Banking · Q2 2030

IReF, pilot phase

IReF is the future single statistical reporting framework for euro area banks. A one-year pilot phase starts in the second quarter of 2030. It precedes the first official reporting, in the second quarter of 2031.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
Q2 2030	ECB, Eurosystem	Banque de France	Statistics

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.

- **8 Jun 2026** — The ECB publishes the revised timetable
- **H2 2027** — Public consultation
- **Q2 2030** — One-year pilot phase
- **Q2 2031** — First official reporting

IN DETAIL

What is changing.

A single statistical circuit

INTEGRATED REPORTING FRAMEWORK

The bank — Granular data, reported once → **National central bank** — Collection and checks → **ECB** — Euro area statistics

SAME DEFINITIONS
A common framework replaces statistical collections currently defined country by country.

BIRD DICTIONARY
A common data dictionary describes how to produce the data required.

On 8 June 2026, the ECB published the revised timetable of the Integrated Reporting Framework (IReF). A public consultation is planned for the second half of 2027. The pilot phase lasts one year from the second quarter of 2030; the first official reporting takes place in the second quarter of 2031.

IReF will be carried by an ECB regulation directly applicable to euro area banks. It brings existing statistical collections together in a single framework, with more granular data.

OUR VIEW

2030 seems far away, but IReF requires data that are granular, dated and reconciled with accounting. This is the same foundation as BCBS 239 and the overhaul of EBA reporting. Institutions that build this foundation now will not pay three times.

THE FIRST OFFICIAL REPORTING, IN 2031→

WHAT WE DO

Gap analysis between available data and the BIRD dictionary, preparation of granular data feeds, reconciliation with accounting.

IReF | BIRD | Statistical reporting

DATA AND AI→

FURTHER READING

Official sources.

ECB press release, 8 June 2026	https://www.ecb.europa.eu/press/pr/date/2026/html/ecb.pr260608~6766ec7154.en.html

Links checked on 23 November 2026.