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Regulatory Blog

By PwC Deutschland | 05 February 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.

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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

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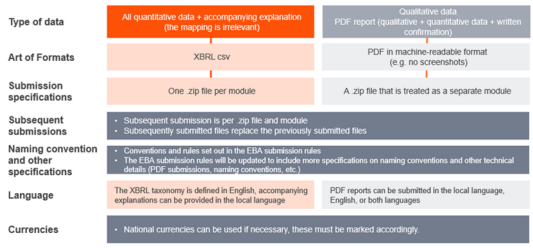
conventions. We illustrated the relevant implications in our **blog post on the ITS on 27 February 2025**.



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 in our "**Services and Offerings**" section.

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Keywords

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