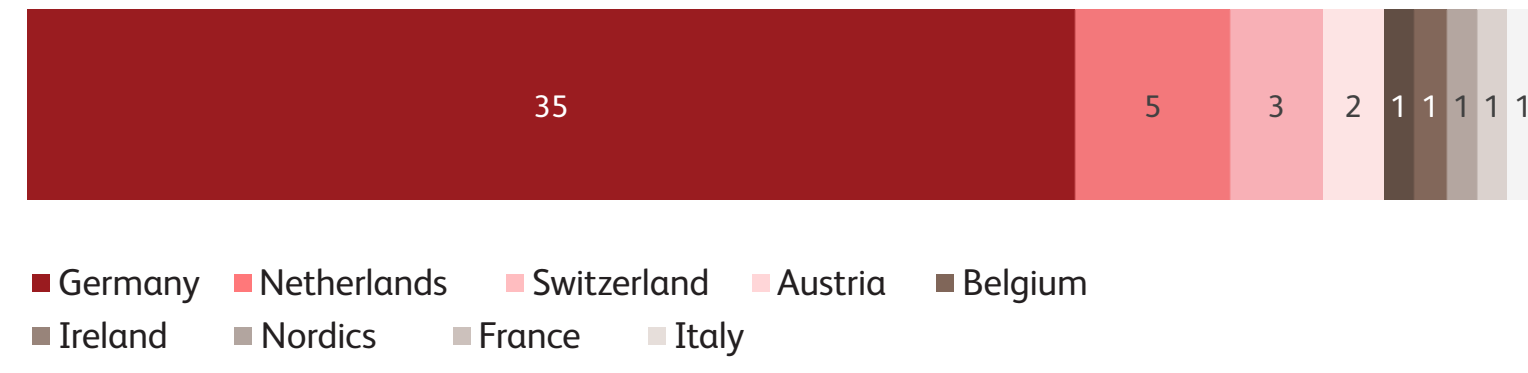


# The Glass Bank – Beyond Data: Insights from the 2025 Regulatory Reporting Study

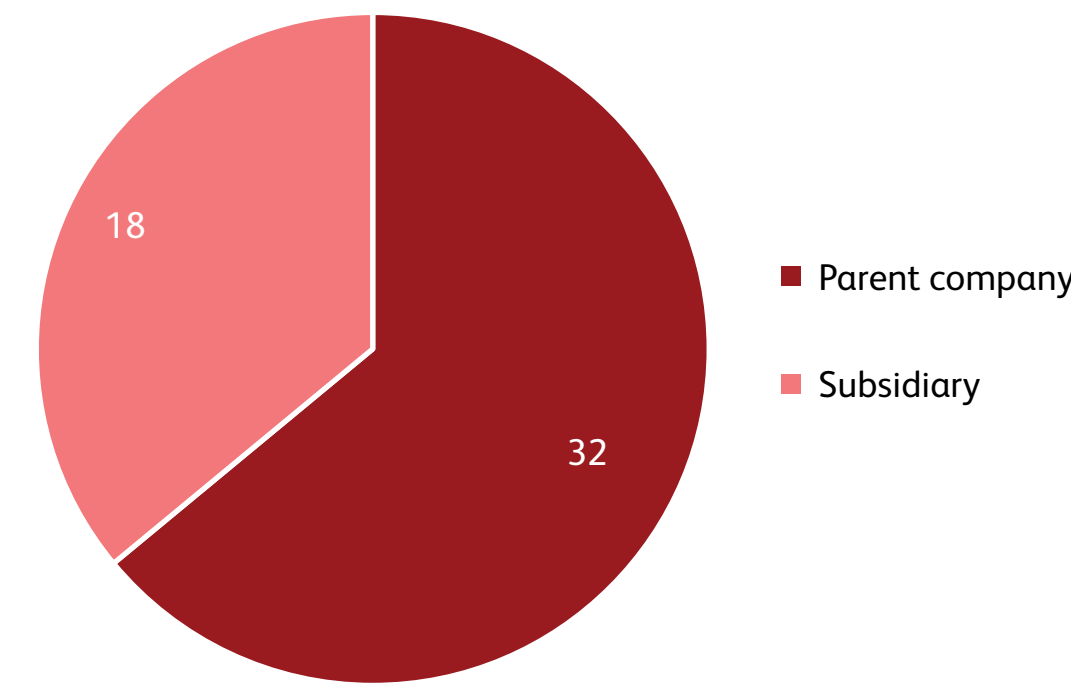
## Study sample

Broad European sample with strong representation from large institutions. 50 banks across 9 European countries, of which most are parent entities, providing a perspective shaped by extensive reporting setups.

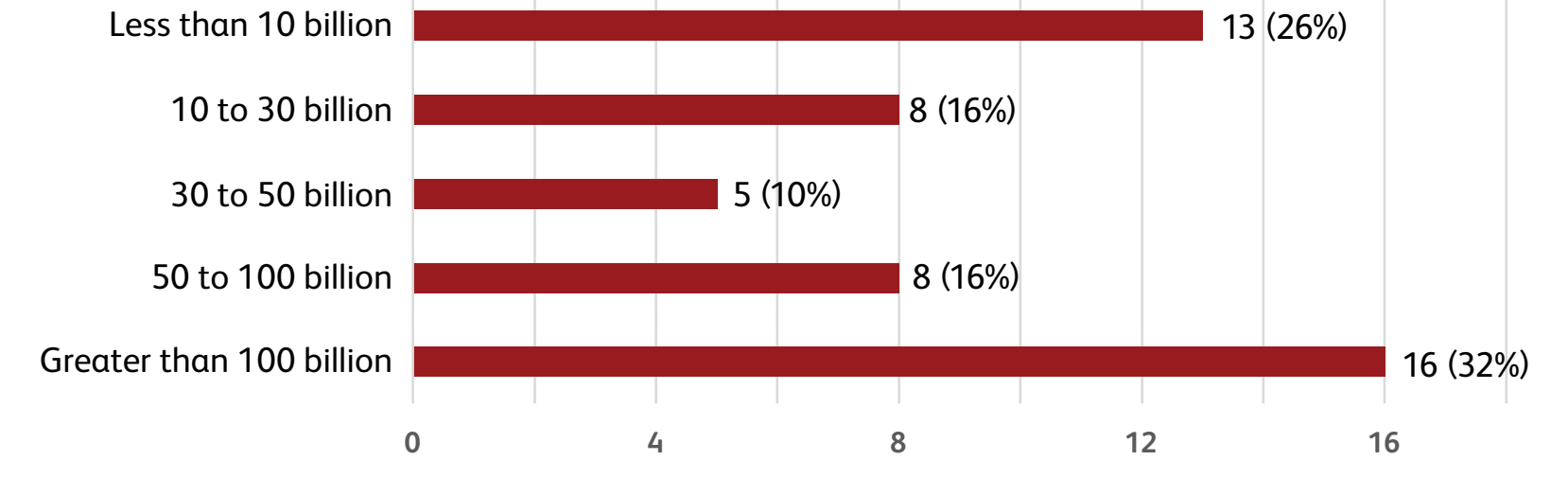
PARTICIPANTS BY COUNTRY (“NORDICS” INCLUDES SWEDEN, NORWAY, FINLAND AND DENMARK)



PARTICIPANTS BY PARENT COMPANIES AND SUBSIDIARIES



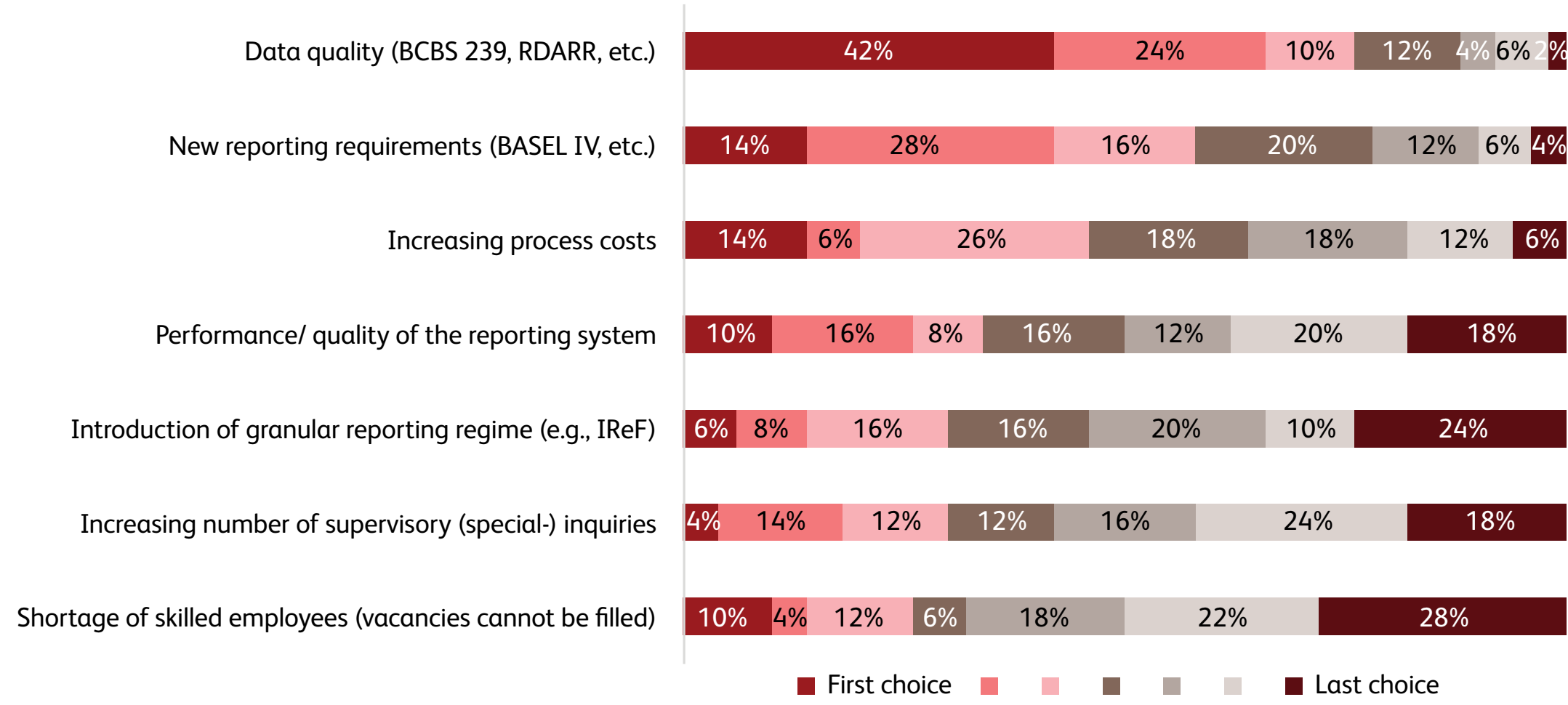
NUMBER OF PARTICIPATING BANKS BY BALANCE SHEET TOTAL (IN EUR)



## Key challenges in regulatory reporting. Each topic was assigned a priority from 1 to 7. The chart shows the distribution of these priorities.

Data quality emerges as the key challenge for banks (42%).

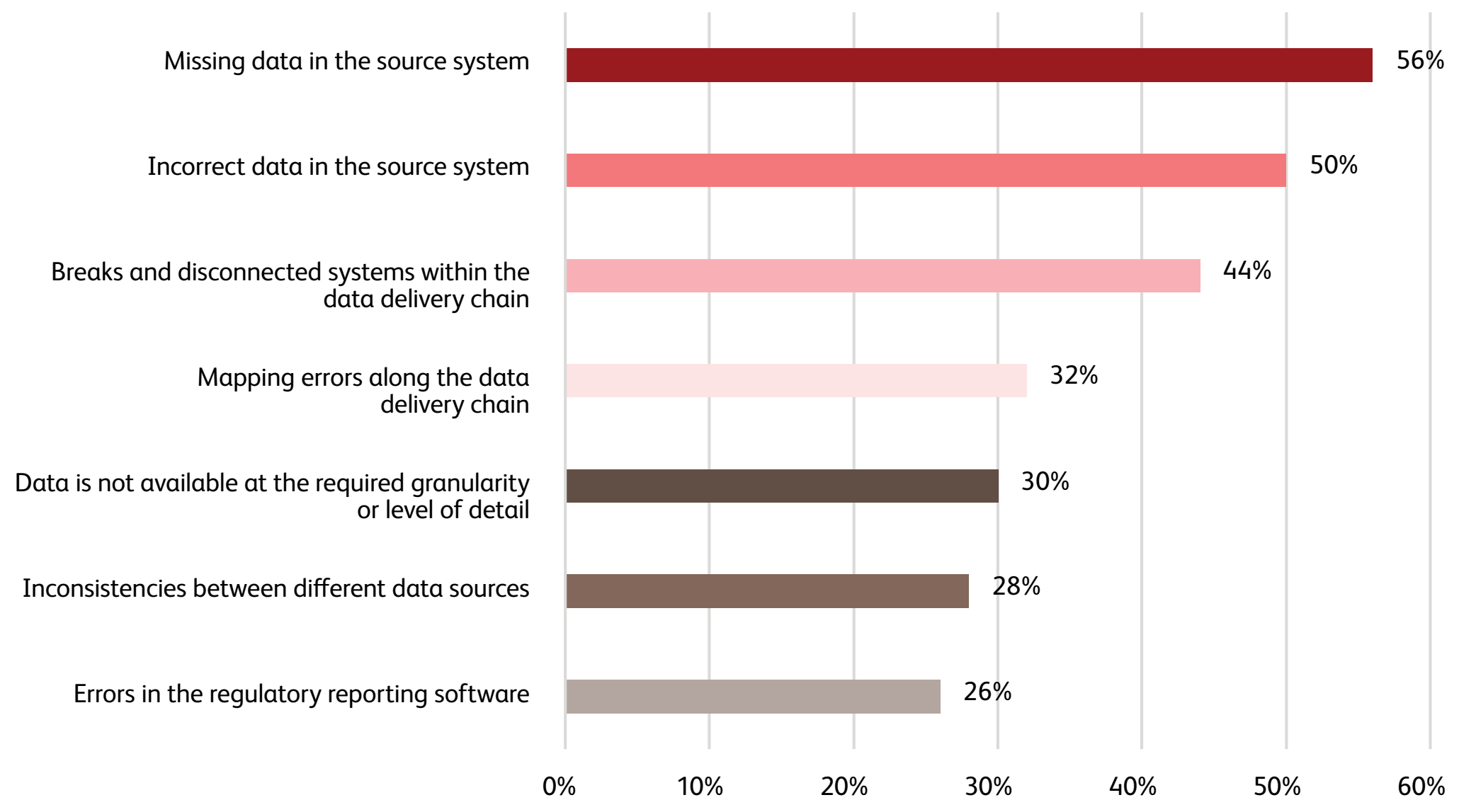
CURRENTLY FACING CHALLENGES IN REGULATORY REPORTING



## Common reasons for corrections in the reporting process

Manual corrections can be traced to problems with data in the delivery process. Half of the banks report data quality issues in the source systems or breaks to the reporting system.

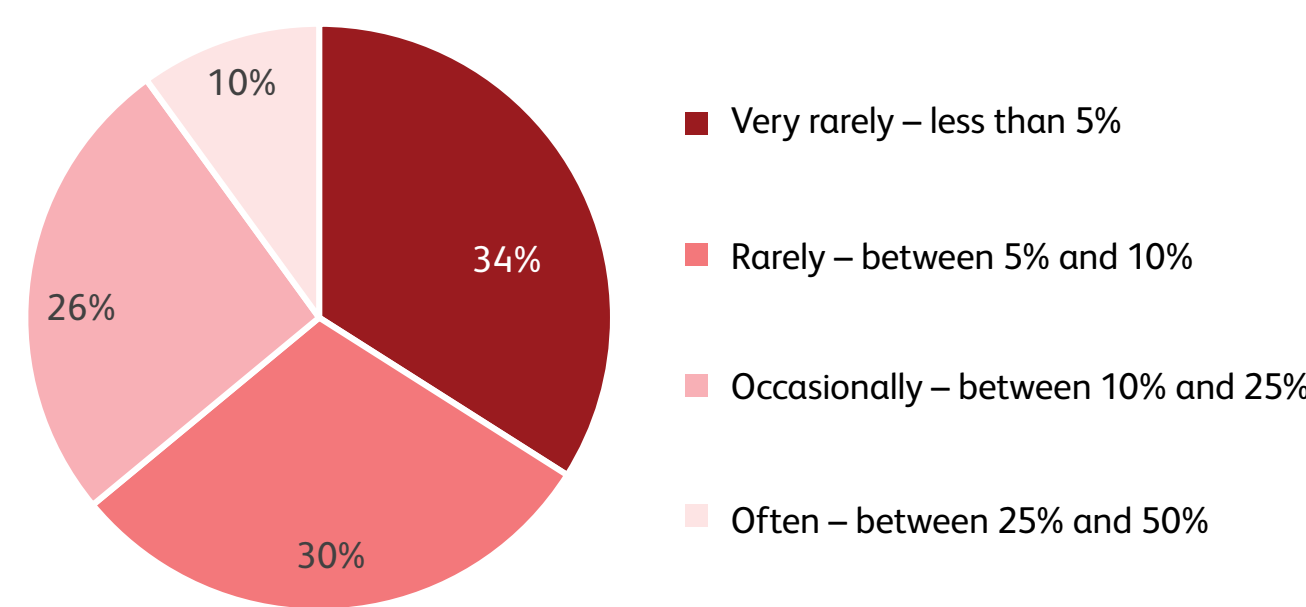
THE MOST COMMON REASONS FOR CORRECTIONS IN THE REPORTING PROCESS



## Report resubmission rates in regulatory reporting

Resubmission rates are improving with a majority of banks requiring corrections in less than 10%.

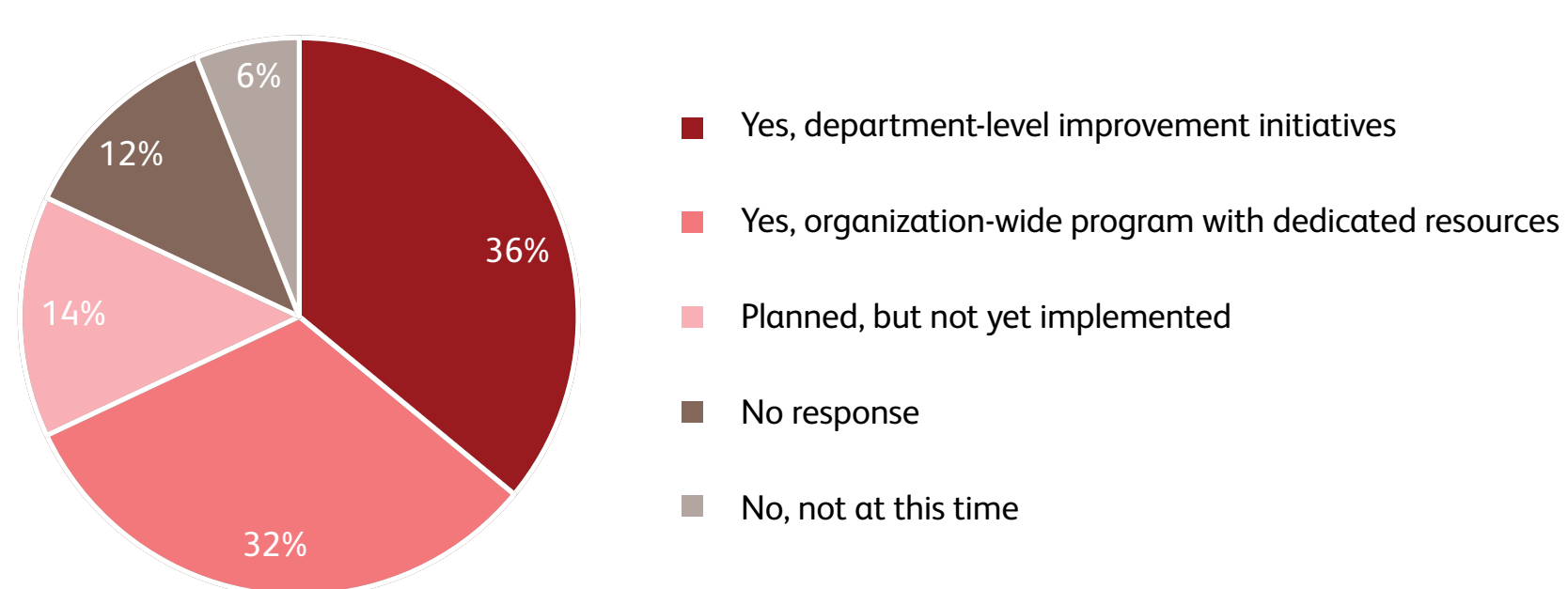
REPORT CORRECTIONS OVER THE LAST FIVE YEARS (2025)



## Data quality initiatives in regulatory reporting

Most institutions already run structured organisation-wide or department-level data quality initiatives.

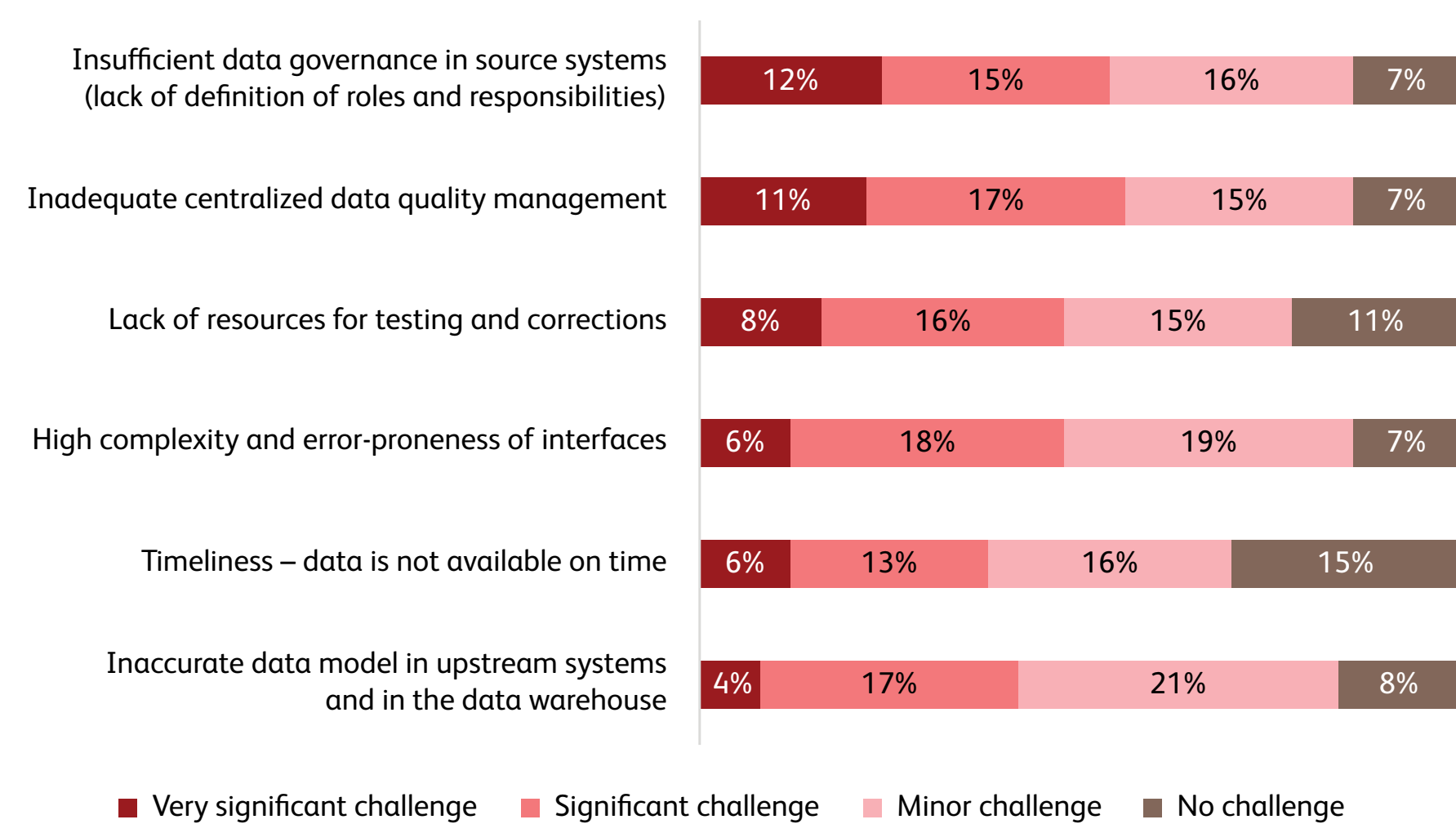
ARE THERE CURRENTLY ONGOING INITIATIVES OR PROGRAMS AIMED AT IMPROVING DATA QUALITY IN REGULATORY REPORTING WITHIN YOUR ORGANIZATION?



## Drivers of data quality issues in regulatory reporting

Insufficient governance and decentralized data quality management amplify problems with data quality.

TO WHAT EXTENT DO THE FOLLOWING FACTORS AFFECT DATA QUALITY IN REGULATORY REPORTING?



## Outlook on data quality in regulatory reporting

Increasing granularity and AI are expected to shape future data quality in banks. 54% anticipate granular reporting to raise data quality expectations further in the mid-term.

WHICH DEVELOPMENTS DO YOU CONSIDER TO BE OF MEDIUM-TERM RELEVANCE FOR DATA QUALITY IN REGULATORY REPORTING? PERCENTAGES (N=50 FOR EACH BAR)

