

## Regulatory Blog

By PwC Deutschland | 05. Februar 2026

# Pillar 3 Data Hub: from launch to integration

**The EBA's Pillar 3 Data Hub (P3DH) went live by the end of January 2026.**

With the P3DH now fully operational, the focus for institutions is shifting from preparation to integration into existing reporting and governance frameworks.



(Source: EBA, <https://edap-public.eba.europa.eu/ExternalLinks/index?id=Mg==&rhversion=20260121164608-2>)

The P3DH establishes a central repository for institutions' Pillar 3 disclosures, replacing the previously fragmented landscape of bank-specific publications. Market participants, supervisors and other stakeholders can now access Pillar 3 information in a more standardised, searchable manner.

This step follows EBA's Workshops to prepare the institutions for the go-live and marks the end of EBA's published onboarding plan. Read more on **EBA's onboarding plan** and the **workshops** in **our latest blog posts on P3DH** from **2 June 2025** and **11 December 2025**.

A very first review of the live platform already illustrates the intended direction. Users are offered a **structured access point** to all Pillar 3 reports, with the possibility to filter by institution, country, reference date, and report type. In addition to viewing the uploaded disclosure documents, the platform provides download options both for full reports and – for selected templates – in a machine-readable format, thereby enabling more granular analysis and reuse of data. The design also supports a historical perspective, allowing users to trace developments and changes over time and to analyse institutions' disclosures across multiple periods within a single environment.



(Source: EBA, <https://edap-public.eba.europa.eu/Report/index/MTE1?rhversion=20260121164608-2>)

The **EBA ITS (EBA/ITS/2025/01)** adopted in February 2025 set out the basic mechanisms for transmission to the data hub, in particular the separation of quantitative XBRL-csv submissions from qualitative disclosures in machine-readable PDF, each organised in defined ZIP modules and subject to strict naming

conventions. We illustrated the relevant implications in our [blog post on the ITS on 27 February 2025](#).

Type of data	All quantitative data + accompanying explanation (the mapping is irrelevant)	Qualitative data PDF report (qualitative + quantitative data + written confirmation)
Art of Formats	XBRL csv	PDF in machine-readable format (e.g. no screenshots)
Submission specifications	One .zip file per module	A .zip file that is treated as a separate module
Subsequent submissions	<ul style="list-style-type: none"> <li>Subsequent submission is per .zip file and module</li> <li>Subsequently submitted files replace the previously submitted files</li> </ul>	
Naming convention and other specifications	<ul style="list-style-type: none"> <li>Conventions and rules set out in the EBA submission rules</li> <li>The EBA submission rules will be updated to include more specifications on naming conventions and other technical details (PDF submissions, naming conventions, etc.)</li> </ul>	
Language	The XBRL taxonomy is defined in English, accompanying explanations can be provided in the local language	PDF reports can be submitted in the local language, English, or both languages
Currencies	<ul style="list-style-type: none"> <li>National currencies can be used if necessary, these must be marked accordingly</li> </ul>	

## Looking ahead, what does it mean for your Institution?

Building on these, we will take a broader view on the future of regulatory reporting – including the implications of the Pillar 3 Data Hub – at our conference:

### “Regulatory Reporting of the Future” on 24 February 2026

The event offers a unique chance to connect with peers, take part in dedicated breakout sessions and engage in inspiring discussion on how institutions can leverage on enhanced transparency with automated benchmarks.

Further information on what you can expect and how to register can be found [here](#).

We look forward to discussing how institutions can strategically position themselves in this evolving reporting environment and leverage initiatives such as the Pillar 3 Data Hub in a targeted manner.

Do you have questions about the new requirements for the Pillar 3 Data Hub or specific challenges facing your institute? Do you need help with XBRL conversion or testing the EBA mapping with xbrl conversion from your current solution? Contact us! We leverage our in-depth expertise to support you through the implementation process. Please do not hesitate to reach out or visit us at our conference in Frankfurt am Main!

Get ongoing updates on the topic via regulatory horizon scanning in our research application, PwC Plus. Read more about the opportunities and offerings [here](#).

### To further PwC Blogs

#### Schlagwörter

[Bankenaufsicht \(Europäische und Internationale Organisationen\)](#), [Basel III](#), [Capital Requirements Directive \(CRD VI\)](#), [Capital Requirements Regulation \(CRR III\)](#), [ESG](#), [Meldewesen - Banken](#), [Regulatory Reporting](#), [XBRL](#)

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