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EBA SIMPLIFICATION

Why the supervisor is doing this

The goal of the revision predates this package.

THE GOAL

The supervisors want to define and collect data once and reuse it. For that purpose the ECB and the EBA set up the Joint Bank Reporting Committee. The committee works on common definitions for statistics, supervision and resolution. Its first objective is a common data dictionary. The underlying modelling standard is DPM 2.0 from EBA and EIOPA (2023).

TIMELINE

2006	COREP starts as a CEBS guideline. Each country fills in the framework itself.
2014	The EBA ITS turns it into one binding format, with one data model (DPM) and XBRL to the EBA.
2027	The revised framework is expected to apply. Across the whole framework around half the data points disappear.
2031	IReF replaces the statistical templates with granular data.

STEPS BY THE SUPERVISORS

By early 2027 an EU-wide register of data requests has to be running. In it, authorities can see what has already been collected from an institution. Ahead of that, national supervisors cut 17.4% of the data points in their own requests. The SSM cut 18.5% in its STE package.

Those figures cover the requests alongside EBA reporting. They are the requests of the national supervisors, the SSM-wide ECB collections and those of the JSTs. In 2025 the EBA counted 671 of them, with 978,109 data points. For the Netherlands it counted four requests from the national supervisor with 1,167 data points and five from the JST with 4,675.

NEW IN REPORTING

- C 37.00 asks for aggregated exposures to shadow banking entities.
- Operational risk loss data become granular, with ten years of history on a one-off basis.
- The stress test starting points move into FINREP, COREP and ESG reporting.
- Benchmarking becomes a separate module in the revised ITS, only for credit risk and IFRS 9. That module has its own consultation (EBA/CP/2026/08).
- Pillar 3 disclosure is handled via the EBA Data Hub, with the disclosure ITS as a track of its own. For SNCIs the EBA pre-fills the Data Hub from supervisory reporting (draft Article 21d, module 8).

IMPACT ON GOVERNANCE

Once COREP, FINREP, the stress test and Pillar 3 come from one framework, the supervisor can compare them. It then helps if a bank can explain any differences itself. The stress test data get the same control and sign-off as regular reporting.

AFTER 2027

IReF brings the statistical ECB requirements (BSI, MIR, SHS and AnaCredit) together in granular data. The EBA ITS continues alongside it. The consultation on IReF is planned for the second half of 2027 and the pilot starts in 2030.

Questions and comments are welcome by e-mail.

Sources: EBA/REP/2026/07 and EBA/REP/2026/08 (April 2026). EBA/CP/2026/07, consultation closed on 10 July 2026, with the hearing slides of 5 May 2026. Response of the Deutsche Kreditwirtschaft of 10 July 2026. DPM standard 2.0 from EBA and EIOPA (2023). ECB on the IReF roll-out (8 June 2026). EBA/CP/2026/08 on benchmarking. Position as at 22 September 2026.