

User guide on EDAP data visualisation tools for the Pillar 3 disclosures reports

P3DH

January 2026

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1. Background

The European Data Access Portal (EDAP) provides access to a set of data visualisation tools designed to support consultation and analysis of Pillar 3 disclosures submitted by institutions. Through these tools, users can explore both the reported templates and the corresponding data points in a structured way, using interactive dashboards.

This user guide aims to support users in understanding the scope, structure, and main functionalities of the EDAP data visualisation tools available for Pillar 3 reports. It describes how the information is organised, the key filters and navigation options, and the different types of reports currently accessible through the platform.

At this stage, the user guide focuses on the data visualisation tools that will be available at the January go-live, namely the Template Rendering Report and the Data Point Report. As additional dashboards and functionalities are progressively released, this user guide may be updated to reflect the extended coverage of Pillar 3 visualisation tools within EDAP. EDAP Portal is accessible to the public through this [link \(Access to EDAP\)](#). For further information on Pillar 3 Data hub, please visit [EBA website](#).

2. EDAP data visualisation tools for the Pillar 3 reports

The EDAP portal provides visualisation and exploration tools for transparency purposes and to facilitate comparison across institutions, countries, etc. In addition to publishing the Pillar 3 reports submitted by the institutions without any transformation (PDF and XBRL-CSV files), the Pillar 3 data hub (P3DH) makes use of the data provided in the XBRL-CSV format to present it through user-friendly visualisations. The P3DH offers the possibility to download the original files submitted by institutions (PDF and XBRL-CSV) and additional downloading options, that allow the export of the data with the filters applied by the users in EDAP.

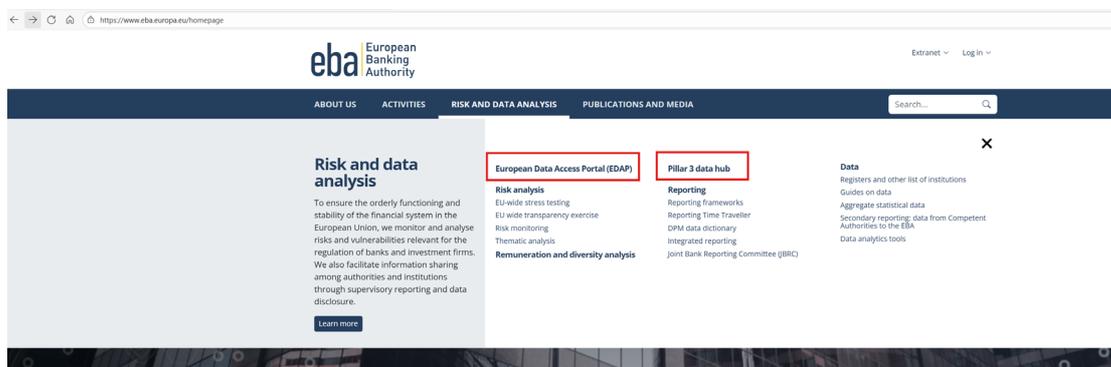
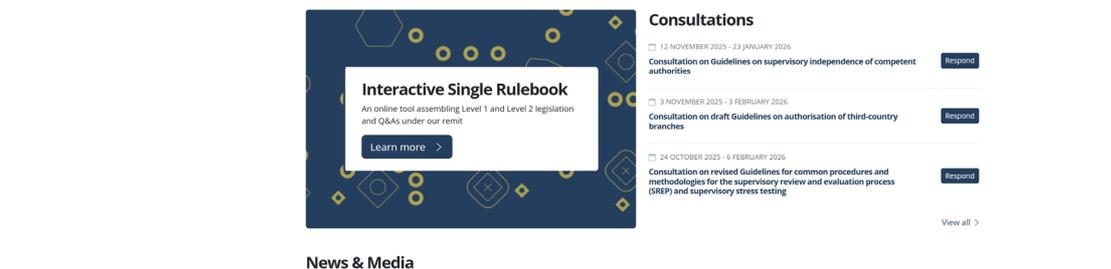
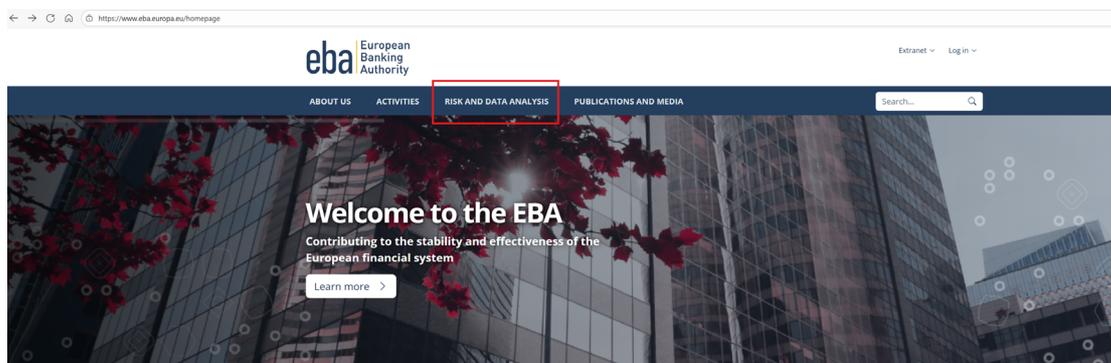
As part of the tools provided, users can access two types of reports:

- **Official data and templates visualization:** an overview of the information provided in XBRL-csv, presented in the format of the templates as defined in the ITS (EU) 2024/3172 as regards the IT solutions for public disclosures by institutions, other than small and non-complex institutions (ITS on Pillar 3 disclosures). Users can also access and download the original reports as submitted by the institutions.
- **Data Point Report:** an overview of the reported information at data-point level. By applying filters to rows and columns, users can analyse and compare individual data points within the same institution, across institutions and at aggregate level, with different levels of aggregation.

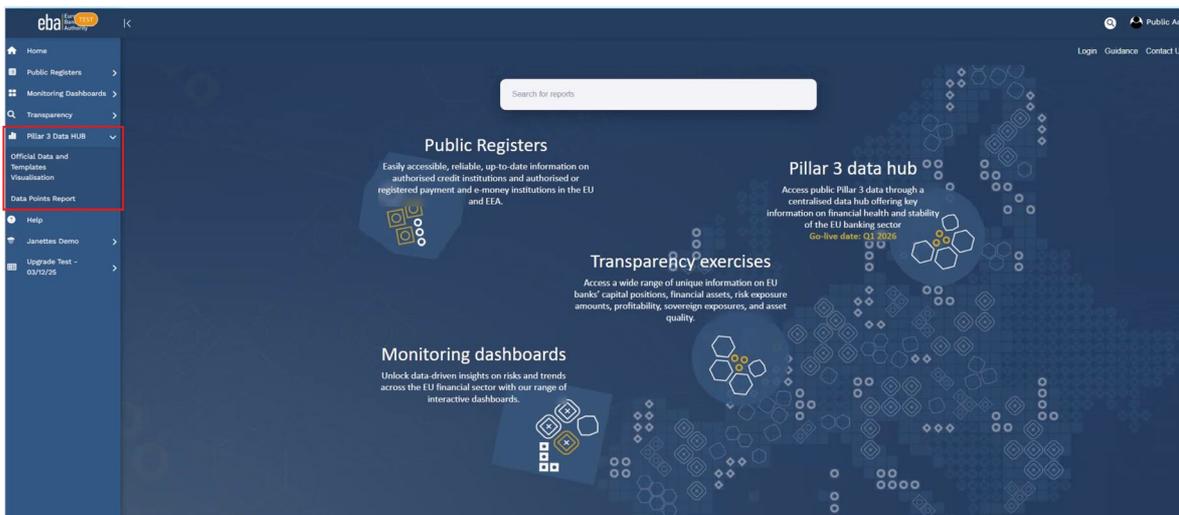
All figures in both reports are expressed in Euros. When information is submitted in another currency, the EBA converts it into Euros using the exchange rates published by the ECB. These rates can be accessed at the following link: [Euro foreign exchange reference rates](#).

2.1 Access to the reports

From the [EBA website](#), the users can access the section on Risk and data analysis where a link is provided for the European Data Access Portal. Also, this section of the EBA website redirects the user to the website on Pillar 3 data Hub where other documentation and relevant documents have been published.



Once in EDAP, the user will be able to access the P3DH data and reports. The illustration below shows the EDAP page and where the P3DH data, reports and, visualisation tools can be found.



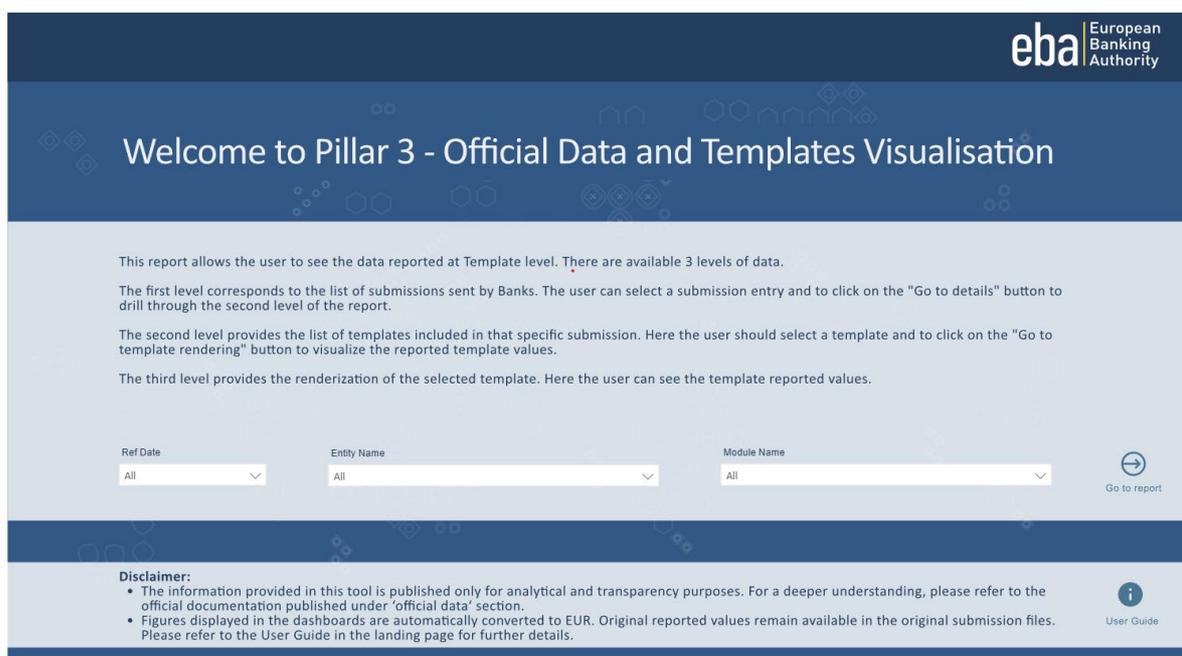
2.2 Official data and templates visualisation

The “Official data and templates visualisation” offers a centralised representation of the disclosure templates, presenting information grouped by Entity Name, Module, Template, Row/Column.

Welcome page to the Official data and template visualisation

On the landing page, users can find an explanatory description of the structure and content of the Template Rendering report. Users can navigate through the report by applying a set of filters. The screenshot below illustrates the landing page of the Template Rendering Report.

Figure 1: Templates visualisation– Landing page



- On the first page, users can apply an initial set of filters to select the templates to be displayed. In particular, users may filter by Reference Date, Entity Name, and Module Name.

- After selecting the information to be visualised (if no filters are applied, all available data will be displayed), users can click on the “Go to report” button to access the detailed view.

Pillar 3 submissions

On the second page, users can visualise the information available for each institution.

The user may apply a set of filters to retrieve the necessary information. Some of the available filters are:

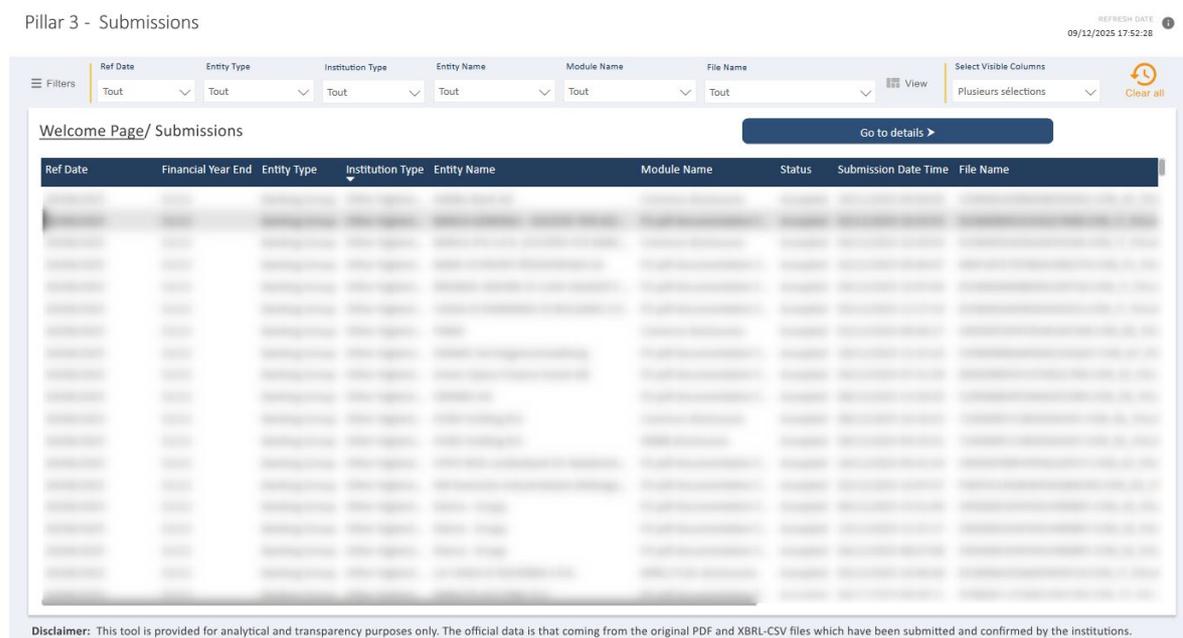
- Official data (Report file): A link is provided to allow the users to download the original files provided by the reporting entities as a .zip file.
- Reference date: The disclosure reference date to which the disclosed data relates.
- Reporting period: The time period covered by the reported data, expressed as a range of quarters (e.g. 2025 Q1–Q2)..
- Entity type: The classification of the reporting entity, indicating whether the data is submitted by a banking group, a credit institution or a large subsidiary.
- Institution type: The regulatory classification of the reporting entity with respect to its size. Institutions could be Large highest in EEA or Other highest in EEA.
- Entity Name: The official name of the reporting entity.
- Module Name: The name of the Pillar 3 Module where the specific Pillar 3 template is included.
- Submission Date time: The date and time when the submission was received by the system.
- File name: The name of the file submitted by the reporting entity.

Country: The country of establishment of the reporting entity.

- Entity code: The unique identifier (LEI) assigned to the reporting entity.
- Module: The code identifying the Pillar 3 module as provided in the Data Point Model (DPM).
- Latest Submission: An indicator showing whether the submission is the most recent one for the corresponding entity, module and reference date.

In the screenshot below, the Submissions page of the report is illustrated. A set of commonly used filters is directly visible at the top of the page. Additional filtering options can be accessed by selecting the “**Filters**” button located on the left-hand side of the screen, which opens the full filter pane.

Figure 2: Templates visualisation- "Submissions" screen



- Additional information can be displayed by selecting the desired fields from the “Select Visible Columns” menu located in the top-right part of the screen.

The ‘Clear all button’, will clear all the filters applied by the user.

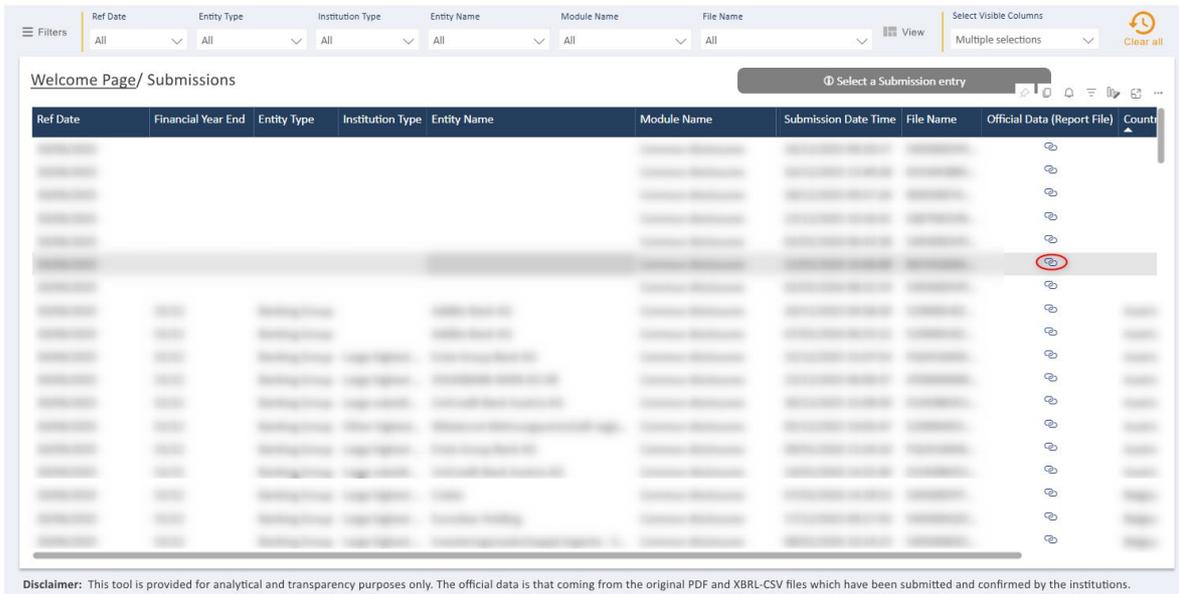
Once users have selected the filters necessary to retrieve the information they wish to view/analyse, users can click on the relevant single submission row and once a single row is selected, proceed by clicking on the “Go to details” button located in the top-right part of the screen. This action navigates to the Templates list page, where the templates associated with the selected submission are displayed.

Downloading Options

- a) Download of tabular data

By hovering over the table in the top-right part of the screen, additional options appear. Clicking on the ellipsis/three-dot (...) menu allows users to sort the table or export the currently displayed data. *(Note: The same download and sorting options are available for all tables across the Template Rendering Report and the Data Point Report)*

To download the original files as submitted by the institutions, users should hover over the **Official Data (Report File)** column and select the available download button. This action triggers the download of a .zip file containing the original submission.



The downloaded archive is structured into two folders:

- **META_INF**, which contains metadata related to the submission;
- **reports**, which contains all templates associated with the selected module.

Name	Type	Compressed size	Password ...	Size	Ratio	Date modified
META_INF	File folder					15/12/2025 2:20 PM
reports	File folder					15/12/2025 2:20 PM

The **reports** folder reflects the original reported content. While data displayed in EDAP dashboards are converted to EUR, the original files may be reported in a different currency. By opening the parameters Excel file included in the folder, users can identify the original reporting currency.

Name	Type	Compressed size	Password ...	Size	Ratio	Date modified
report.json	JSON File	1 KB	No	1 KB	44%	15/12/2025 2:20 PM
parameters	Microsoft Excel Comma S...	1 KB	No	1 KB	8%	15/12/2025 2:20 PM
k_72.00	Microsoft Excel Comma S...	1 KB	No	1 KB	50%	15/12/2025 2:20 PM
k_71.00	Microsoft Excel Comma S...	1 KB	No	3 KB	73%	15/12/2025 2:20 PM
k_70.00	Microsoft Excel Comma S...	1 KB	No	1 KB	48%	15/12/2025 2:20 PM
k_67.02	Microsoft Excel Comma S...	1 KB	No	1 KB	13%	15/12/2025 2:20 PM
k_67.01.b	Microsoft Excel Comma S...	1 KB	No	1 KB	47%	15/12/2025 2:20 PM
k_67.01.a	Microsoft Excel Comma S...	6 KB	No	29 KB	81%	15/12/2025 2:20 PM
k_66.02.f	Microsoft Excel Comma S...	1 KB	No	1 KB	11%	15/12/2025 2:20 PM
k_66.02.e	Microsoft Excel Comma S...	1 KB	No	2 KB	73%	15/12/2025 2:20 PM
k_66.02.d	Microsoft Excel Comma S...	1 KB	No	1 KB	9%	15/12/2025 2:20 PM
k_66.02.c	Microsoft Excel Comma S...	1 KB	No	2 KB	74%	15/12/2025 2:20 PM
k_66.02.b	Microsoft Excel Comma S...	1 KB	No	1 KB	8%	15/12/2025 2:20 PM
k_66.02.a	Microsoft Excel Comma S...	1 KB	No	3 KB	75%	15/12/2025 2:20 PM
k_66.01.b	Microsoft Excel Comma S...	1 KB	No	1 KB	53%	15/12/2025 2:20 PM
k_66.01.a	Microsoft Excel Comma S...	1 KB	No	2 KB	67%	15/12/2025 2:20 PM
k_63.02.c	Microsoft Excel Comma S...	1 KB	No	2 KB	70%	15/12/2025 2:20 PM

	A	B	C	D	E
1	name	value			
2	entityID				
3	refPeriod				
4	baseCurrency	iso4217:NOK			
5	decimalsInteger	0			
6	decimalsMonetary	2			
7	decimalsPercentage	4			
8	decimalsDecimal	2			
9					
10					

List of Templates screen

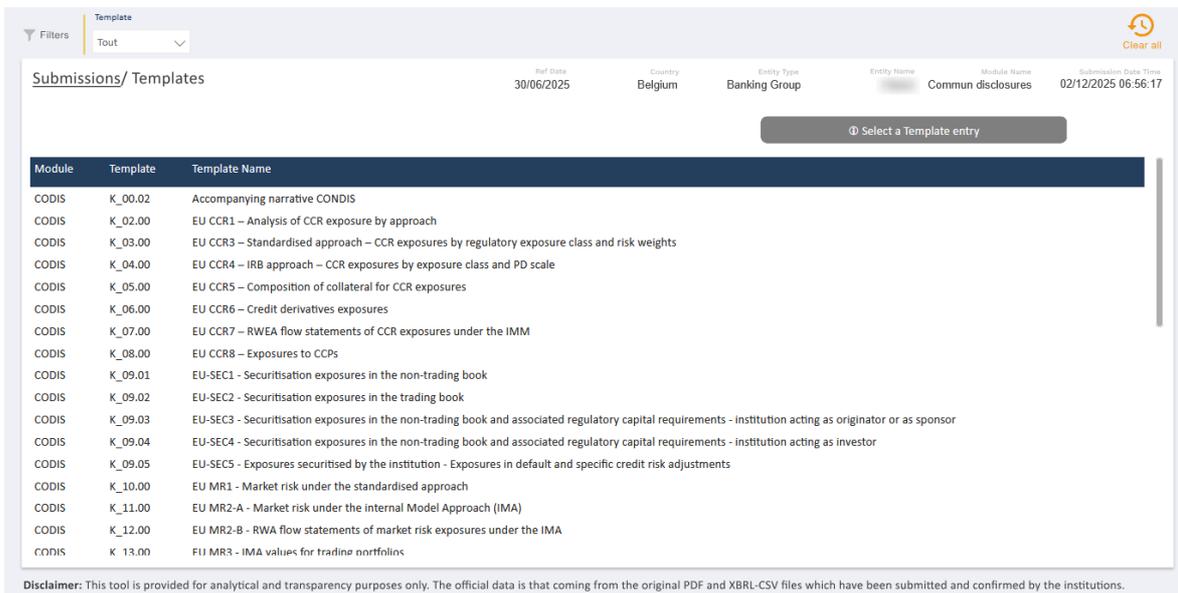
The Templates page displays the list of available templates for the selected Entity, Module and Reference Date. The user can see a table listing all available templates for the chosen module, showing both the Template Code and Template Name.

In the screenshot provided below, there is an illustration of the List of templates page of the report.

Figure 3: Templates visualisation - "List of Templates" screen

Pillar 3 - Templates

REFRESH DATE
09/12/2025 17:52:28



Submissions/ Templates

Ref Date: 30/06/2025 | Country: Belgium | Entity Type: Banking Group | Entity Name: [redacted] | Module Name: Commun disclosures | Submission Date Time: 02/12/2025 06:56:17

Select a Template entry

Module	Template	Template Name
CODIS	K_00.02	Accompanying narrative CONDIS
CODIS	K_02.00	EU CCR1 – Analysis of CCR exposure by approach
CODIS	K_03.00	EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights
CODIS	K_04.00	EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
CODIS	K_05.00	EU CCR5 – Composition of collateral for CCR exposures
CODIS	K_06.00	EU CCR6 – Credit derivatives exposures
CODIS	K_07.00	EU CCR7 – RWEA flow statements of CCR exposures under the IMM
CODIS	K_08.00	EU CCR8 – Exposures to CCPs
CODIS	K_09.01	EU-SEC1 - Securitisation exposures in the non-trading book
CODIS	K_09.02	EU-SEC2 - Securitisation exposures in the trading book
CODIS	K_09.03	EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor
CODIS	K_09.04	EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor
CODIS	K_09.05	EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments
CODIS	K_10.00	EU MR1 - Market risk under the standardised approach
CODIS	K_11.00	EU MR2-A - Market risk under the internal Model Approach (IMA)
CODIS	K_12.00	EU MR2-B - RWA flow statements of market risk exposures under the IMA
CODIS	K_13.00	FIJ MR3 - IMA values for tradable nonfolios

Disclaimer: This tool is provided for analytical and transparency purposes only. The official data is that coming from the original PDF and XBRL-CSV files which have been submitted and confirmed by the institutions.

- On the top of the screen, users can view the contextual information, including Reference Date, Country, Entity Type, Entity Name, Module Name, and Submission Date Time.
- Sorting and exporting options can be accessed by hovering over the table: clicking on the ellipsis/three-dots (...) menu in the upper-right corner enables users to sort or download the displayed data.

By selecting a specific row, users can highlight the desired template and proceed by clicking the “Go to Template Rendering” button to open the detailed visualisation of that template.

Template visualisation

The Template rendering displays the structure of the template as provided in the ITS on disclosures, including the column/rows names and their codes, and the corresponding amounts disclosed.

Figure 4: Templates visualisation- "Template" screen

EU LIQ2: Net Stable Funding Ratio

	0010	0020	0030	0040	0050
	a. No maturity	b. < 6 months	c. 6 months to < 1yr	d. ≥ 1yr	e. Weighted value
0110 11. Other liabilities:					
0300 29. NSFR derivative assets					
0350 34. Net Stable Funding Ratio %					
0120 32. NSFR derivative liabilities					
0310 30. NSFR derivative liabilities before deduction of variation margin posted					
0270 26. Other assets:					
0010 1. Capital items and instruments					
0290 28. Assets posted as initial margin for derivative contracts and contributions to default funds o...					
0020 2. Own funds					
0030 3. Other capital instruments					
0040 4. Retail deposits:					
0050 5. Stable deposits					
0060 6. Less stable deposits					
0070 7. Wholesale funding:					
0080 8. Operational deposits					
0090 9. Other wholesale funding					
0100 10. Interdependent liabilities					
0110 11. Other liabilities:					
0130 13. All other liabilities and capital instruments not included in the above categories					
0140 14. Total available stable funding ASF					
0150 15. Total high-quality liquid assets HQLA					
0160 EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool					
0170 16. Deposits held at other financial institutions for operational purposes					
0180 17. Performing loans and securities:					
0190 18. Performing securities financing transactions with financial customers collateralised by Leve...					
0200 19. Performing securities financing transactions with financial customer collateralised by other...					
0210 20. Performing loans to non-financial corporate clients, loans to retail and small business cust...					
0220 21. 100% of deposits of less than or equal to 250k under the Basel III Standardised Approach f...					

Disclaimer: This tool is provided for analytical and transparency purposes only. The official data is that coming from the original PDF and XBRL-CSV files which have been submitted and confirmed by the institutions.

- On the top of the screen, users can view the contextual information, including Reference Date, Country, Entity Type, Entity Name, Module Name, and Submission Date Time.
- In case the chosen template has multiple sheets, Users can choose the desired sheet by selecting it from the filter in the top part of the screen.

2.3 Data Point Report

The Data point Report (DPR) offers a more detailed view of the template, allowing users to drill down to specific data points by selecting row/columns of a specific template.

Welcome page

The first page of the Data Point Report (DPR) is almost identical to the Templates Rendering Report, it allows users to apply an initial set of filters on the templates they wish to view; specifically, they can filter by Reference Date, Entity Name, Module and Template. The DPR complements this by translating each disclosure requirement into granular data points, presenting the information in a single table with all the information coming from the filtered templates.

Figure 5: Data Point Report – Welcome page

Welcome to Pillar 3 - Data Points Report

This report allows the user to see the data reported at Data Point level.

Per each triplet Entity-Module-Template the user can see in a table format the reported value (Data Point value/Cell) by Reference Date.

Ref Date: All | Entity Name: All | Module Name: All | Template: All

Go to report

Disclaimer:

- The information provided in this tool is published only for analytical and transparency purposes. For a deeper understanding, please refer to the official documentation published under "official data" section.
- Figures displayed in the dashboards are automatically converted to EUR. Original reported values remain available in the original submission files. Please refer to the User Guide in the landing page for further details.

User Guide

After selecting the information to be visualised (if no filters are applied, all available data will be displayed), users can click on the "Go to report" button to access the detailed view.

Data points visualisation

The DPR presents a single level of detail: for each Entity-Module-Template combination, users can view the reported values by Reference Date in a tabular format.

Figure 6: Data Point Report - "Data Point Report" screen

Pillar 3 - Data Points REFRESH DATE
1/12/2026 12:18:43 PM

Entity Name: All | Module Name: All | Template: All | Row: All | Column: All | Entity Code: All Clear all

Welcome Page/ Data Points

Entity Name	Financial Year ...	Country	Module Name	Cell	Open Key	Template	Row	Row Name	Column	Column Name	She...	31/12/2023	30/09/2025	31/10/2025	31/12/2025
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0010	0.1 Assets o...	0010	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0010	0.1 Assets o...	0030	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0010	0.1 Assets o...	0060	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0010	0.1 Assets o...	0080	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0010	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0030	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0040	Fair value of enc...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0050	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0060	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0080	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0030	Equity instr...	0100	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0010	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0030	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0040	Fair value of enc...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0050	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0060	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0080	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0090	Fair value of une...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0040	Debt securit...	0100	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0010	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0030	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0040	Fair value of enc...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0050	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0060	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0080	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0090	Fair value of une...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0050	Of which: c...	0100	Of which: EHQLA...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0060	Of which: s...	0010	Carrying amount...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0060	Of which: s...	0030	Of which notion...						
31/12	Nethe...	Nethe...	Financial dislo...	[K 20.01, r00...	K 20.01 - E...	0060	Of which: s...	0040	Fair value of enc...						

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Users can apply several filters, such as Entity Name, Entity Code, Module, and Template. Commonly used filters are available directly in the top row of the screen, while additional filters can be accessed through the filter pane by selecting the **“Filters”** button in the top-left corner.

Downloading Option

The data displayed in the table can be downloaded by hovering over it and clicking on the ellipsis/three-dots (...) menu located in the upper-right corner. From the dropdown menu, users can select “Export Data” to download the visualised dataset. *(Note: downloads are subject to Power BI export limits — up to 30,000 rows for CSV files and 150,000 rows for XLSX files. Future improvements to the hub should allow for bulk downloads without limitations.)*

For more downloading options, please refer also to downloading option a) as explained under the template visualisation section.



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