



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Simplification of SSM supervisory reporting

Supervisory Reporting
Conference

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Paolo Poloni
Banking Supervision Data Division

Overview

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Introduction

Supervisory reporting burden originates from three main frameworks.



- This presentation focuses on the ECB activities to monitor and control the reporting burden for SIs arising from SSM additional reporting. The other two frameworks fall under the EBA remit.
- The ECB activities are aligned with similar EU initiatives by the EU Commission and the EBA, in line with its ongoing commitment to minimise the reporting burden.

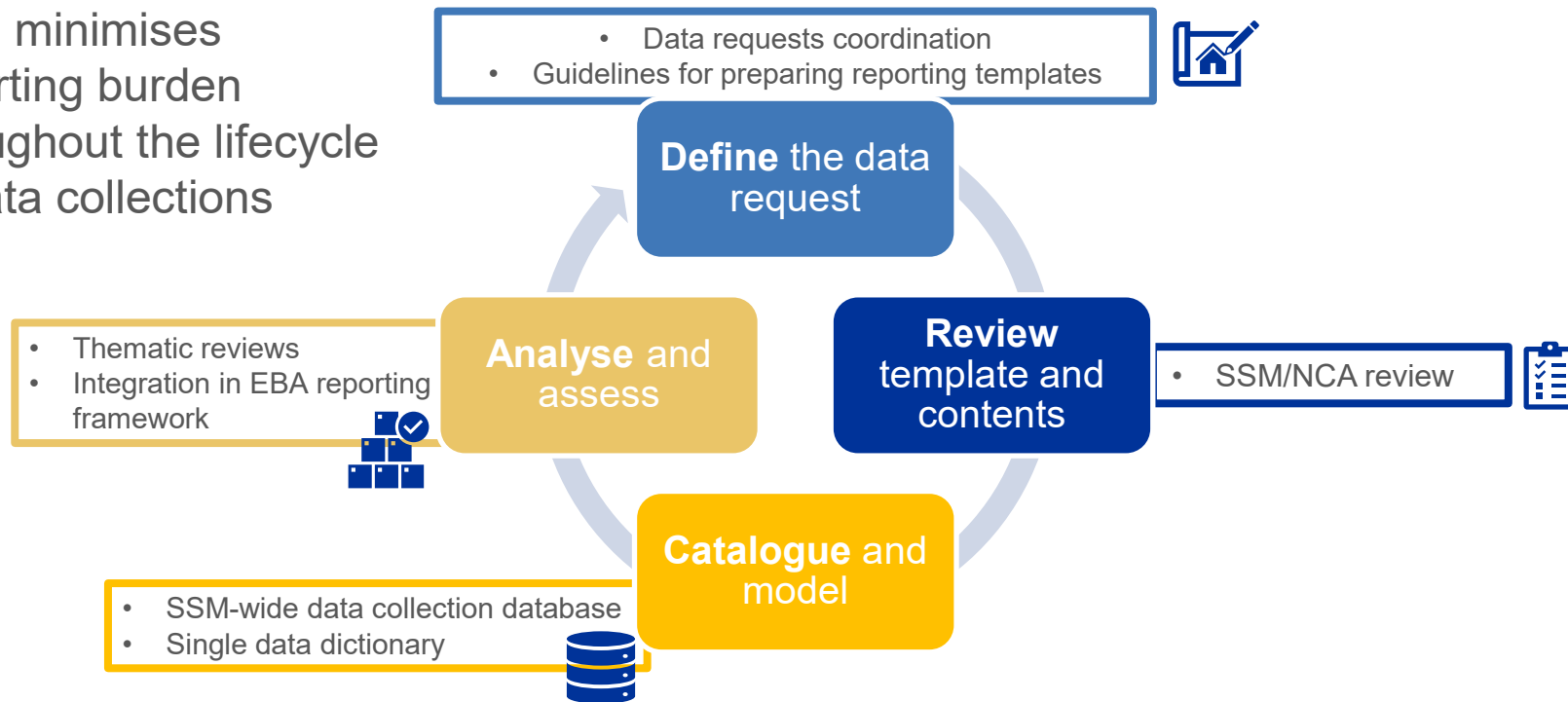
Introduction

There are broader EU initiatives to monitor and manage reporting burden.

- Recommendation #18 of the EBA cost of compliance (CoC) report ([link](#)) is for the “*EBA to maintain a simple repository of ad hoc requests that stakeholders could consult before making their own requests*”. R18 also acknowledges that “*there are already practical experiences with such repositories of ad hoc information exchange set up by the competent authorities (e.g. SSM) that can be explored for this purpose.*”
- As part of the EU “[better data sharing](#)” proposal ([link](#)), Authorities shall regularly review reporting requirements, remove any redundant or obsolete ones and reduce their costs, as well as to consider reusing already collected data instead of requesting additional data. The EC has acknowledged that “*the ECB has in place an SSM-wide database of data collections and a process to review new reporting requirements, with this objective in mind.*” ([link](#))

Introduction

SSM minimises reporting burden throughout the lifecycle of data collections



Process to review new SSM horizontal reporting requests

Peer review process for ECB new or amended horizontal (> 5 banks) data requests ensures that data requests to banks are efficient, effective, structured, fit for purpose and proportionate

Recommendations during review process improve the final package

- More clarity: streamlined templates, improved reporting instructions, validation rules
- Independent review of templates for quality assurance
- Learning by doing - constant improvement of review process

Clear instructions available for template developers

- Industry consultations
- Escalation to senior management/SSM Chair in case of complex requests

SSM-wide data collection database

- Inventory of recurring and one-off **micro-prudential** requests sent to Significant Institutions, currently hosting ca. 500 active collections
- Metadata and empty templates for data collections



- Updated **semi-annually**
- The database helps producing the lists of upcoming data collections, shared with the banks via the simplified Supervisory Examination Programme **(SEP) exercise: banks are expected to confirm that the list is correct!**

NCA Horizontal functions

ECB Horizontal functions

JSTs

A data collection database helps controlling the reporting burden

Users can **search, view and export information** from the database, and review available information before issuing a new data request

Users update the database via the semi-annual maintenance rounds and actively **inform DG-S/SUP** of changes in the database



SSM-wide data collection database

Data requests originate from different users:

JST



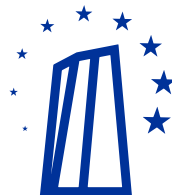
- Collections addressed to a **single bank or banking group** by a JST
- **Highly individualised** and specific with limited number of datapoints
- Half of data collections in the database stem from JSTs

NCA Horizontal



- Collections addressed to a group of banks **by an NCA**
- Relatively specific requests

ECB Horizontal



- Collections addressed to **some/all SSM SIs by ECB**
- Requests of different sizes for horizontal analysis
- **Subject to HRR process**

External

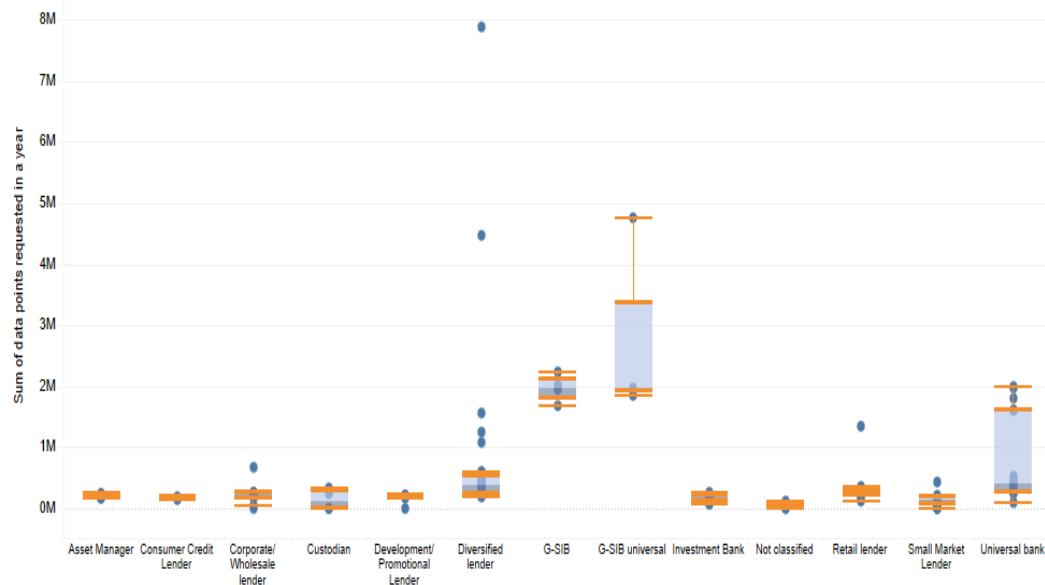


- Collections addressed to **some/all SSM SIs by an external stakeholder** (EBA, BCBS, etc)
- Often EU legislation (EBA)

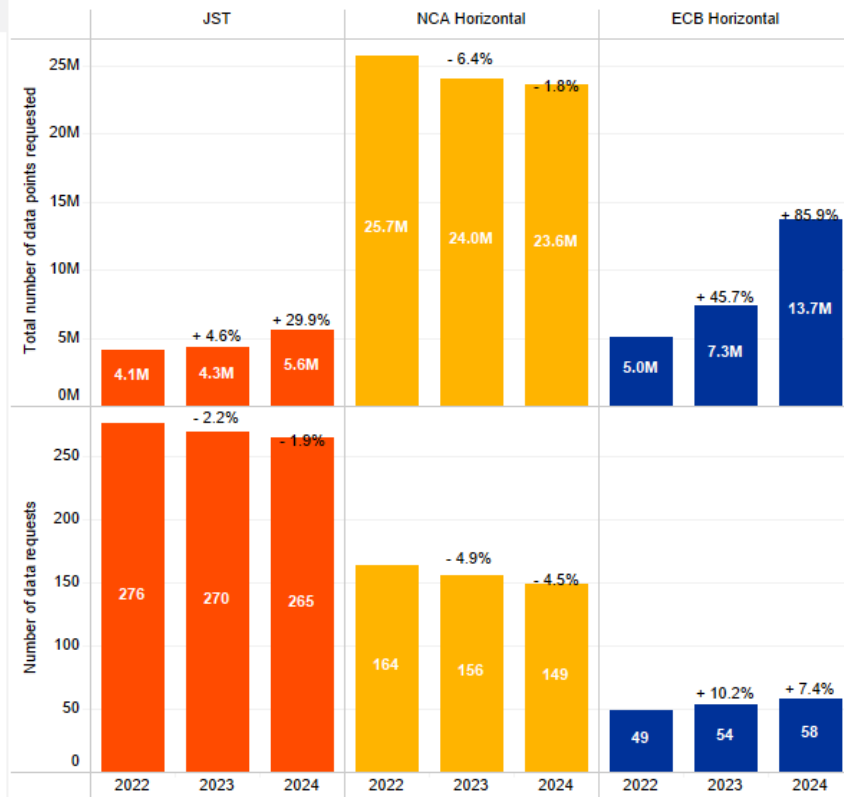
SSM-wide data collection database

Database enables further analysis on reporting burden (examples):

Number of data points requested to banking group in 2024, broken down by Business model

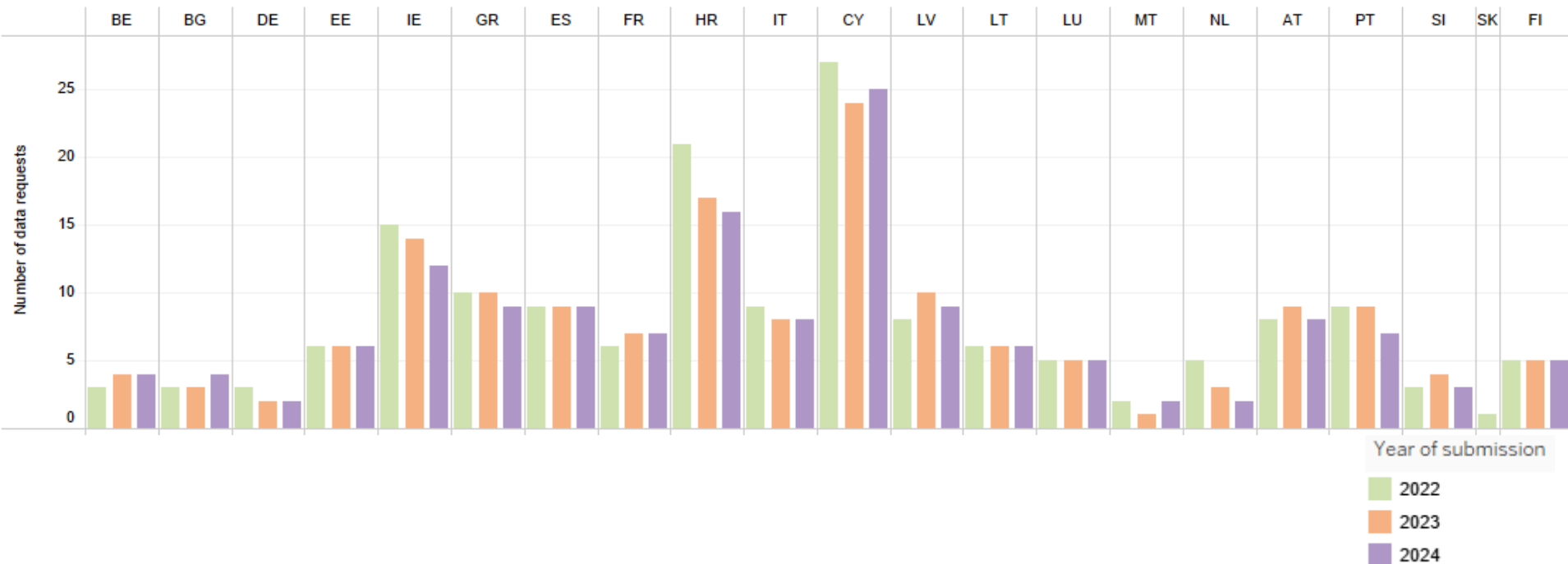


Total number of data points and data requests per year by requestor



SSM-wide data collection database

Number of data requests by requesting NCA



SSM-wide data collection database

The database serves as input for the simplified SEP. The simplified SEP

- provides a tentative outline of the main planned supervisory activities (off-site and on-site) that require the institutions' direct involvement
- is shared with banks twice a year
- includes a list of upcoming SSM data collections sourced from the database (see example below)

2025 Planned Data Collections

Name of the bank

JST code

This document is provided for general information purposes only. The supervisory data collections listed therein are not exhaustive and may change as necessary without prior notice.

SSM-wide data collections in 2025

Name of Data Collection	Requester	Frequency	Submission (Month)	Submission (Quarter)	Requested before 2025?	No. of Submissions
Data collection on SRT performance	ECB Horizontal	Half-yearly	3; 9	Q1; Q3	Yes	2
Data request for SSM Stress Test - ECB QA templates	ECB Horizontal	Biennially	3	Q1	Yes	1
FX Settlement reporting	ECB Horizontal	Half-yearly	6; 12	Q2; Q4	Yes	2
IT Risk Questionnaire	ECB Horizontal	Yearly	2	Q1	Yes	1
Management Report on Data Governance and Data Quality	ECB Horizontal	Yearly	3	Q1	Yes	1
Regulatory Backtesting - Market Risk	ECB Horizontal	Quarterly	1; 4; 7; 10	Q1; Q2; Q3; Q4	Yes	4
SSM Joint Liquidity Template	ECB Horizontal	Yearly	11; 12	Q4	Yes	5

Benefit for supervised entities


Transparency

Focused assessment of data collection templates


The focused assessment is used to assess “need to have” vs. “nice to have”

Scope: Data collections on Business Model (BM) and Capital Adequacy (CA)

Aims: to improve standardization, harmonisation, consolidation; to decommission least used data requests



Methodology requires templates analysis, concepts decomposition, alignment with common definitions and format structure
Exchange with data owners, via interviews



Output: report with findings + individualised recommendations for every active SSM data collection requester

Focused assessment of data collection templates

Observations

Possible duplicate data points with ITS

Frequency deviating from ITS:

- Selected ITS concepts requested on (mainly) monthly basis
- Mix of monthly, quarterly and projected data

Line items deviating from ITS:

- Higher aggregation
- Different breakdowns, e.g. in business lines
- Different projections

Possibly outdated regulatory references

Different requests with similar format and possible duplicate requests

Recommendations

Reassess the rationale behind requesting information

- Reuse existing ITS templates with greyed out cells
- Use ITS naming convention/data point references
- Prepopulate duplicated data points

- Use (pre)populated templates
- Perform calculations instead of requesting the figures
- Provide mapping to ITS
- Use Standardised template

Update data collections as needed, e.g. removing/correcting outdated references

Provide proposals for standardised templates

Summary and conclusions

- The SSM is committed to avoid duplications, harmonise, streamline existing SSM data collections and move horizontal stable collections into the EBA framework when sufficiently stable.
- The SSM-wide Data Collection Database helps avoiding data duplicates, streamlining or decommissioning outdated data requests and checking if “need to have” still applies.
- The database is used to prepare the list of upcoming data requests in the simplified SEP exercise. Banks are expected to confirm the information received via this exercise.
- The [EBA CoC](#) recommendation #18 envisaged to setup a repository of ad-hoc data collections at EU level to monitor the overall reporting burden and avoid duplicated reporting – the SSM repository was considered as good practice/starting point.
- The EU [“better data sharing” proposal](#) aims at improving the re-use of existing information already reported to authorities, to enforce the report once principle. Practical implementation aspects will be addressed.

Thank you!

Questions or observations?