Banking · Dec 2027

Overhaul of EBA prudential reporting

The EBA is overhauling and simplifying prudential reporting. On 6 November 2026, it postponed the first reference date of the new requirements to December 2027. Institutions will have at least one year between publication of the texts and their application.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
Dec 2027	EBA (reporting technical standards)	ACPR, through the Banque de France portal, and ECB for large groups	Prudential supervision

INSTITUTIONS CONCERNED

- **Large banking group** (solid)
- **Mid-sized bank** (solid)
- **Private bank** (solid)
- Specialised finance (dashed)
- Public financial institution (dashed)

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

MILESTONES

The timeline of the text.

- **6 Nov 2026** — The EBA extends the implementation timetable
- **Dec 2026** — Final technical standards
- **Dec 2027** — First wave of new requirements
- **Dec 2028** — Liquidity, asset encumbrance, ESG

IN DETAIL

What is changing.

An overhaul in two waves

REFERENCE DATES

DEC 2026 — Final standards
The EBA publishes its technical standards, then the technical package in early 2027.

DEC 2027 — First wave
New requirements: stress test, operational risk losses, IFRS 9.

DEC 2028 — Second wave
Liquidity, asset encumbrance, supervisory benchmarking, ESG.

AT LEAST ONE YEAR
This is the implementation period the EBA commits to leaving after publication.

FIRST QUARTER OF 2027
Announced opening of the European register of data requests.

The overhaul covers simplifications and new modules: collateral, stress test, ESG, reporting thresholds and frequencies, IFRS 9, operational risk losses. The first reference date of the new requirements is postponed to December 2027.

The EBA announces its final technical standards for December 2026 and the technical package, meaning the data model and the taxonomy, for early 2027. It also plans to open, in the first quarter of 2027, a European register of data requests addressed to banks.

OUR VIEW

A simplification is still a change of format: templates disappear, thresholds move, frequencies change. The extra time is useful if it is used to rework data feeds and controls, not to postpone the project by a year.

THE SECOND WAVE, IN DECEMBER 2028→

WHAT WE DO

Gap analysis between current and new templates, adaptation of data feeds and controls, testing of submissions and reconciliation with accounting.

COREP | FINREP | Regulatory reporting

FINANCE ADVISORY→

FURTHER READING

Official sources.

EBA, press release of 6 November 2026	https://www.eba.europa.eu/publications-and-media/press-releases/eba-outlines-next-steps-supervisory-reporting-simplification-and-extends-implementation-timelines

Links checked on 23 November 2026.