



FIS Regulatory Reporting for EBA IRRBB

Unlock confidence in compliance

The new European Banking Authority (EBA) IRRBB reporting is a significant and material shift in the transparency of IRRBB risk disclosures. Implementation is a major hurdle for many banks, and you should expect intense scrutiny across the entire process, from data source to final report going forward.

IRRBB is a continuous management and reporting process that's still evolving (see EBA heatmap 2025) and may require improvements in 2025-2026. This is especially true for those that took a tactical approach or have poor practices in modelling the underlying IRRBB risk drivers.

To address the regulatory challenges, avoid future regulatory disharmony and make your money work harder, FIS® has created a comprehensive solution for sourcing, processing, modeling, analyzing, validating and reporting on IRRBB.

FIS Regulatory Reporting for EBA IRRBB fully addresses the data, controls and governance aspects of IRRBB reporting. Plus, it's fully supported, documented and updated as requirements change. With FIS, you can unlock business value in the reporting process as well as demonstrate complete control of IRRBB to your regulator, now and in the future.

The limitations of a tactical approach

Governance and ownership

- Increased key man and developer dependency along the IRRBB reporting chain
- Poor governance and documentation around the application of key regulatory interpretations
- Higher operational risk of mis-reporting, leading to possible fines or capital add-ons

Data management, controls and reconciliations

- Lack of transparency in the data aggregation (from source to report)
- Difficulty exposing manual adjustments
- Lack of reconciliation and validation checking
- High levels of human intervention required to make the process work

Models and change control

- High level of hard coding, which leads to inflexible models that are difficult to change
- Inadequate feeder model documentation and version control
- Poor change control practice and an unreliable change audit trail

Be confident in your compliance

To achieve a comprehensive view of risk, strong risk governance and efficient compliance with IRRBB and other regulatory requirements, you need a modern, flexible and integrated risk solution.

Governance and ownership

- Fully supported by FIS with minimal reliance on internal IT resources
- Strong control framework and documentation
- Reduced operational risk across the end-to-end process

Data management, controls and reconciliations

- Full transparency into data aggregation, from source to report, and ease in explaining movements
- Integrated reconciliation and validation checking

Models and change control

- Code-free, with both standard and equation-based modelling
- Meets model governance requirements

Unlock a holistic approach to IRRBB

We've spent 25 years developing IRRBB solutions with our clients, and we partner with more than 650 banks worldwide to ensure complete compliance with IRRBB. So, you can trust us to comprehensively address the specifics of the new EBA IRRBB/CSRBB reporting requirements.

Our pre-configured, standard solution is specifically designed to deliver the EBA IRRBB returns. FIS Regulatory Reporting for EBA IRRBB is now deployed and in production producing EBA IRRBB reporting for banks throughout Europe.

- Fully supported by FIS for continued regulatory compliance
- Automated business process and security model
- Extensive analytics and validation support
- Filters (date, currency, entity etc.)
- Consolidation
- Full traceability (drill down to transaction / single positions level)
- Ability to quickly adjust for corrections
- Comprehensive audit trail
- Strong control framework
- Standard documentation
- Meets model governance requirements

What do our clients say?

"Partnering with FIS in this field allows us to simplify and automate the regulatory reporting process while ensuring timely compliance with the new IRRBB reporting requirements set by the EBA."

-Private bank, Liechtenstein

"By using FIS Regulatory Reporting I am using a standard solution that is well documented and other banks of similar type and size are using. This gives me confidence in the accuracy of the report."

-Commercial bank, Europe

"A major advantage of the solution was the comprehensive documentation provided, which not only outlines how to set up specific EBA IRRBB reporting requirements but also explains how the solution works."

-Retail bank, Europe

UNLOCK EFFICIENCY

FIS Balance Sheet Manager allows you to manage material risks to make money work harder, driving sustainable growth.

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.