Banking · Late 2026 to 2027

BCBS 239, risk data remediation

The ECB has made risk data aggregation a supervisory priority for 2027-2029. Many remedial measures fall due in late 2026 and in 2027. On-site inspections will check that they have been completed.

DEADLINE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
Late 2026 to 2027	ECB Banking Supervision (Basel Committee principles)	ECB	Prudential supervision

INSTITUTIONS CONCERNED: **Large banking group** · Mid-sized bank · Public financial institution

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

Jan 2013
Basel Committee principles, known as BCBS 239

3 May 2024
ECB guide on risk data aggregation

19 Nov 2026
Supervisory priorities 2027-2029

Late 2026 to 2027
Remedial measures fall due

IN DETAIL

What is changing.

From data to risk report

Source systems — Transactions, counterparties, collateral → **Reference data** — Data definitions and owners → **Aggregation** — Risk and finance reconciled → **Reports** — Management, board, supervisor

WHAT THE ECB REQUIRES

Swift remediation of the weaknesses identified in risk data aggregation and risk reporting.

WHAT THE ECB CHECKS

Follow-up on-site inspections are planned.

The ECB's supervisory priorities for 2027-2029, published on 19 November 2026, require banks to remedy swiftly their weaknesses in risk data aggregation and risk reporting. The topic has featured among banking supervision priorities for several years.

The ECB states that many severe supervisory measures have to be addressed in late 2026 and during 2027, and that it will carry out follow-up on-site inspections. This is not a single date: each institution has its own remediation timetable.

OUR VIEW

Findings rarely concern the reporting tool itself. They concern what happens upstream: definitions that differ between risk and finance, manual adjustments, data with no owner. Remediation is won in reference data and reconciliations, not in an additional reporting layer.

WHAT WE DO

Mapping of risk data flows, data dictionary, reconciliations between accounting and risk, automated quality controls and documentation of the audit trail.

BCBS 239 | Data quality | Reconciliations

DATA AND AI→

FURTHER READING

Official sources.

ECB, supervisory priorities 2027-2029	https://www.bankingsupervision.europa.eu/framework/supervisory-policy/html/ssm.supervisory_priorities202611.en.html
ECB, guide on risk data aggregation, May 2024	https://www.bankingsupervision.europa.eu/ecb/pub/pdf/ssm.supervisory_guides240503_riskreporting.fr.pdf
ECB, Supervision Newsletter, February 2025	https://www.bankingsupervision.europa.eu/press/supervisory-newsletters/newsletter/2025/html/ssm.nl250219.en.html

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