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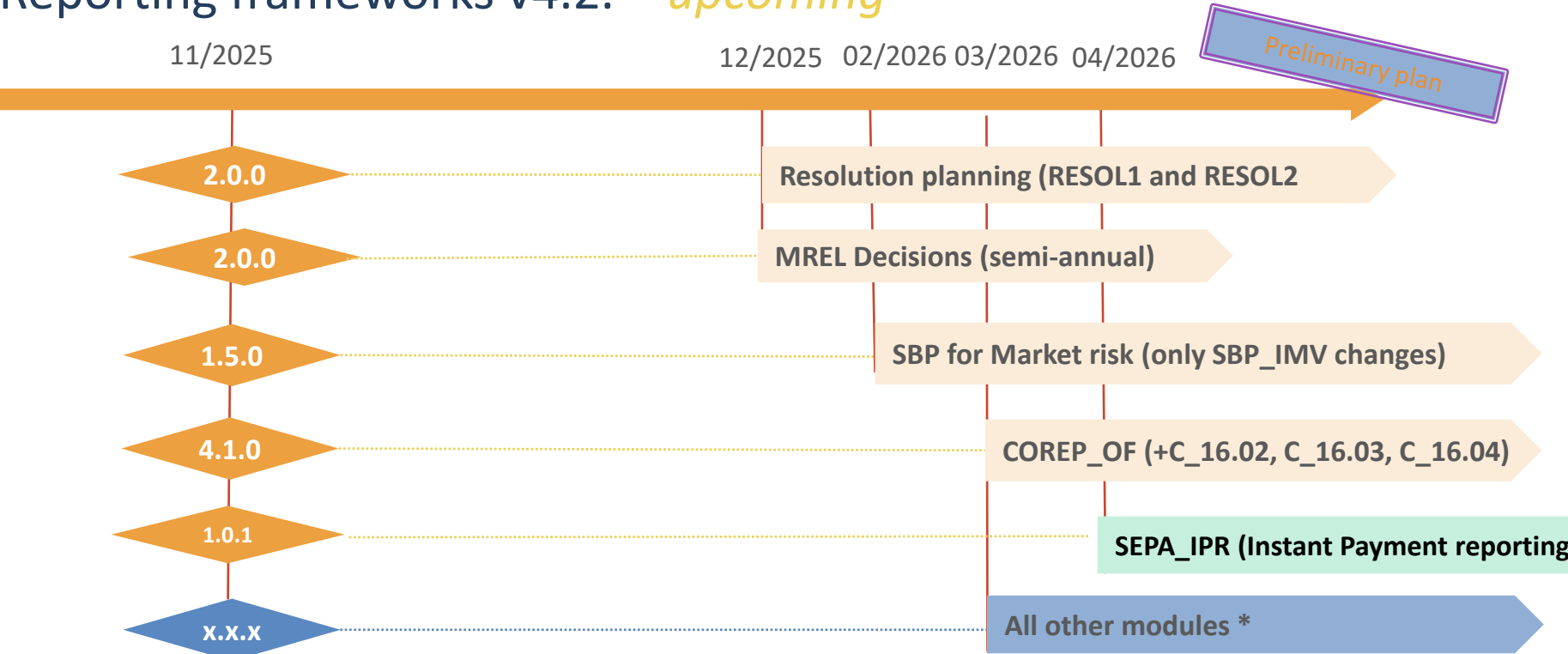
EBA Framework Releases implementation updates and xBRL-CSV reporting format adoption

XBRL France conference 2025

Reporting frameworks v4.2. – *upcoming*

11/2025   12/2025   02/2026   03/2026   04/2026

Preliminary plan

2.0.0 — Resolution planning (RESOL1 and RESOL2

2.0.0 — MREL Decisions (semi-annual)

1.5.0 — SBP for Market risk (only SBP_IMV changes)

4.1.0 — COREP_OF (+C_16.02, C_16.03, C_16.04)

1.0.1 — **SEPA_IPR (Instant Payment reporting**

x.x.x — All other modules *

Instant Payment reporting:

- First remittance date 04/2026:
  - Collect 4 reports for reference date 12/2022, 12/2023, 12/2024, 12/2025
- DORA: will not be used

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Release 4.2 : DORA

- DORA version produced in release 4.2 is only for information, not to be used

- For 2016 data collection with reference date 12/2025, DORA produced in release 4.0 should be used

- In release 4.3, a new DORA version will be produced to include possible ITS updates (if there are) and other amendments with first reference date 12/2026

Release 4.2 : modules in ITS scopes

Prudential & MREL

- COREP_OF — first reference date: 03/2026

  - Include 3 operational risk templates: C_16.02, C_16.03, C_16.04

  - Amend detected modelling errors

  - Amend validation rules

- MREL_Decisions — first reference date: 12/2025

  - Reporting frequency: annual → semi-annual

  - Update table M_20

- SBMIMV — first technical reference date: 02/2026, new table C_106.02

- SBP_RM — first technical reference date : 05/2026

Resolution (RES)

- First reference date: 12/2025

- Harmonizing reports between SRB and EBA

  - Same modules for SRB and EBA; SRB does not need to touch EBA taxonomy

  - SRB requires xBRL-CSV format from 12/2025

- Two resolution 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

Release v4.2 : Other changes

- All modules are updated using new glossary in the scope of data quality project.

- REM modules

  - Split modules for REM_BM, REM_GAP and REM_HE , one for CI and one for IF to address the identical data point issue

- New module FINREP9DP: all FINREP9 tables + FINREP DP tables

  - To help ECB to produce FINREPDP module upon FINREP9 under new taxonomy architecture v2.0

  - To save time for ECB and for institutions

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Release v4.2 :table constraints 1.0

- Table constraints specification 1.0 is applicable to DORA style CSV and is not applicable in general to property-group style CSV.

- Table constraints specification 1.0 only for open tables for property-group style CSV, where the **key dimension** has specific columns

- One table constraint rule will be used in release 4.2 to make sure key column is filled with value for each reported data point

  - Ex:

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

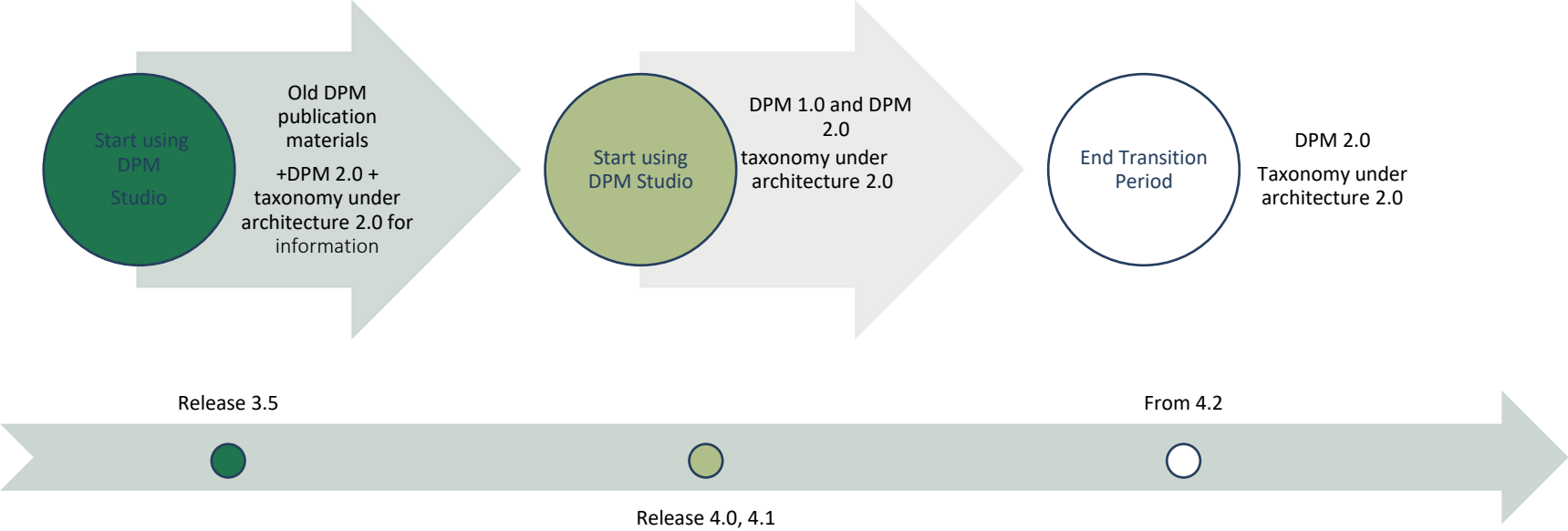# Release v4.2: Changes in full taxonomy package

- Add filing indicator taxonomy (typed dimension style) to every module entry points generated before release 3.1 in the full taxonomy package to support xBRL-CSV reporting format:

  - <xs:import namespace="http://www.xbrl.org/taxonomy/int/filing-indicators/REC/2021-02-03" schemaLocation="http://www.xbrl.org/taxonomy/int/filing-indicators/REC/2021-02-03/filing-indicators.xsd"/>

- Valid and full JSON metadata files from Full taxonomy packge in release 4.2.

  - JSON files in release 3.2, 3.1 are obsolete (built against a draft xBRL-CSV specification and using data point version ID instead of data point ID as column)

Release v4.2: Publication

- Draft version published in September 2025

- BoS version produced end October 2025

- Final version will be published around on 25/11/2025

    - DPM 2.0, taxonomy, sample instance documents, consolidated EBA validation rules…

- A hotfix could be published during week 05/01/2026 if there are important issues detected preventing data from being reported.

Recap: DPM 2.0 transition and its application plan

Start using DPM Studio

Old DPM publication materials

+DPM 2.0 + taxonomy under architecture 2.0 for information

Start using DPM Studio

DPM 1.0 and DPM 2.0 taxonomy under architecture 2.0

End Transition Period

DPM 2.0 Taxonomy under architecture 2.0

Release 3.5

From 4.2

Release 4.0, 4.1

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xBRL-CSV adoption timeline

- CSV adoption policy published in July 2025 on EBA website Reporting framework 4.2 | European Banking Authority

- xBRL-CSV reporting obligation will be moved from reference date 31/12/2025 to 31/03/2026; that means:

  - For the reports with reference dates >= 31/03/2026, all the submitted or resubmitted reports must be in xBRL-CSV format

  - For the reports with reference dates < 31/03/2026, EBA accept both xBRL-XML and xBRL-CSV report for all the submission and resubmission.

- Exception for new types of reports MICA, PILLAR3, INSTANT PAYMENT, DORA, they should always in CSV format regardless of reference dates.

EBA filing rules updates v5.7

Rule 3.1 : choice of Currency for Monetary facts

	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

- The **CCA** dimension with member **x1** was previously utilized to indicate whether a monetary data point should be reported in its **original currency** without conversion to the **reporting currency**.

- As per the **updated glossary**, the **qAEA** dimension with member **qx2000** shall now be used to indicate that a data point is to be reported in its **original currency**.

- **Rule 3.1** must be **revised and updated** to ensure full alignment with this new requirement.

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Rule 3.1 : choice of Currency for Monetary facts -> modifications

"Currency of denomination" facts:

- Implementation for xBRL-XML reports
  - currencyOfDenomination: facts whose associated context contains the eba_CA:x1 member for the CCA dimension or **the eba_qCA:qx2000 member for the qAEA dimension** MUST be expressed in units of their currency of denomination

- Implementation for xBRL-CSV reports
  - currencyOfDenomination: If a data point includes a unit dimension reference in its JSON metadata, it must be expressed in its currency of denomination."

```
"dp5489000": {
    "decimals": "$decimalsMonetary",
    "dimensions": {
        "concept": "eba_met:qAKA",
        "eba_dim_3.4:TRI": "eba_TR:x68",
        "eba_dim_4.0:qAEA": "eba_qCA:qx2000",
        "eba_dim_4.0:qLHL": "eba_qTR:qx2003",
        "eba_dim_4.0:qLNK": "eba_qAP:qx2140",
        "eba_dim_4.2:qHVV": "eba_qCS:qx2024",
        "unit": "$unit"
```

Currency dimension consistency:

- inconsistencyCurrencyUnitAndDimension: for facts that must be reported in currency of denomination, whose context also includes the dimension "Currency with significant liabilities" (CUS) or dimension "Currency in which the transaction / contract is denominated" (CUA), the currency of the fact (i.e. unit) MUST be consistent with the value given for this dimension.

Extra rules for xBRl-CSV: rule 1 (not changed)

- "Decimals suffix" feature (e.g. 78920030d-4 in a monetary cell) MUST not be used, decimal information must be provided via parameters.csv file.

decimalsMonetary	-3
decimalsPercentage	4
decimalsDecimal	2

Extra rule 2 (modified in v5.7)

- The first row in a CSV table is the header row. Each cell in the header row MUST NOT be empty, and all the columns defined in the relevant JSON metadata file must be present.

  - Examples of header row not allowed:

    - datapoint, ,factValue

    - datapoint, factValue,

  - Example: In *c_106.01.json*, 7 columns are defined: datapoint, factValue, RFA, RFB, RFS, RIB, and unit. All of these must be present in the *c_106.01.csv* file.

    The example below is not allowed because the unit column is missing:

    - datapoint, ,factValue, qRFI, RFB, RFS, RFA, RIB

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Extra rule 3 (not changed)

- Each row MUST contain the same number of fields throughout the file.

  - Examples of cases not allowed:

        datapoint, factValue

        dp12345

  Or   datapoint, factValue

        dp12345, 789140,

Extra rule 4 (new added rule)

- Key column must be filled with value for each reported fact

  - When a data point is reported with a fact value, the key column must contain a value. This rule could alternatively be enforced through a table-level constraint.

  - Ex: CUS is not reported for dp249272, this is not allowed:

    datapoint, factValue,CUS

    dp249272, 65576,

Extra rule 5 (new added rule)

- Special values are not allowed to be reported as fact value and key value: ex: #empty, #none, #nil, and the values started with #

    - Ex: one of data point value is #empty , this is not allowed

        datapoint, factValue

        dp12345, #empty

Thank you!

Floor 24-27, Tour Europlaza
20 Avenue André Prothin
92400 Courbevoie, France

Tel: +33 1 86 52 70 00
E-mail: info@eba.europa.eu

https://eba.europa.eu/