Downloaded from Blogs on 17.10.2026 07:26h

Regulatory Blog

By PwC Deutschland | 02. Juni 2025

Navigating the New Pillar 3 Data Hub: Insights and Onboarding Strategies

All institutions in scope should be positioned to submit their respective Pillar 3 reports by the end of 2025 or early 2026.

Downloaded from Blogs on 17.10.2026 07:26h

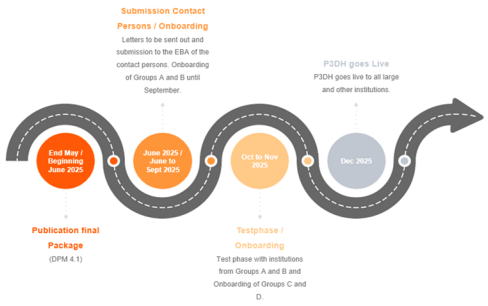
On 22 May 2025, the European Banking Authority (EBA) published its **onboarding plan for the EBA Pillar 3 Data Hub** on its website for large and other institutions. This onboarding plan describes EBA's specific next steps regarding the onboarding process and the timeline for submitting Pillar 3 reports to the data hub.

Our **initial blog** discussed the EBA's release of the final draft Implementing Technical Standards (ITS) for the Pillar 3 Data Hub for large and other institutions, focusing on enhancing transparency and comparability within the European banking sector. Building on this, we now explore the EBA's operational **onboarding plan** for affected institutions, detailing the steps and support available to ensure a smooth transition to the Pillar 3 Data Hub platform.

The P3DH process includes **5 steps** to onboard institutions:

1. Competent Authorities submit the Bank's representative contacts to the EBA
2. The EBA submits a letter to each institution to request the needed information of the contact persons
3. Submission of the verified list of contact persons by institutions. Detailed guidance will be provided to institutions in the letter to ensure the transmission of information is securely performed
4. Initiation of manual onboarding process and new user account for contact persons by the EBA
5. An invitation letter with login details will be sent by the EBA to the institutions

For **Large** and **Other institutions**, EBA also published an overall timeline for the first implementation of the P3DH:



The onboarding of the institutions is scheduled to be completed by the end of November 2025. Within this phased approach, institutions in the initial groups might be able to submit information earlier. However, all institutions in scope should be positioned to submit their respective Pillar 3 reports by the **end of 2025 or early 2026**. As outlined in the final draft ITS, during the transitional period, institutions can fulfill their Pillar 3 obligations as usual, publishing on their own websites according to the usual timeline, without the need to wait for submission to the Pillar 3 Data Hub. This results in an indirect shift in submission to Pillar 3 Data Hub, requiring institutions to maintain their current disclosures until the go-live. Subsequently, institutions will provide Pillar 3 information to the Pillar 3 Data Hub according to the timeline specified.

For small and non-complex institutions (SNCI), the ITS for the Pillar 3 Data Hub, which sets out the

Downloaded from Blogs on 17.10.2026 07:26h

procedure for submitting data to the EBA as well as the deadlines, is still pending.

On 28 May 2025, the EBA complemented the already published information on the Pillar 3 Data Hub with the release of the **final technical package for version 4.1 of its reporting framework**. In addition to new reporting guidelines on MiCAR reporting, the updated reporting package now includes the Pillar 3 templates as specified in the Implementing Technical Standards (ITS) on Pillar 3 disclosures.If you would like to learn more, we highly recommend you to watch our deep dive **video on YouTube** on the Pillar 3 Data Hub. Join our experts as they explore the key aspects of the new ITS including the challenges for the direct submission of Pillar 3 reports. They also address submission deadlines, IT, data quality and meeting the stringent regulatory requirements.

Do you have questions about the new requirements for the Pillar 3 Data Hub? Contact us! We leverage our in-depth expertise to support you through the implementation process. Please do not hesitate to reach out!

Get ongoing updates on the topic via regulatory horizon scanning in our research application, PwC Plus. Read more in our "**Services and Offerings**" section.

To further PwC Blogs

Schlagwörter

Bankenaufsicht (Europäische und Internationale Organisationen), Basel III, Capital Requirements Directive (CRD VI), Capital Requirements Regulation (CRR III), Compliance, Credit Risk, Credit Valuation Adjustment (CVA), ESG, Framework, Meldewesen - Banken, Risk Management Banking, Schattenbank, Sustainability Risk, Sustainable Finance (SF), leverage ratio

Kontakt

Martin Neisen
Frankfurt am Main
martin.neisen@pwc.com

Christoph Himmelmann
Frankfurt am Main
christoph.himmelmann@pwc.com