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Press and communications

Press release

EBA publishes final templates for the 2014 EU-wide stress test

The European Banking Authority (EBA) published today the final templates for the 2014 EU-wide stress test. These are common templates for all EU banks and illustrate the type and the format of data that will be disclosed on a bank by bank basis. The EBA will act as the central data hub for all EU banks providing a comprehensive dataset in an editable and user-friendly format. By disclosing data in a consistent and comparable way across the Single Market, the EBA will bring greater transparency to EU banks, contributing to enhanced market discipline of the entire EU banking sector.

The EBA issued today the templates that will have to be used for the publication of data in the context of the EU-wide stress test in the banking sector. In its role of coordinator of the stress test, the EBA will be publishing up to 12,000 data points per bank across the entire EU, acting as the single hub for all information related to stress test outcomes of EU banks, as determined by competent authorities.

The data to be disclosed in the EBA templates will cover banks' composition of capital, risk weighted assets (RWAs), profit and loss (P&L), exposures to sovereigns, credit risk and securitisation. In addition, for the first time, the EBA will disclose an illustrative fully loaded CRR/CRD4 Common Equity Tier 1 (CET1) capital ratio for each bank. The disclosure will be based on the outcome of the stress test from end 2013 to end 2016. The templates published today will help market participants better understand the data that banks will be disclosing.

The EBA is currently assisting all competent authorities in their quality assurance process by providing them with benchmarks that support the robustness and reliability of this process.

Note to the editors

The EBA provides a common methodology, benchmarks, scenarios and assists participants through the Q&A helpdesk for the EU-wide stress test, while it is the responsibility of competent supervisors to check the credibility and quality of the results and to decide on any supervisory action.

Once the stress test is finalised later this year, the EBA will act as the single hub gathering all information received. In this capacity, the EBA will have a pan-EU overview on the resulting data and will be able to promptly flag any issues or statistical differences to national supervisors, whilst also allowing public disclosure of all data on EU banks.