

Press release

12 September 2025

ECB Governing Council amends ECB FINREP Regulation to strengthen supervisory assessment of credit risk

- Regulation (EU) 2015/534 on reporting of supervisory financial information amended to strengthen supervisory assessment of credit risk and Supervisory Review and Evaluation Process for less significant institutions
- Nine additional data points incorporated into the FINREP data point reporting framework, with a first reporting reference date of December 2025
- Corresponding taxonomy for supervisory financial reporting data points to be published by end of September 2025

On 9 September 2025 the Governing Council of the European Central Bank (ECB) adopted an [amendment](#) to Regulation (EU) 2015/534 on reporting of supervisory financial information (ECB FINREP Regulation)¹ and its [annexes](#) to incorporate nine additional data points² into the FINREP data point reporting framework. The inclusion of these additional data points will further support the supervisory assessment of credit risk and allow the revised methodology for the [Supervisory Review and Evaluation Process for less significant institutions](#) (LSIs) to be applied to all LSIs.

The ECB FINREP Regulation applies a [stringent proportionality regime](#) and extends the requirement to report certain financial information to institutions that do not fall within the scope of the European Banking Authority's implementing technical standards on FINREP³, which is limited to banking groups applying International Financial Reporting Standards. In particular, owing to this proportionality

¹ [Regulation \(EU\) 2015/534 of the European Central Bank of 17 March 2015 on reporting of supervisory financial information \(ECB/2015/13\) \(OJ L 86, 31.3.2015, p. 13\).](#)

² Specifically: {F18;r0070,r0191,r0221;c0030,c0055} and {F19;r0070,r0191,r0221;c0020}.

³ [Commission Implementing Regulation \(EU\) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation \(EU\) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation \(EU\) 2021/451 \(OJ L, 2024/3117, 27.12.2024\).](#)

principle, a number of LSIs are subject to the FINREP data point reporting framework, which requires them to submit only a subset of data points using a smaller set of FINREP templates.

The amended ECB FINREP Regulation is expected to be published in the Official Journal by the end of September 2025 and will be applicable to the LSIs under the FINREP data point reporting framework with a first reporting reference date of December 2025. The corresponding [taxonomy](#) for supervisory financial reporting data points (SFRDP) is also expected to be published on the ECB's website by the end of September 2025.

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