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Single Resolution Board

DECISION OF THE SINGLE RESOLUTION BOARD

Date	09/09/2026
Title	**Data formats, representations, related additional assurance requirements and guidance for institutions reporting information required for the purpose of the calculation of the 2027 ex-ante contributions to the Single Resolution Fund**
Reference	**(SRB/ES/2026/41)** **(Only the English text is authentic)**

THE SINGLE RESOLUTION BOARD,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010[1] (hereinafter "**Regulation (EU) No 806/2014**"),

Having regard to Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council[2] (hereinafter "**Directive 2014/59/EU**"),

Having regard to Council Implementing Regulation (EU) 2015/81 of 19 December 2014 specifying uniform conditions of application of Regulation (EU) No 806/2014 of the European Parliament and of the Council with regard to the ex-ante contributions to the Single Resolution Fund[3] (hereinafter "**Council Implementing Regulation (EU) 2015/81**") and, in particular, Recital 12 and Article 6 thereof, and

Having regard to Commission Delegated Regulation (EU) 2015/63 of 21 October 2014 supplementing Directive 2014/59/EU of the European Parliament and of the Council with regard to ex-ante contributions to resolution financing arrangements (hereinafter "**Commission Delegated Regulation (EU) 2015/63**")[4] and, in particular, Article 14(6) thereof,

Whereas

[1] OJ L 225, 30.7.2014, p. 1.
[2] OJ L 173, 12.06.2014, p. 190.
[3] OJ L 15, 22.01.2015, p.1.
[4] OJ L 11, 17.1.2015, p. 44.

I. Legal Framework

(1) According to Article 69(4) of Regulation (EU) No 806/2014, if, after the initial period referred to in paragraph 1, the available financial means diminish below the target level specified in that paragraph, the regular contributions calculated in accordance with Article 70 of Regulation (EU) No 806/2014 must be raised until the target level is reached.

(2) According to Article 70(1) of Regulation (EU) No 806/2014, the individual contribution of each institution must be raised at least annually and shall be calculated pro-rata to the amount of its liabilities (excluding own funds) less covered deposits, with respect to the aggregate liabilities (excluding own funds) less covered deposits, of all of the institutions authorised in the territories of all of the participating Member States.

(3) According to Article 6 of Council Implementing Regulation (EU) 2015/81, the Single Resolution Board ("**SRB**" or "**Board**") must set out the data formats and representations to be used by the institutions to report the information required for the purpose of calculating contributions in order to enhance the comparability of the reported information and the effectiveness of processing the information received.

(4) According to Article 14(1) of Commission Delegated Regulation (EU) 2015/63, institutions must provide the resolution authority with the latest approved annual financial statements available before 31 December of the year preceding the contribution period[5].

(5) According to Article 14(2) of Commission Delegated Regulation (EU) 2015/63, institutions must provide the resolution authority at least with the information referred to in Annex II to Commission Delegated Regulation (EU) 2015/63 at individual entity level.

(6) According to Article 14(5) of Commission Delegated Regulation (EU) 2015/63, where the information or data submitted to the resolution authorities is subject to updates or corrections, those updates or corrections must be submitted to the resolution authorities without undue delay within the time limit laid down in Article 17(5).

(7) According to Article 17(5) of Commission Delegated Regulation (EU) 2015/63, the time limit to submit requests for restatements or revisions starts running on the date on which resolution authorities notified the decision determining the annual contribution to the institution in question pursuant to Article 13(1) and (2) and shall expire on 31 January of the year following the fourth contribution period after the contribution period in which that decision was notified.

(8) According to Article 14(6) of Commission Delegated Regulation (EU) 2015/63, institutions must submit the information referred to in Annex II to Commission Delegated Regulation (EU) 2015/63 in the data formats and representations specified by the resolution authority.

(9) According to Article 17(3) of Commission Delegated Regulation (EU) 2015/63, where the information submitted by the institutions to the resolution authority is subject to restatements or revisions, the resolution authority shall adjust the annual contribution in accordance with the updated information upon the calculation of the annual contribution of that institution for the following contribution period.

(10) According to Article 34 of Regulation (EU) No 806/2014, the Board may, through the national resolution authorities ("**NRAs**") or directly, after informing them, making full use of all of the information available

[5] As stipulated in Recital 8 of Council Implementing Regulation (EU) 2015/81, in accordance with Article 5(1) of Regulation (EU) No 806/2014, the SRB is considered, for the application of that Regulation and of Directive 2014/59/EU, to be the relevant national resolution authority where it performs tasks and exercises powers which are to be performed or exercised by the national resolution authorities pursuant to those legal acts. Therefore, the SRB should also be considered to be the resolution authority for the purpose of the application of Commission Delegated Regulation (EU) 2015/63. The provisions set out in that Delegated Regulation apply to the SRB when performing the tasks and exercising powers set out in this Regulation.

to the European Central Bank ("**ECB**"), or to the national competent authorities ("**NCAs**"), require provision of all of the information necessary to perform the tasks conferred on it by this Regulation.

(11) According to Article 31a(2) of Regulation (EU) No 806/2014, the Board shall request information from any of the other authorities that have obtained that information, instead of requesting it directly from financial institutions, provided that the Board is entitled to obtain that information pursuant to Union law. The first subparagraph shall be without prejudice to the powers of the Board to obtain the requested information from financial institutions where the other authority is unable to share the information, where urgent action is needed or where obtaining the information directly from financial institutions is necessary for the performance of the Board's tasks pursuant to Union law.

II. Legal and economic assessment

(12) Pursuant to Article 6 of the Council Implementing Regulation (EU) 2015/81, the SRB defines, while taking into account the comments and suggestions received from institutions and NRAs[6] during the preceding cycles, the data formats and representations to be used by institutions to report the data required for the calculation of 2027 contributions.

(13) Institutions' reporting obligations for the purpose of the 2027 contribution cycle are relatively stable, compared to the previous cycle. However, a few recent amendments to the legal framework led to the following changes: (i) the repeal of the risk indicator "Own funds and eligible liabilities held by the institution in excess of MREL" [7]; (ii) the introduction of new modalities for the calculation of certain investment firms' contribution [8]; and (iii) the strengthening of data exchange obligations among EU institutions and national authorities, with the aim to reduce institutions' reporting burden [9].

(14) The present decision takes into account and implements the above amendments. In particular, the data formats and representations necessary for the reporting by certain investment firms within the scope of Article 1(5) of Commission Delegated Regulation (EU) 2026/440, are included in this decision.

(15) Pursuant to Article 31a of Regulation (EU) No 806/2014, the Board assessed which of the ca. 150 datapoints required to calculate 2027 contributions were already available to other EU and national authorities. The Board found that ca. 60 data points[10] ("**Sourced Data**") were available, albeit not for all institutions. The Board further assessed whether and how the Sourced Data could be used technically for the calculation, considering the need to combine data from different sources and formats in the calculation tool. The Board concluded that such operation could only be performed manually implying non-mitigatable operational risks. Therefore, the Board considered requesting the data directly from institutions as necessary for the performance of the determination of contributions to the SRF, as per the second sub-paragraph of Article 31a of Regulation (EU) 806/2014.

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6 On 10 July 2026, the SRB shared with the NRAs the draft data formats and representations for the 2027 contribution period.

7 Article 1(2)(a) of Commission Delegated Regulation (EU) 2026/440 of 24 February 2026 amending Delegated Regulation (EU) 2015/63 as regards the calculation of the contributions of certain institutions, the deletion of a risk indicator and procedural modifications (OJ L 440, 3.6.2026, p.1.), in fact, repealed point (a) paragraph 2 of Article 6 of the Commission Delegated Regulation (EU) 2015/63, with effect as of 1 January 2026.

8 Article 1(5) of Commission Delegated Regulation (EU) 2026/440 of 24 February 2026 amending Delegated Regulation (EU) 2015/63 as regards the calculation of the contributions of certain institutions, the deletion of a risk indicator and procedural modifications (OJ L 440, 3.6.2026, p.1.), in fact, introduced Article 11a in Commission Delegated Regulation (EU) 2015/63, setting forth new modalities to determine certain investment firms' contributions.

9 Article 5 of Regulation (EU) 2025/2088 of the European Parliament and of the Council of 8 October 2025 amending Regulations (EU) No 1092/2010, (EU) No 1093/2010, (EU) No 1094/2010, (EU) No 1095/2010, (EU) No 806/2014, (EU) 2021/523 and (EU) 2024/1620 as regards certain reporting requirements in the fields of financial services and investment support (OJ L, 2025/2088, 21.10.2025), in fact, introduced Article 31a in Regulation (EU) No 806/2014. Paragraph 2 of the latter provision requires, among others, the SRB to seek information already available to other authorities before requesting it from institutions, unless the other authorities are unable to share the information, urgent action is needed, or obtaining the information directly from financial institutions is necessary for the performance of the Board's tasks pursuant to Union law.

10 This analysis identified that 60 datapoints ("**Sourced Data**") – including common reporting (COREP) and financial reporting (FINREP) data, solo-waiver status indicators, group perimeter data, risk profile indicators at solo level and master data – are already collected by other EU authorities.

(16) The data formats and representations shall be specified in a way that enhances the comparability of the reported information and the effectiveness of processing the information received. In this regard, it is of utmost importance that the calculation of contributions is done on the basis of reported data that meets certain minimum criteria in terms of availability, quality and harmonisation. This is particularly important taking into account that the calculation is a distribution model based on comparisons between institutions and requires high quality and comparable data. In accordance with Article 4 of Commission Delegated Regulation (EU) 2015/63, the calculation of the contributions is based on data provided by the institutions pursuant to Article 14 of that Delegated Regulation. This Article requires that institutions provide to the SRB at least the data points set out in Annex II to the Commission Delegated Regulation (EU) 2015/63. In addition, given that this Annex II does not contain all the data required for the determination of the risk indicators of Risk Pillar IV ("Additional risk indicators determined by the resolution authority") and that these indicators are to be further specified by the resolution authority, the SRB has to determine the data to be reported to be used for the applicable sub-indicators.

(17) The SRB monitors the availability and reliability of the data required for the calculation of contributions and implementation of each of the risk indicators identified in Article 6 of Commission Delegated Regulation (EU) 2015/63. These risk indicators must be applied on the basis of accurate and harmonised data that permits the precise calculation of the relative risk position of each institution. This requires that the underlying data points used for application of each of the risk indicators should be available in a harmonised and up-to-date format.

(18) As during each contribution period, for the 2027 contribution period, the SRB examined the possibility to include in the calculation methodology all risk indicators referred to in Article 6 of Commission Delegated Regulation (EU) 2015/63, including the one not yet applied in the previous cycles[11], i.e., the "complexity and resolvability" indicator (Pillar IV).

(19) Since the data points required to determine the 'complexity and resolvability' risk indicator are not uniformly available for all institutions in participating Member States for the 2025 reference period, the SRB is unable to apply this indicator for the purpose of the 2027 contribution period. In light of the foregoing, the SRB considers it appropriate, in order not to create an excessive administrative burden for the institutions, <u>not</u> to require the reporting of any "complexity and resolvability" indicator variables in the 2027 data collection.

(20) Taking into account the above, the SRB defined the 2027 Data Reporting Form, which is contained in Annex I to this Decision.

(21) Given the nature and complexity of (at least some) data points to be reported for the purposes of the calculation, the SRB deems it appropriate to provide institutions with a Guidance Document (Annex III to this Decision) on the definitions of the relevant data points. This document serves the purpose of unification of reporting, as well as enhancing the comparability of data and effectiveness of the process. Such a document facilitates the completion of the 2027 Data Reporting Form by institutions in a harmonized way, which is an important element for ensuring the comparability of the data. Where relevant, the Guidance Document refers to the supervisory reporting framework[12].

(22) As for every cycle, and with reference to Recital 12 of Council Implementing Regulation (EU) 2015/81, for the 2027 contribution period, the SRB defines additional assurance requirements on the data to be

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[11] On 21 May 2025, the General Court ("**Court**") rendered its judgment in case T-476/23, brought by Norddeutsche Landesbank ("**NDLB**"). The Court dismissed NDLB's action for annulment as unfounded. The Court ruled that the SRB acted lawfully in not applying the 'complexity and resolvability' risk indicator in the 2023 SRF contribution period, in accordance with Article 20(1) of Commission Delegated Regulation (EU) 2015/63. The Court held that "eligible liabilities" constitute essential data for the calculation of this risk indicator. Since eligible liabilities were not subject to supervisory reporting requirements for all institutions during the data reference period, the SRB was not obliged to apply this indicator.

[12] Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down 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 Implementing Regulation (EU) No 680/2014.

reported by institutions solely for the purpose of calculating the contributions to the SRF and not reported under the regular supervisory or accounting framework (Annex II to this Decision).

(23) The main objective of the additional assurance requirements is to ensure that the data submitted by the institutions and used by the SRB for the calculation of contributions is of the highest standard of accuracy. In particular, the scope of the additional assurance includes data that is otherwise not in scope of supervisory reporting or auditing, e.g., covered deposits data (reported by institutions as deductions), data related to derivatives used in the adjustment of total liabilities as well as data on qualifying intragroup, Institutional Protection Scheme ("**IPS**"), promotional loans liabilities and assets and own funds in case of a waiver.

(24) Ensuring the accuracy of data provided is a key element in protecting the interests of all institutions.

(25) In order to limit the financial and operational burden of the additional assurance process and to keep it in line with the principle of proportionality, the SRB considers it appropriate to make the application of the additional assurance requirements for the 2027 contribution period conditional on the calculation and collection of SRF contributions. This would imply that the institutions will be required to submit the relevant documentation to the SRB only if the SRB were to adopt a decision to calculate and collect contributions to the SRF based on the data set collected in the 2027 cycle. This way, the burden for institutions is limited to the maximum extent possible, while the main objective of the additional assurance requirements is safeguarded.

(26) The additional assurance requirements to be met by institutions are set out in Annex II to this decision and they are to apply only in the event of collection of contributions. The SRB has assessed, based on trends observed in previous contribution periods, that an agreed upon procedure ("**AUP**") performed by an auditor better ensures the accuracy of data than a mere sign-off by the institution's management. The SRB considers, based on the experience and the data available from previous contribution periods, that, in case of a collection, for the data related to the 2027 contribution period, an agreed upon procedure performed by an auditor is the only appropriate way to ensure effectively and proportionally the objective of the additional assurance requirements[13].

(27) The abovementioned conditionality of the AUP does **not** apply to the data submitted for restatements to be processed in 2027. Irrespective of the actual use of the 2027 data set, the additional assurance requirements shall be applicable (unconditionally) to the restatements (related to the contributions periods 2016-2023) of data points that are in scope of the additional assurance requirements and were used in the past to calculate and collect contributions to the SRF. However, in relation to any restatements of data points from the contribution periods 2016-2023 to be processed in the 2027 contribution period, for reasons of proportionality, the SRB will consider a sign-off by the institution's management[14] as meeting the AUP requirements.

(28) The SRB deems that these additional assurance requirements are in compliance with the principle of proportionality, particularly considering the positive impact that such an approach will have on ensuring the accuracy of the data possibly used for the calculation of the contributions of each institution to the SRF. Moreover, the action required by institutions in scope to ensure compliance with this decision is expected to be rather limited when compared to possible alternative measures, such as requesting an assurance statement from the auditors on the data points in scope of additional assurance, especially with the conditional application referred to above.

[13] The SRB has also assessed the possibility of requesting an assurance statement from an auditor on the data points in scope of additional assurance requirements but has concluded that such an option would imply a heavier financial and operational burden for institutions, as such assurance statement would require auditors of a larger time investment than for an agreed upon procedure.

[14] As referred to in Article 88 Capital Requirements Directive 2013/36/EU.

(29) The SRB deems it necessary for NRAs to maintain the discretion to extend the scope of data covered by the additional assurance requirements or to extend the scope of institutions that need to provide additional assurance beyond the minimum set by this Decision.

(30) In the context of the calculation of the contributions to the SRF, the NRAs will be the first point of contact for the communications with institutions established in their respective territories.[15] In accordance with Article 14 of Commission Delegated Regulation (EU) 2015/63, institutions are required to submit the data referred to in that provision to the NRAs so that it can be transmitted to the SRB by 1 February 2027.

HAS ADOPTED THIS DECISION:

Article 1

2027 Data Reporting Form

The data formats and representations to report information required for the purpose of calculating the 2027 annual contributions to the SRF, as set out in Annex I, are hereby approved.

Article 2

2027 Additional Assurance Requirements

The 2027 additional assurance requirements, as set out in Annex II, are hereby approved.

The 2027 additional assurance requirements shall become effective and applicable to the 2027 data of institutions in scope of the 2027 contribution period upon the adoption by the SRB of a decision on the calculation and collection of contributions to the SRF based on the 2027 Data Reporting Forms submitted by institutions in scope of the 2027 contribution period.

Article 3

2027 Guidance Document

The 2027 Guidance Document related to the 2027 Data Reporting Form, as set out in Annex III, is hereby approved.

Article 4

Communication

This Decision is communicated to the NRAs and is to be notified by the NRAs to the institutions.

Done at Brussels,

For the Single Resolution Board,

[15] In accordance with the SRM cooperation framework, the NRAs provide operational support to the SRB in the context of the SRF contribution process. In this regard, the Court of Justice clarified in its judgment in case C 414/18, paragraph 47, that the SRB exclusively exercises the final decision-making power and that the findings of NRAs on the situation of an institution at a given time in the process cannot be binding on the SRB.

The Chair	Qualified electronic signature by: DOMINIQUE MARCEL JEAN LABOUREIX
Dominique Laboureix	Date 2026-09-09 17:39:25 UTC

Annexes .

Annex I. **2027 Data Reporting Form**

Annex II. **2027 Additional Assurance Requirements**

Annex III. **2027 Guidance Document**