



OneSumX for Basel: Pillar 3

With the introduction of the Pillar 3 Data Hub (P3DH) and the implementation of CRR 3, financial institutions must act swiftly to meet evolving European Banking Authority (EBA's) disclosure requirements. Transparency, consistency, and efficiency in regulatory disclosures are more critical than ever.

OneSumX for Basel: Pillar 3 is an integrated and scalable solution that ensures alignment between regulatory reporting and prudential disclosures. Designed to comply fully with the EBA Pillar 3 Data Hub standards, OneSumX enables financial institutions across the European Economic Area (EEA) to efficiently manage, standardize, and automate their disclosure processes while ensuring accuracy, compliance, and easier data access.

Overview of the EU Pillar 3 Disclosure Framework

The EU Pillar 3 Disclosure Framework, developed by the EBA, enhances financial sector transparency by requiring institutions to disclose key risk and capital metrics under the Capital Requirements Regulation (CRR). Revised Implementing Technical Standards (ITS) set the structure, format, and content for consistent, comparable disclosures.

By standardizing prudential reporting, the framework reinforces market discipline and supports informed decision-making.

Understanding the EBA Pillar 3 Data Hub

The EBA Pillar 3 Data Hub is a centralized platform designed to standardize and aggregate prudential disclosures across the EEA. Established under Articles 434 and 434a of CRR 3, it improves transparency by offering a single access point for regulatory stakeholders, investors, and analysts to retrieve key financial data. Large institutions must start submitting disclosures by mid-2025, with smaller institutions following in December 2025.



Why choose OneSumX for Basel: Pillar 3?

- ✓ Proven expertise in regulatory compliance solutions
- ✓ Seamless integration with existing reporting frameworks
- ✓ Automated updates for evolving Basel and EBA requirements
- ✓ Cloud-enabled for scalable and secure deployment

Learn more about the OneSumX for Finance, Risk and Regulatory Reporting solutions. [Click here.](#)

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The updated Pillar 3 framework introduces more granular disclosure requirements to enhance transparency and comparability across institutions. Key additions include the Pillar 3 Data Hub, designed to centralize and streamline disclosure reporting, and new templates covering areas such as the output floor and Credit Valuation Adjustment (CVA). Institutions will need to adapt to revised credit,

operational, and market risk disclosure templates while ensuring compliance with extended reporting obligations for non-performing and forborne exposures. These changes emphasize a more standardized approach to risk disclosure, reinforcing market discipline and supervisory oversight.

Features and benefits

- ✓ **Comprehensive integration:** OneSumX integrates risk management and reporting functionalities with Basel disclosure requirements, providing a unified platform to handle all Pillar 3 disclosures. This approach harmonizes data across Pillar 1, Pillar 2, and Pillar 3 requirements, ensuring consistency and accuracy in regulatory reporting.
- ✓ **Enhanced transparency:** The solution automates and simplifies disclosure of key financial and risk metrics, including capital adequacy, liquidity ratios, governance practices, and ESG. This transparency builds trust with regulators, investors, and stakeholders.
- ✓ **Full compliance with EBA guidelines:** OneSumX adheres to the latest Implementing Technical Standards (ITS) for Pillar 3 disclosures, ensuring financial institutions comply with evolving prudential and supervisory expectations.
- ✓ **Scalability and flexibility:** Designed to handle large volumes of data, OneSumX is suitable for institutions of all sizes. Its scalable and cloud-native architecture offers hybrid deployment options for enhanced flexibility, security, and scalability.
- ✓ **Future-ready compliance:** Our solution evolves with regulatory updates, ensuring financial institutions remain ahead of Basel III, CRR 3, and other regulatory changes. It provides automated updates and alignment with new disclosure frameworks.
- ✓ **Improved efficiency:** OneSumX reduces manual effort by automating data collection, validation, and submission processes. It enhances accuracy while optimizing resource allocation and operational efficiency.
- ✓ **Pillar 3 Data Hub:** OneSumX for Basel: Pillar 3 facilitates seamless disclosure submission in line with P3DH requirements covering all key disclosure areas, including COREP, FINREP, LIQREP, Remuneration, and ESG.