



EUROPEAN CENTRAL BANK

EUROSYSTEM

Integrated Reporting Framework (IReF)

Status update



Digital reporting in Europe 2026

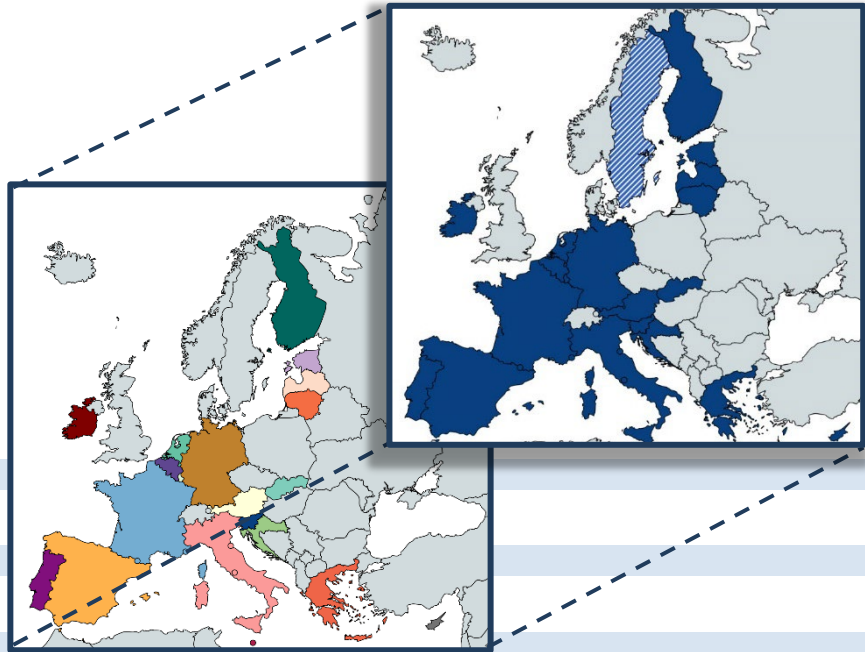
Paris, 27 May 2026



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European Central Bank (ECB)

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

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

Banks' Integrated Reporting Dictionary

Supporting banks to produce regulatory reports

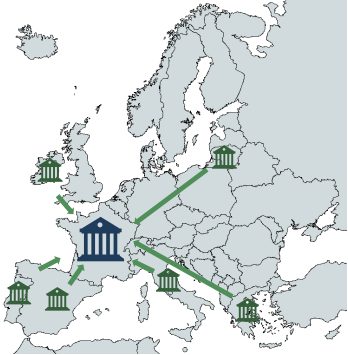
Three-pillar strategy

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

Main content topics for IReF and banking industry feedback



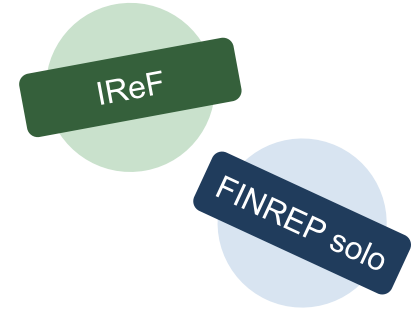
Support for the scenario in which the **legal entity** would be responsible for the data reporting of its branches

~~€25,000~~

The banking industry expressed support for the collection of loans to legal entities at a granular level

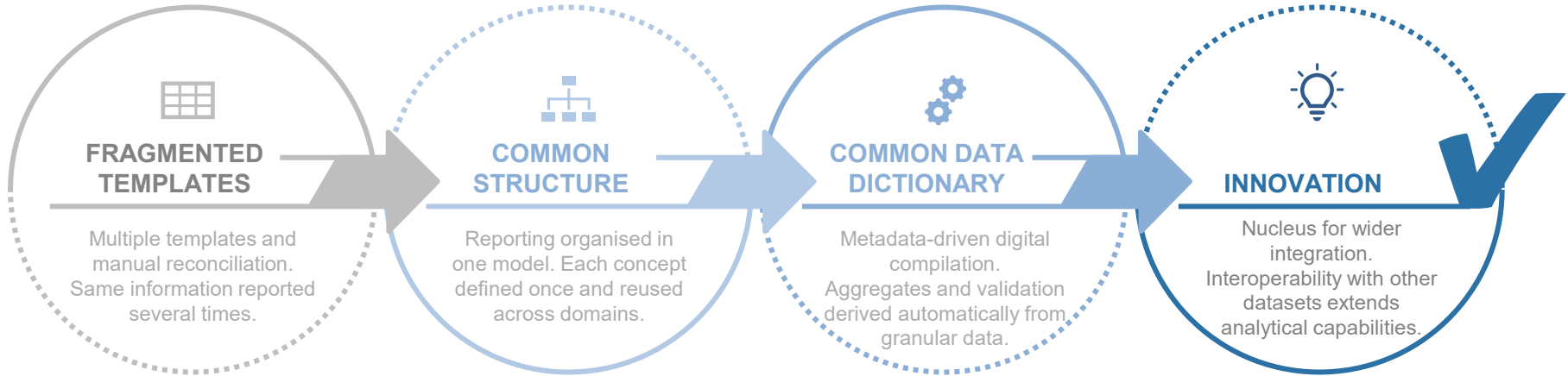


Openness on the granular collection of loans to natural persons

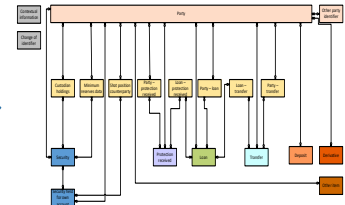


Support for the alignment with prudential solo requirements, first tangible step beyond statistical integration

From static templates to structured data



This transformation is enabled by the IReF structured model



The IReF Logical Data Model (LDM)

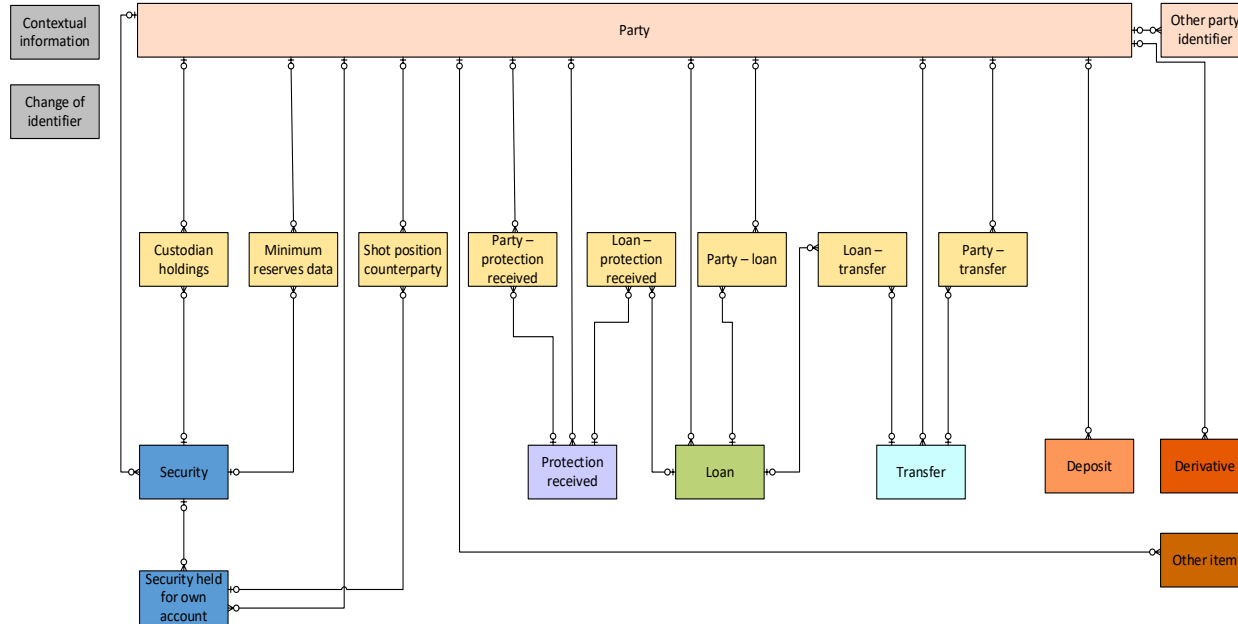
The actual IReF LDM will not necessarily resemble this example

“Realised in close collaboration between the IReF and BIRD Team (e.g. alignment of naming convention and consultation with the banking industry)”

Party ●
 Loan ●
 Transfer ●
 Linking tables ●

“Same model for aggregated and granular reporting”

WORK IN PROGRESS...



Technology-independent and unambiguous representation of reporting requirements

More efficient and less costly reporting

A single model replaces overlapping frameworks, reducing duplication and simplifying updates/interoperability across systems

Higher quality by design and scalability

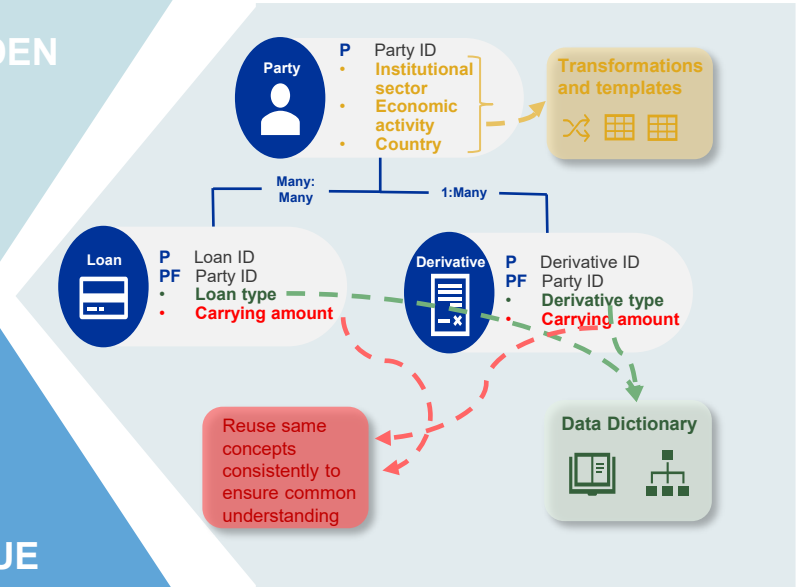
Rigorous reporting structure, ensures correctness at input and reduces the need for ex-post manual checks

Data model can be more easily extended to other European (and national) requirements

REDUCING BURDEN

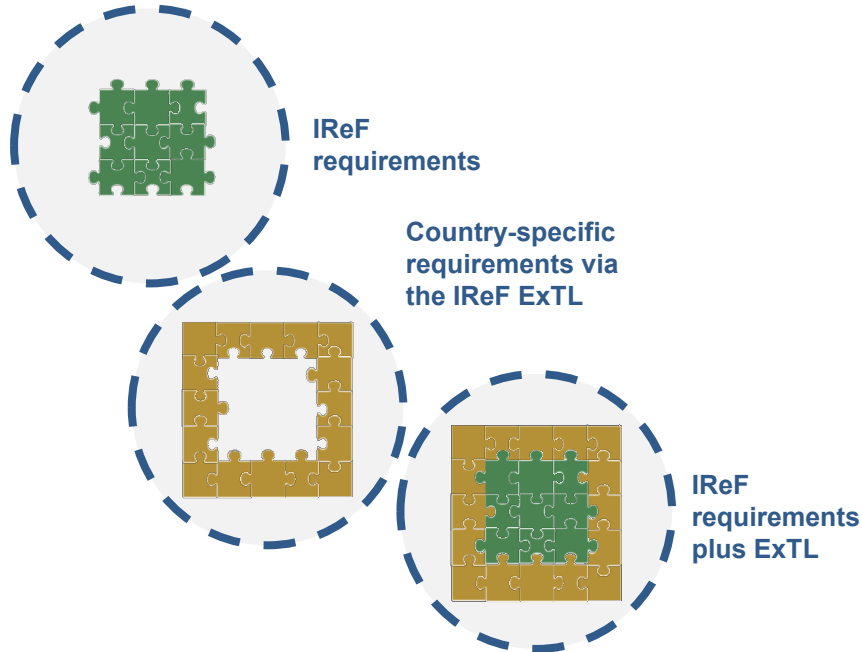
IReF

CREATING VALUE



The IReF and the Extended Technical Layer (ExTL)

The standardisation and unification of ESCB statistical reporting opens new integration perspectives!



ExTL will be a complementary metadata layer to the core IReF requirements to capture country-specific requirements (CSR)

The ESCB has set up a workstream to

- Collect CSR closely linked to the IReF
- Semantically integrate CSR
- Model the CSR in the ExTL

Way forward

The Eurosystem is committed to reducing banks' reporting burden by consolidating its statistical reporting requirements via the IReF in a manner that constitutes a first tangible step towards the integration of statistical, prudential and resolution reporting in Europe.

On 23 April 2026, the Governing Council decided to move the Integrated Reporting Framework (IReF) to the realisation phase. **The IReF implementation plan, including the projects key milestones, is expected to be published on the ECB's website by June 2026.**



Stay tuned - LinkedIn ECB's subpage on Banks' data reporting



High-level IReF and BIRD related topics



Data integration initiatives promoted by the ECB and other institutions



Academic work in the field



Visual material and news from congresses, presentations or conferences related to the topic

Thank you!

Please send your enquiries to
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