

Press release

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ECB announces main milestones for roll-out of Integrated Reporting Framework

- Eurosystem outlines main milestones for implementation of Integrated Reporting Framework (IReF)
- One-year pilot phase starting in second quarter of 2030, with official IReF reporting to commence in second quarter of 2031
- Timelines subject to adoption of IReF Regulation, pending outcome of public consultation in second half of 2027

The European Central Bank (ECB) today announced the Eurosystem's main milestones for the Integrated Reporting Framework (IReF) programme, which aims to harmonise statistical reporting across euro area banks. The IReF will not only consolidate statistical reporting requirements into a single standardised reporting framework that is directly applicable to banks resident in the euro area, but it will also create a solid basis for further data integration activities in the European Union (EU). Over the long term, this will further reduce the reporting burden on banks.

The key milestones outlined below reflect the Eurosystem's commitment to implement the IReF smoothly and effectively for all stakeholders. These measures take into account the current geopolitical developments by relying more heavily on EU-based technology solutions to strengthen Europe's digital sovereignty. This will include implementing the IReF within a European cloud.

- 1) First, there will be a public consultation on the draft IReF Regulation, which is planned for the second half of 2027 and will help shape the final legislative proposal.
- 2) Second, during a one-year pilot phase starting in the second quarter of 2030, reporting agents will be invited to test their ability to fulfil the new IReF data reporting requirements. This testing phase will support the technical and operational preparations of both reporting agents

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and the Eurosystem, ensuring that structural problems are resolved in time for the first official transmission.

- 3) Third, the first official reporting of IReF data will start in the second quarter of 2031. There will be an initial one-year parallel reporting phase, during which the reporting of existing statistical data within the scope of the IReF will continue alongside IReF reporting.

With a view to ensuring a constructive dialogue during the ongoing implementation phase, the banking industry will receive key information on the IReF reporting requirements ahead of the public consultation on the draft IReF Regulation.

A comprehensive plan for the implementation of the IReF Regulation, including additional methodological and technical details, is currently being prepared. This implementation plan will set out how the individual national collection frameworks will evolve as a result of the IReF. It will ensure a seamless and detailed implementation of the new framework, and clarify how the residual country-specific requirements will be modelled to be consistent with the IReF requirements.

The IReF is a first tangible step in the integration of statistical, prudential and resolution reporting in the EU, which is being coordinated by the Joint Bank Reporting Committee (JBRC). Preparatory work on a common data dictionary in cooperation with representatives of the banking industry began in the fourth quarter of 2025. At the same time, the JBRC is working on defining a long-term strategy for the broader European integrated reporting system and prioritising concrete workstreams.

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