

Bank & Insurance Working Group

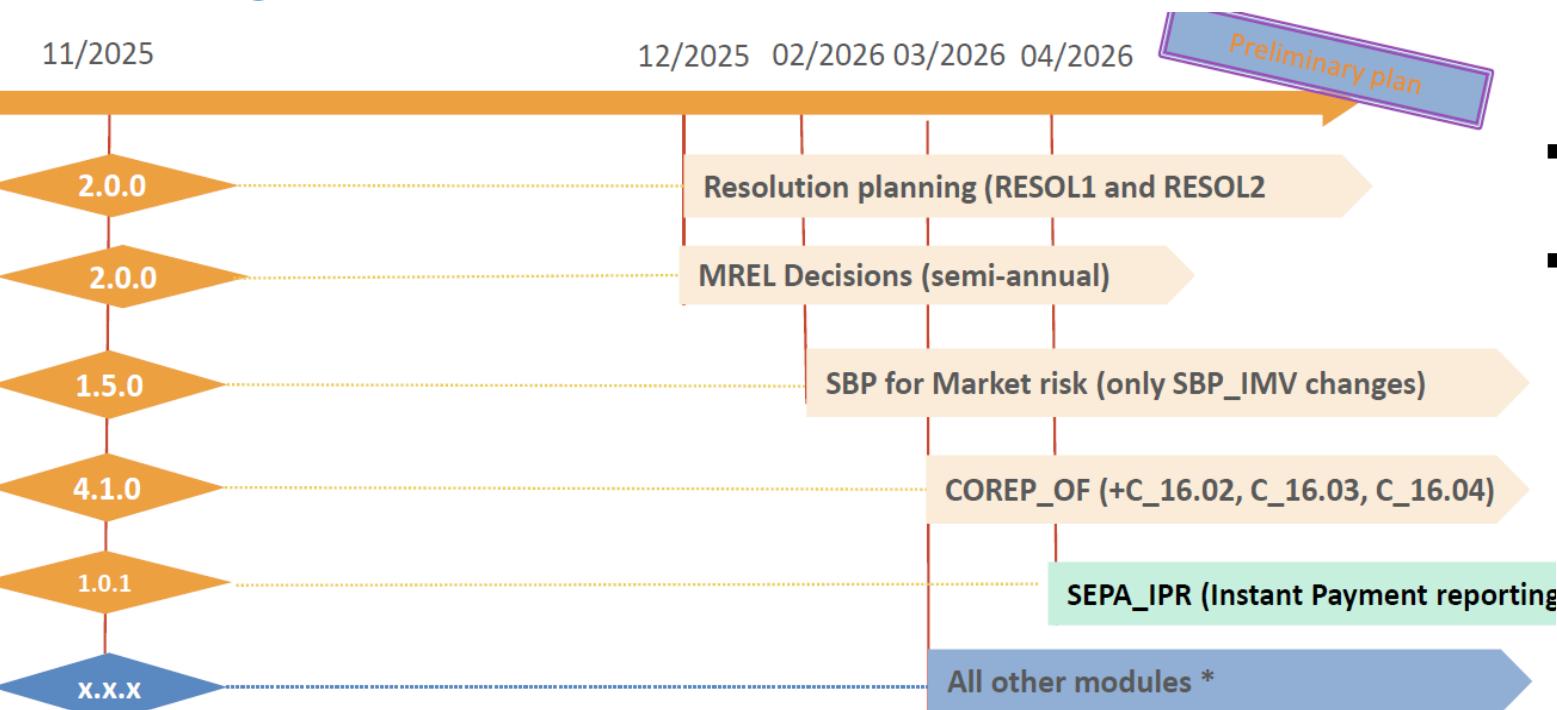
Co-Chair Vincent Le Moal Joubel, Thomas VERDIN

Agenda

- News
- Pillar 3 Data Hub, with direct xBRL-CSV filing to EBA
- BCBS consultation on machine-readable Pillar 3 disclosures and P3DH
- EBA reporting
- EIOPA reporting
- Update on XII specifications
- 2026 Conference
- AOB

Releases implementation updates : EBA 4.2

Reporting framework 4.2



- IPR reference dates:
 - 12/2022-12/2023-12/2024-12/2025
- DORA
 - Only for information, use 4.0

Reporting framework 4.2 : Data quality project

- **Finalizing data quality project**, all the glossary revised, new glossary replaces old glossary.
 - All the modules are modelled with the whole revised new glossary, including those not in ITS, and republished in taxonomy 4.2

Reporting framework 4.2 : Resolution

- Harmonization of reports between SRB and EBA
 - No need to use an extended taxonomy from SRB anymore
- From reference date 31/12/2025
- Two modules:
 - RESOL1: Z 01.01, Z 01.02, Z 02.00, Z 03.01, Z 03.02, Z 04.00, Z 05.01, Z 05.02, Z 06.00 and Z 11.00–Z 17.00
 - Submission: end March
 - RESOL2: Z 07.01.1–Z 07.04, Z 08.01–Z 08.05, Z 09.01–Z 09.04
 - Submission: end April

Reporting framework 4.2 : SFRDP / Finrep Datapoint

- For reference date 31/12/2025:
 - ECB taxonomy SFRDP 5.2.1.0 (last update: 03/12/2025)
- For reference date >= 31/03/2025:
 - EBA taxonomy 4.2: module FINREP9DP
 - Issues detected:
 - Table F_11.02.dp is missing
 - Rows 0440 & 0450 of F_02.00.dp are missing
 - Columns 0030 & 0055 of F_18.00.a.dp are missing
 - Table F_18.00.e.dp is missing
 - Column 0020 of F_19.00.dp is missing
 - F_19.00.dp should be renamed to F_19.00.a.dp
 - Row 0340 of F_19.00.d.dp is missing
 - Updated draft version in February
 - Updated production version in March
 - First submission date: mid-June

Reporting framework 4.2 : Errata 1

Publication : 13/01/2026

Issues addressed:

- Correct Subcategory qTR5 used by module SBPIM and SBP_RM
 - Artifacts amended: taxonomy, DPM database, glossary, annotated templates
- Associate missing C_34.02.b to the IF_Class2 module
 - Artifacts amended: DPM database, taxonomy, annotated templates
- Correct of new_IG1 subcategory to remove Kosovo and add “Other countries” used by modules SBP_CR/COREP_LE/COREP_ALM/COREP_OF/COREP_LCR_DA/IF_GROUPTEST.
 - Artifacts amended: DPM database, taxonomy, annotated templates
- Amend of Category for main property qBCQ used on column 0080 on N_01.01 (NOTIF_IMPRATICABILITY), and apply GA4 Subcategory
 - Artefacts amended: Taxonomy and DPM database, annotated templates

Reporting framework 4.2 : Errata 1

Publication : 13/01/2026

Issues addressed:

- Remove unused orphaned nodes in rendering linkbases f_40.02.xml, z_04.00.xml, z_07.02.xml, z_07.04.xml, z_11.00.xml, z_12.00.xml
- Remove useless KeyVariableVID on non-key HeaderVersion in database.
- Regenerate the sample CSV instance documents to add the missing “,” on multiple currency csv files.
- Add and Amend multiple VRs in different modules.
- Amend the table layouts to correctly show the item category in the superCategories.

Reporting framework 4.2 : Update on Filing Rules (5.7)

- Multi-Currency

	Old glossary	New glossary
dimension	(CCA:CA) Currency conversion approach	(qAEA:qCA) Currency conversion approach
member	(CA:x1) Expressed in currency of denomination (not converted to reporting currency)	(qCA:qx2000) Expressed in currency of denomination (not converted to reporting currency)

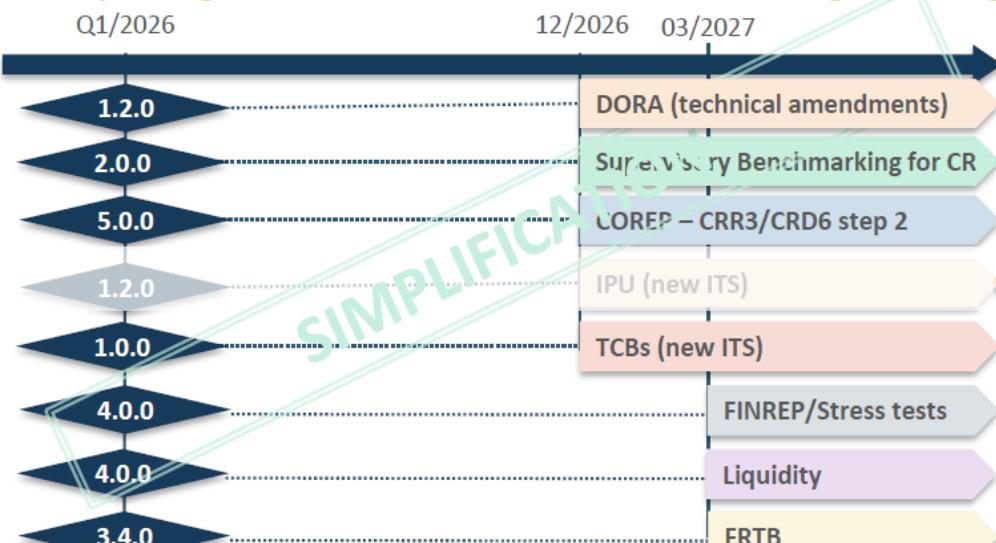
CCA:x1 was the dimension value indicating a monetary is expressed in currency of denomination.

The new glossary introduced a new dimension value qAEA:qx2000 instead of CCA:x1 from EBA 4.2.

Releases implementation updates : EBA 4.3

Reporting framework 4.3

New reporting standards and amendments to existing reporting standards



Considerations

- These dates are very tentative - plans may change due to the simplification work

COREP OF – Step 2

- COREP OF Split
- Operational losses
- IP Losses
- Exposures to shadow banking
- Transitional arrangements
- IRB repair

FRTB

No action letter published in August/25

Tentative

Benchmarking for CR

Integration into the ITS on supervisory reporting and simplification

IPU

This ITSs was put on hold due to deprioritisation.

TCB

CP published in July/25: New reporting on data concerning the TCB and the parent undertaking with embedded proportionality.

eba European
Banking
Authority

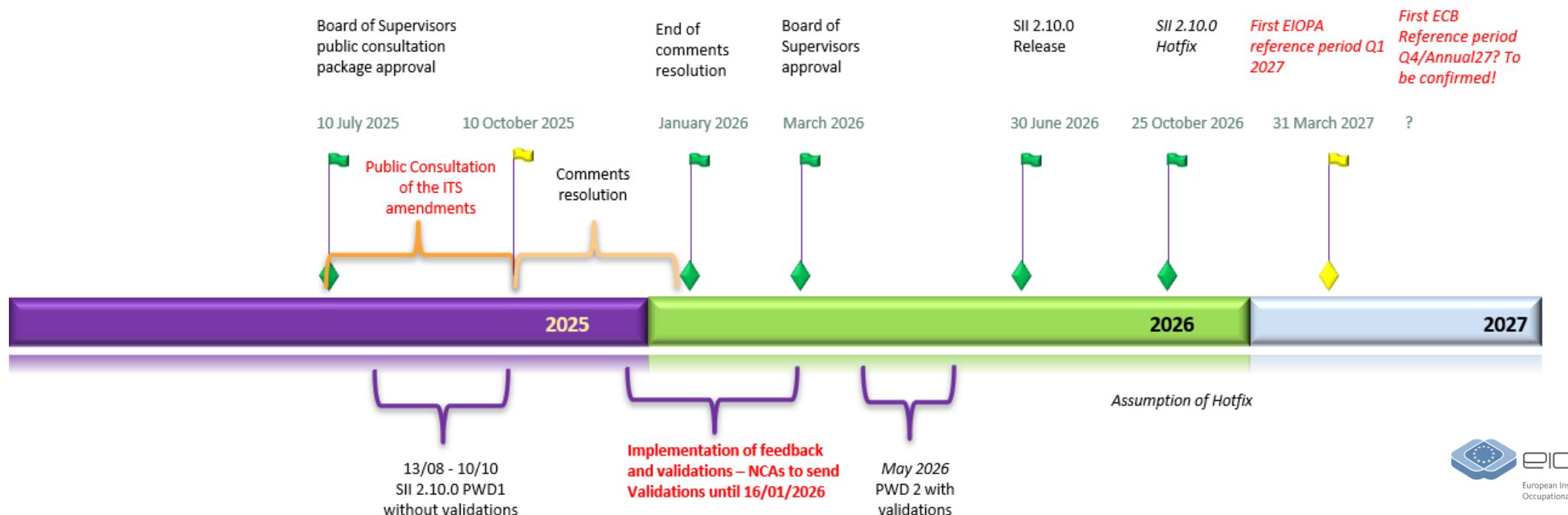
Releases implementation updates : EBA > 4.3

Reporting framework beyond 4.3

- Reporting on Initial Margin Model Validation (IMMV) under the European Markets Infrastructure Regulation (EMIR)
- Crisis management package, including changes to BRRD and DGSD
- New securitizations framework
- ESG reporting (Article 403(1)(h) CRR3): institutions must report exposures to ESG risks, including fossil fuel sector entities, physical risks, and transition risks
- Other (?)

INSURANCE

SII TAXONOMY – ITS AMENDMENTS (AS ON 26/11/2025)



INSURANCE

Taxonomy roadmap – NACE 2.1

- ❑ Publication of a new taxonomy 30th June 2025, introducing a new column for 2.1 codes for all the reporting frameworks as they are all impacted by the new 2.1 classification (integrated release of SII, IORPs, PEPP PR, FICOD for Q42025/annual 2025 reference dates), while retaining the current NACE 2.0 as mandatory until 31/12/2025.

INSURANCE

Taxonomy roadmap – 2.10

❑ Solvency II framework

- ITS amendment on reporting and disclosure (ongoing work in ENW3)
 - ✓ Reflecting the Level 1 and Level 2 changes under the Solvency II review (applicable from January 2027)
 - ✓ Including new information e.g. on NatCat data, on pension data already available in the ECB add-on E.02.16
 - ✓ Reducing reporting burden (reduce reporting frequency, increase proportionality by thresholds, delete certain tables/templates/information and simplify templates) (application date to be confirmed)
- ✓ Switch to NACE 2.1 only

INSURANCE

Taxonomy start date of ITS amendment

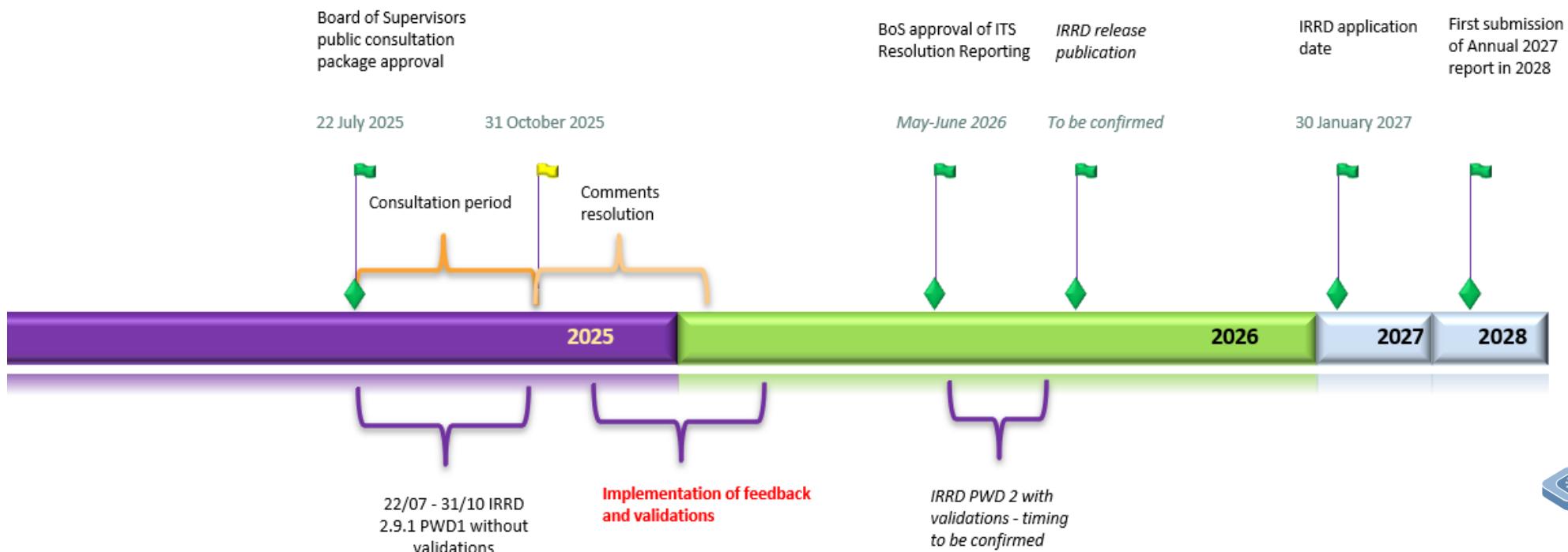
- According to the outcome of a public consultation from June 2024 “**the first submission with new taxonomy should remain for Q4/Annual reporting reference periods** of due to its practical advantages and long-established practice. Any consideration of a transition to a January 1 implementation date, even on an exceptional basis, must thoroughly address the identified technical and operational challenges to adequately manage stakeholder concerns.”
- **The ITS amendment based on the SII Review will be applicable from January 2027**
- **Therefore, the new Solvency II taxonomy release (2.10.0) should be applicable also from Q1 2027**
- **ECB add-ons' application date would be from Q1 or Q4 2027**

Decision not final yet:

- Q4/2026 and Annual/2026 reporting would be still done based on the 2.8.2 taxonomy, (to be submitted in 2027), while
- Q1/2027 reporting will be done based on the new SII taxonomy 2.10.0.

INSURANCE

IRRD TIMELINE (AS ON 26/11/2025)



INSURANCE

Taxonomy roadmap – future plans

□ Insurance Recovery and Resolution Directive (IRRD)

- EIOPA will use an XBRL taxonomy also for the IRRD reporting framework
 - A draft has been [published on EIOPA website](#)
- An IRRD Project Group (PG) was set up for the reporting requirements under EIOPA's Risk and Financial Stability Committee (RFSC)
- Applicable from January 2027, with first reporting reference period of Annual/2027 to be reported in 2028

XBRL INTERNATIONAL: SPECIFICATIONS

OIM-Formula

Status: Candidate recommandation

[OIM-compatible Formula 1.0](#)

XBRL International needs involvement from Software providers to support this specification by implementing it. For now, at least 1 software company is working on implementing the specifications.

XBRL INTERNATIONAL: SPECIFICATIONS

xBRL-CSV Table Constraints

Status: Candidate Recommendation (update: 07/10/2025)

[xBRL-CSV Table Constraints 1.0](#)

xBRL-CSV allows very efficient representation of tabular XBRL data

Extensive use in Dora ROI reporting

Limited use in other EBA 4.2 modules

- Ensure key column is filled

```
"RFA": {  
  "eba:documentation": {  
    "KeyVariableID": "199139",  
    "KeyVariableVID": "199139",  
    "PropertyID": "1012401018",  
    "headerCode": "0110",  
    "headerDirection": "X",  
    "headerVID": "241592",  
    "type": "s"  
  },  
  "tc:constraints": {  
    "minLength": 1,  
    "type": "xs:string"  
  }  
},
```

XBRL INTERNATIONAL: SPECIFICATIONS

OIM Taxonomy Model

Status: Early stage

[XBRL Taxonomy Model Requirements 1.0](#) (publication: 17/12/2025)

XBRL International is now actively working on the next phase of the OIM modernization program: OIM Taxonomies

Goal is to separate XBRL Taxonomies from XML syntax, as for XBRL reports

Stronger remit for modernisation than OIM Report initiative

XBRL INTERNATIONAL: SPECIFICATIONS

Report Package 1.1

Status: Early stage

[Report Package Requirements 1.1](#) (publication 04/12/2025)

Include Digital Signature specification (D6)

Support for Taxonomy Packages 1.1

Backward compatibility

XBRL INTERNATIONAL: SPECIFICATIONS

Taxonomy Packages 1.1

Status: Early stage

Management of taxonomy dependencies

- No need to statically provide external taxonomies

Light evolution

- New instructions in taxonomyPackages.xml

Paris 2026