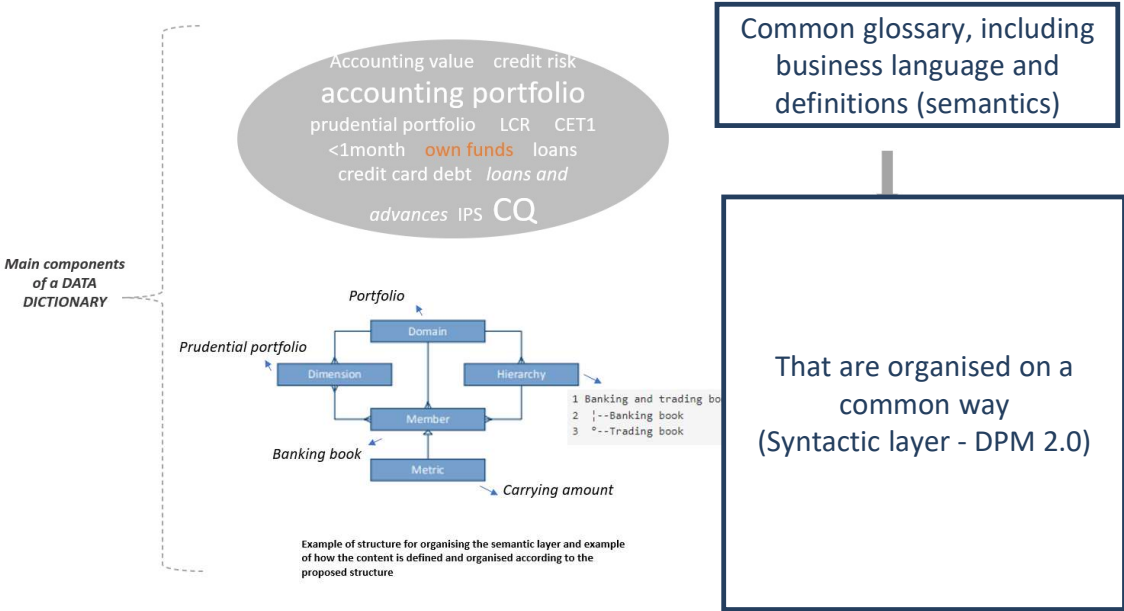
Governance:

- The MoU between EBA and ECB covering the governance arrangements for the integrated reporting system and industry involvement.
- Setting up of the Joint Bank Reporting Committee (JBRC), the JBRC Steering Committee, the Reporting contact Group (RCG) for industry involvement and the Expert Group on Semantic integration
- JBRC work programme for 2025



Common data dictionary:

- The **MoU between EBA, EIOPA and ECB covering the governance of DPM 2.0 standard for a common data model**. This is part of a first step for achieving a common data dictionary, with a common container that hosts the content of the data dictionary.
- **The roadmap and methodology for achieving semantic integration.**
- Hands on work of the Expert Group on Semantic integration based on the work programme ongoing
- Hands on cooperation between JBRC and RCG, based on the work



Thank you!



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