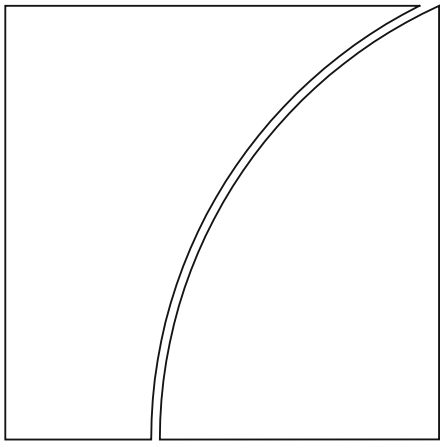
Basel Committee
on Banking Supervision



Consultative Document

Machine-readable Pillar 3 disclosure

Issued for comment by 5 March 2026.

December 2025

BIS

This publication is available on the BIS website (www.bis.org).

ISBN 978-92-9259-913-3 (online)

Contents

Machine-readable Pillar 3 disclosure

1. Introduction and background

Availability to market participants of information about common key risk metrics is a fundamental tenet of a sound banking system. Pillar 3 disclosures by internationally active banks under the Basel Committee on Banking Supervision's (BCBS) standards are an important source of such information. Banks' Pillar 3 disclosures reduce information asymmetry and help promote comparability of banks' risk profiles within and across jurisdictions.[1] The disclosure requirements enable market participants to access key information relating to a bank's regulatory capital, liquidity parameters and other risk exposures, which in turn helps increase transparency about a bank's affairs and reinforces market participants' confidence therein. While data in any format can be processed, availability of machine-readable data – defined as data in a format that can be easily processed by a computer without human intervention while ensuring no semantic meaning is lost[2] – enhances the speed and ease of data processing. It also provides scalability and flexibility to data users. Thus, availability of Pillar 3 disclosures in machine-readable standardised formats is important for strengthening market discipline and efficiency. The BCBS believes that the usefulness of Pillar 3 disclosures would be improved by a requirement across all BCBS member jurisdictions that they be provided in a machine-readable format either by banks directly and/or via a central repository at the national or regional level that is approved by the supervisor for all banks in a jurisdiction. Making disclosure data more easily accessible would provide a valuable public good.

In view of the foregoing, the BCBS is proposing to move towards Pillar 3 disclosures in machine-readable standardised formats across its member jurisdictions. The proposed standard would introduce a requirement and technical specifications to produce machine-readable quantitative Pillar 3 disclosures, without changing the material disclosure requirements for banks. However, the proposed standard would require additional technical templates for furnishing metadata such as the identity of the bank, the reporting currency and unit that were previously included in the qualitative part of the Pillar 3 disclosure report in a formal way, as well as a uniform resource locator (URL) of the human-readable disclosure report(s). Banks publishing Pillar 3 disclosures on their own websites would be required to provide their supervisor with the base URL of the webpage hosting the disclosure data. In jurisdictions where the supervisor opts for Pillar 3 disclosure via a centralised repository, the proposed changes and additions to the standard would be applicable to the centralised repository rather than to banks.

It is also envisaged that the proposed standard would not increase the burden on banks in jurisdictions where machine-readable Pillar 3 disclosures are already required. Rather, existing approaches would be integrated into the proposed global standard.

In the following sections of this consultative document, the proposed concept is explained in more detail, while Annex 1 presents the amendments to existing disclosure standards and a new standard for machine-readable disclosure. The BCBS welcomes comments from stakeholders on all aspects of the proposed amendments to the Pillar 3 disclosure standard. Comments should be submitted by 5 March 2026 using the following link: www.bis.org/bcbs/commentupload.htm. All comments will be published on the Bank for International Settlements' website unless a respondent specifically requests confidential treatment.

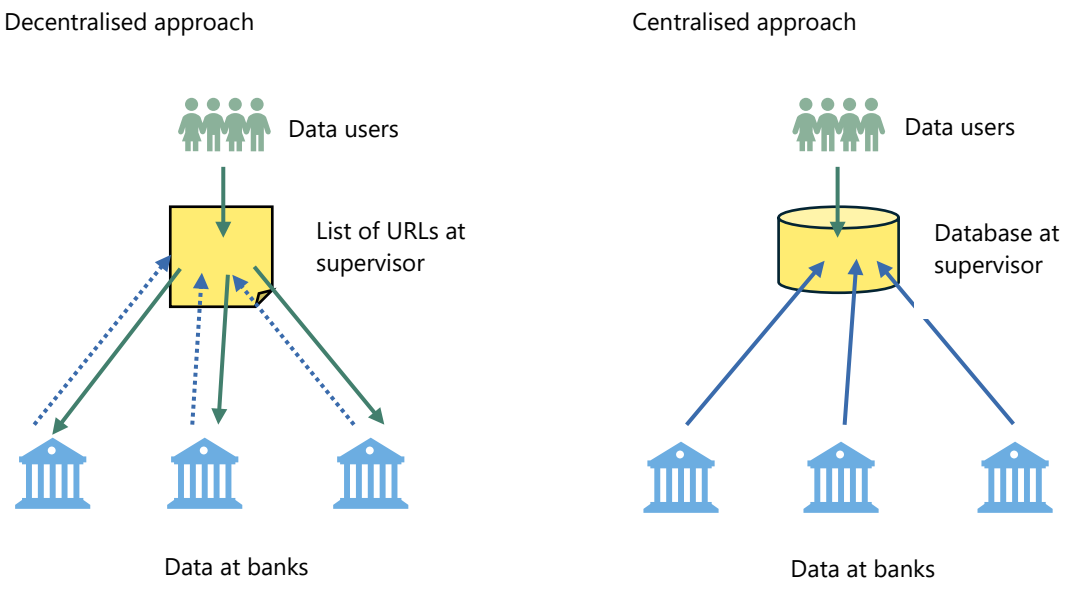
[1] See DIS10.1 of the Basel Framework.

[2] See the definition of "machine-readable" in 44 US Code §3502(18), available at www.law.cornell.edu/uscode/text/44/3502.

2. Disclosure access points

Supervisory authorities that already require machine-readable Pillar 3 disclosures currently take varying approaches regarding the placement of this information. In some cases, Pillar 3 disclosures are provided on the reporting banks' websites themselves (decentralised approach),[3] and the supervisor may provide a repository of URLs of these websites.[4] In other cases, supervisors may collect Pillar 3 disclosure information from banks and republish it in a centralised repository (centralised approach).[5] Graph 1 illustrates the two approaches.

Decentralised versus centralised approach to publication of Pillar 3 information — Graph 1



Dashed arrow: provision of URLs by banks; solid arrow: data push by banks or pull by data users.

Under the decentralised approach, banks publish machine-readable Pillar 3 disclosures on their own websites, as is currently the case for PDF disclosure documents. Under the proposed standard, with a view to allowing automatic retrieval of the machine-readable disclosures, such banks would have to provide the base URLs of their Pillar 3 disclosure websites to their supervisor.[6] The supervisor would in turn need to maintain a machine-readable list of bank names, Legal Entity Identifiers (LEIs)[7] or other unique national identifiers where banks do not have LEIs, and the base URLs of the Pillar 3 disclosure websites of the banks in its jurisdiction. These base URLs would point to the application programming interface (API)

3 See for example Australian Prudential Regulation Authority and Central Bank of Brazil.

4 See for example Central Bank of Brazil.

5 For example, the European Banking Authority, the Swiss Financial Market Supervisory Authority (FINMA) and the US authorities have different scopes and processes for collecting various aspects of Pillar 3 information. The disclosure data may be collected directly from banks or from regulatory reporting where this corresponds to some of the Pillar 3 disclosure data points. Additionally, some jurisdictions may publish some of these data.

6 While providing a base URL of the machine-readable Pillar 3 disclosure at the top consolidated level would be mandatory under the proposed standard in line with DIS10.2, national supervisors could allow or require banks to provide them with the base URLs of Pillar 3 disclosures for more than one legal entity or at different levels of consolidation.

7 See www.gleif.org/en/organizational-identity/introducing-the-legal-entity-identifier-lei.

for an entity's disclosure rather than the disclosure for a particular reporting date,[8] so updates would only be required on an infrequent basis if the structure of a bank's website changed.

Both banks' disclosure websites and supervisory repositories would be required to provide the Pillar 3 disclosures in one of the specific machine-readable formats that would be defined by the BCBS under the proposed standard. In addition, banks and supervisors would be free to provide the same information in other formats, for example in a more human-readable way, as they deemed appropriate.

Under the current centralised approach, banks submit Pillar 3 disclosure information to a centralised repository at the national or regional level that is approved by the supervisor for all banks in that jurisdiction.[9] The repositories are either operated by the supervisory authority or another (usually public sector) authority. Under the proposed standards, data retrieval from such centralised repositories should be possible in at least one of the formats specified by the BCBS.

Advantages of decentralised and centralised publication under the proposed standards

Table 1

Decentralised publication	Centralised publication
• The supervisory community continues to rely on the publication of disclosure information by banks instead of spending resources on collecting and disseminating data. • Updates can be posted by banks, which means data updates are available for consumption almost immediately.	• Disclosure information is more accessible for data users, in particular non-professional data users. • There is a lower risk of URLs becoming outdated or system outages. • This is favourable to smaller banks, which do not have to set up their own machine-readable websites.

The BCBS believes that, at this stage, it is neither feasible nor necessary to require changes to the access points for publication in jurisdictions that already have a machine-readable Pillar 3 disclosure requirement in place. Therefore, supervisors in member jurisdictions should have national discretion to adopt one of the above approaches for the banks in their jurisdictions. To reduce the burden on data users, the chosen approach should apply equally to all banks in a jurisdiction that are subject to the BCBS's disclosure standards (ie all internationally active banks).

The proposed standards would require, among other things, the adoption of a standardised data format and taxonomy[10] by all jurisdictions to ensure standardisation in banks' reporting of key parameters. However, such standardisation of data formats and taxonomies to be used for machine-readable Pillar 3 disclosures would only be mandatory for owners of the disclosure access points, ie banks under the decentralised approach and the operators of the centralised database under the centralised approach. The standardised formats and taxonomies would *not* be mandatory for the exchange of data between banks and the operators of the centralised database under the centralised approach. For this purpose, operators may use the formats and taxonomies proposed by the BCBS and just pass through the information they receive from banks. Alternatively, they could consider using other data exchange formats and taxonomies, for example those that are currently used for regulatory reporting in their jurisdiction.

[8] For example, https://example.com/documents/regulatory-disclosure/v1 rather than https://example.com/documents/regulatory-disclosure/v1/2025-06-30/example.pdf.

[9] While providing Pillar 3 disclosure data at the top consolidated level would be mandatory under the proposed standard in line with DIS10.2, national supervisors could allow or require banks to provide Pillar 3 disclosure data for other legal entities or at different levels of consolidation.

[10] A data taxonomy is a structured way of naming data elements and organising and classifying them into categories and subcategories, often forming a hierarchical structure. It groups related data elements based on shared characteristics and relationships.

3. Scope

The current DIS standard includes 82 templates: 15 for qualitative information only and 67 for quantitative data or a mix of both (often with accompanying narratives explaining the figures). Within these templates, the BCBS identified three types of qualitative information that are part of the current disclosure requirements: (i) actual qualitative disclosure requirements, as for example in DIS35 template REMA – Remuneration policy; (ii) technical footnotes alongside quantitative data; and (iii) accompanying narratives as described in the disclosure standard.

3.1 Qualitative disclosure

The BCBS proposes not to introduce a mandatory requirement for structured machine-readable disclosure of qualitative information in this consultation. Feedback from initial stakeholder outreach events suggests that the provision of qualitative information in a structured format is more cumbersome for data providers. At the same time, the additional value for data users seems to be limited as the tools they currently use for text analysis would benefit only marginally from additional structural information within a document.

To ensure that automated tools can be used efficiently to analyse qualitative disclosure, the BCBS proposes to clarify that all required human-readable Pillar 3 disclosures should be provided in PDF format and in a way that allows for the search for and extraction of words contained in the document by a machine. At the same time, the document must be human-readable. The document must not contain textual information in picture format, such as in a scanned document, and it must not be password-protected. Human-readable Pillar 3 disclosures could also be published in one or more additional formats on a voluntary basis, provided the content is consistent. The BCBS believes that these requirements are in line with current practice in most banks, and it should be possible for banks to comply with them with minimal effort where these requirements are not yet met.

Under the proposed standards, banks would, as part of the quantitative machine-readable disclosures, only be required to provide a URL of the full PDF disclosure document including qualitative disclosure information, or a list of several URLs of such documents if applicable. Aside from that, the minimum requirements for the full Pillar 3 reports would remain as they currently are. There would also be an option for banks to directly include qualitative information in the quantitative machine-readable disclosure format in the form of footnotes to individual data items, columns, rows or tables. This ensures that banks can keep their current approach where such an option already exists under their extant jurisdictional requirements.[11]

The BCBS would not require multilingual disclosures or disclosures in a specific language. However, any formats proposed in this document have been specified such that multilingual qualitative disclosure is supported where banks choose to provide it or are required to do so by their national supervisor.

Please refer to Annex 1 for the proposed amendments to DIS10 of the Basel Framework.

3.2 Quantitative and mixed disclosure

The BCBS believes that, in principle, all quantitative disclosure templates should be subject to the proposed standard for machine-readable Pillar 3 disclosures. Annex 2 summarises the specific templates proposed for inclusion. Under the proposed revision, at least 60 of the 67 templates for quantitative data or a mix of qualitative and quantitative data should be provided in a machine-readable format, covering 73% of all

[11] To the BCBS's knowledge, this is currently the case only in Brazil.

current disclosure requirements. For the seven templates for which the standard does not currently prescribe an explicit form for the quantitative information, the BCBS asks for feedback on whether disclosing this information in a machine-readable form adds significant value.

3.3 General requirements

Access to all human-readable and machine-readable disclosure data must be provided to the public free of charge and without authentication[12] either on banks' websites or in a centralised repository designated by a bank's supervisor for all banks in its jurisdiction. There must be no restrictions on copying, publishing, distributing, transmitting, processing, citing or adapting these data, in particular in other commercial or non-commercial repositories, aside from a requirement to provide a reference to the original source of the data.

4. Technical standards

4.1 Data formats and data exchange standards

To make it easier for data users to access Pillar 3 disclosure data, the data would have to be provided at the data access points in at least one of the formats specified by the BCBS. This section explains the proposed data formats and data exchange standards for machine-readable Pillar 3 disclosure.

Data formats, such as character-separated values (CSV) and JavaScript Object Notation (JSON), are primarily used to organise and store data in a structured way. These formats are simple and flexible but typically lack built-in validation mechanisms, which means they do not ensure data integrity or contextual meaning. In contrast, data exchange standards, like eXtensible Business Reporting Language (XBRL), Statistical Data and Metadata eXchange (SDMX) and JSON Schema, go beyond structure by emphasising what the data represent. These standards include validation rules and are designed to ensure consistent interpretation. In the case of Pillar 3 disclosure, this helps ensure consistency across different jurisdictions and banks. For example, while a CSV file might list numbers without context, XBRL ensures those numbers are understood as specific financial metrics like risk-weighted assets (RWA).

JSON is a lightweight data format which is easy for humans to read and write. It is simple for machines to parse and generate and it is widely adopted by the industry.[13] A CSV file is a plain text file format used to store tabular data. This data format separates data fields using one or more specific characters (eg comma, semicolon or tab).[14] CSV files usually use the file extension "*.csv" and are commonly referred to as "flat files" due to their simplistic structure. For the purposes of the proposed DIS standard, CSV files should comply with RFC 4180 (ie in particular use the comma as a field separator) and use the decimal point to separate the integer and fraction parts of a number.

Even though data in JSON and CSV formats can be processed by computers, features such as structural validation and interoperability across banks and jurisdictions require the use of specific standards.

XBRL is an open source global standard which is widely adopted by the industry and within the supervisory community. It allows users who adopt it as a specification to enhance the creation, exchange

[12] This means that in order to get access to the disclosure data users must not be required to log in or prove their identity.

[13] See definition in ISO/IEC 21778:2017 and at www.json.org/json-en.html.

[14] The specification for files using commas as field separators is provided in RFC 4180; see datatracker.ietf.org/doc/html/rfc4180.

and comparison of business reporting information.[15] XBRL is like a single, universal alphabet and grammar for digital reporting and acts as a validation layer for the technical structure (not content) of JSON and CSV files.

Another standard which could be useful in this context is SDMX.[16] It is designed to describe statistical data and metadata, normalise their exchange and improve their efficient sharing across statistical and similar organisations.

A third – and the simplest – option is JSON Schema, which is an open standard used to define the structure and validation rules of JSON data. It enables developers and data providers to formally describe the expected format, types and constraints of JSON documents, facilitating automated validation and interoperability across systems. JSON Schema acts as a blueprint for JSON files, ensuring that data exchanged through APIs[17] or other channels adhere to a consistent and predictable structure.

Table 2 summarises the key differences between the concepts of data formats and data exchange standards.

Key differences between data formats and data exchange standards Table 2

Aspect	Data formats (CSV/JSON)	Data exchange standards (XBRL/SDMX/JSON Schema)
Purpose	Organise and store data in a structured way	Ensure consistency, structural validation and context
Role	Focus on the "how" (how data are stored)	Focus on the "what and why" (what the data mean and how they are interpreted)
Validation	Have no built-in validation	Include rules to check data integrity
Cross-bank/cross-jurisdictional use	Limited, as interpretation varies	Designed to ensure consistent interpretation across banks and regions
Example	A CSV file listing numbers without context	XBRL ensures those numbers represent disclosure metrics like RWA

Initially, the BCBS would require disclosure in JSON Schema, SDMX-CSV, XBRL-JSON or XBRL-CSV format. Ideally, supervisors should make one of these options mandatory in their jurisdiction in order to reduce the burden on data users. Data could also be disclosed in one or more additional formats on a voluntary basis, provided the data are consistent. The BCBS acknowledges that the technical formats and standards for data disclosure are subject to change. Therefore, it will periodically consult with its stakeholders on whether they feel there is a need to provide any additional options for formats and standards or phase out extant formats and standards. This approach ensures that the formats and standards are periodically updated, without burdening data users with supporting more than a small number of different formats and standards for a given reporting date.

Please refer to Annex 1 for the proposed edits to the Basel Framework regarding the introduction of a new DIS11 standard for the technical details for quantitative information. Annex 3 compares various combinations of data formats and standards for a small part of the KM1 template, using an exemplary taxonomy.

[15] For technical details, see www.xbrl.org/Specification/XBRL-2.1/REC-2003-12-31/XBRL-2.1-REC-2003-12-31+corrected-errata-2013-02-20.html.

[16] See definition in ISO 17369:2013. SDMX is sponsored by eight international organisations; Bank for International Settlements (BIS), European Central Bank (ECB), Eurostat (Statistical Office of the European Union), International Labour Organization (ILO), International Monetary Fund (IMF), Organisation for Economic Co-operation and Development (OECD), United Nations Statistics Division (UNSD) and World Bank.

[17] See Section 4.3.

4.2 Taxonomies

A standardised taxonomy is essential for enhancing the usability of Pillar 3 disclosures in analyses. Quantitative Pillar 3 disclosures published in a machine-readable format on a bank's website must be provided under the taxonomy that will be developed by the BCBS. The BCBS's full taxonomy will be published on the BCBS's website in a machine-readable format in parallel with the publication of the final policy standard. The taxonomy will be updated when required by amendments to the DIS standard.

The BCBS's work on taxonomy will specify unique identifiers for each of the data elements included in the current disclosure standard. However, it will not aim at redefining or harmonising the data elements over and above the level of harmonisation in the existing DIS standard. Therefore, differences in the meaning or interpretation of high-level data items – if any – due to national implementation of policy standards will remain. For example, the meaning of total RWA can be economically different across countries to the extent that their calculation is different due to national implementation of policy standards, but the taxonomy for it would be the same across jurisdictions under the proposed standard.

The BCBS is aware that peculiarities in national implementation of its policy standards (eg the introduction of an additional risk weight bucket under the standardised approach for credit risk) may have led to follow-up adjustments to the format of the disclosure tables, resulting in additional items on top of those prescribed in the disclosure standard. In such cases, the relevant national supervisor will work with the BCBS Secretariat to include such items in the standardised taxonomy and in a mapping that shows the country-specific additional items across jurisdictions, both of which will be published on the BCBS's website. While this process will help data users compare disclosures across jurisdictions, it will not result in additional or revised disclosure requirements for banks.

In countries where banks are already required to publish machine-readable Pillar 3 disclosures on their websites under the taxonomies prescribed by their national jurisdictions, banks will be allowed or required to use the existing taxonomy. In such cases, the BCBS will work with its members to compare such national taxonomies with the BCBS's taxonomy, identify differences across countries and develop a comparison table across jurisdictions. The mapping table will be published on the BCBS's website in a machine-readable format and updated when required by amendments to the DIS standard or implementations in member jurisdictions.

In other countries, and if banks are not allowed or required to use the existing taxonomy, banks should follow the BCBS's taxonomy. The BCBS will work with its members to compare national disclosure requirements with the BCBS's standard and will reflect additional requirements across countries in its taxonomy. National supervisors will then provide guidance on which items that are included in the taxonomy but are not part of the DIS standard are relevant in their jurisdiction. This information will also be included in the BCBS's mapping table. Importantly, the taxonomy should neither be changed nor translated for data items that are reflected in the BCBS's taxonomy.

For banks that use plain JSON as the format for Pillar 3 disclosures, the BCBS will also maintain a structured mapping between the JSON attributes and the BCBS data elements in the taxonomy. The BCBS will provide the JSON Schema like it provides the data model for XBRL and SDMX.

Examples of a taxonomy for disclosure templates KM1 and CR6 are included in Table 6 to Table 8 of Annex 4. Annex 4 also includes an example of a mapping table (Table 9 and Table 10).

4.3 API URL paths

While standardised data formats, data exchange standards and a common taxonomy help data users to compare disclosure data across banks and jurisdictions, such comparisons can only be done in an efficient way if data retrieval by the end user is also standardised across banks and jurisdictions. Therefore, the BCBS proposes a standardised API.

An API generally is used as a way of communicating with a particular computer programme or internet service. An API URL is a regular URL, but with a stricter naming convention. It consists of a base URL ("https://example.com/documents/regulatory-disclosure"), the API version (eg "/v1"), path parameters (for example the reporting date "/2025-06-30") and query parameters (which typically come after a "?" in a URL, eg "format=xbrl-json"). The full API URL will combine these elements into a complete URL, eg "https://example.com/documents/regulatory-disclosure/v1/template/KM1/2025-06-30?format=xbrl-json". A standardised API URL path structure will enable data users to effortlessly access and query machine-readable disclosure information across various banks and jurisdictions.

The standardised API described in Section 4.3.1 must be implemented by banks if the decentralised approach to publication of machine-readable disclosure data is used in their jurisdiction. In this case, the standardised structure of the API calls ensures that supervisors only have to provide the base URLs of the banks in their jurisdictions that are typically stable over time. In contrast, the standardised API described in Section 4.3.2 could be implemented by the centralised repository if the centralised approach is used by a jurisdiction. The API specification could also be used to retrieve data from a possible global database (see Section 6.2).

To allow for a consistent user experience across banks and countries, the elements of the API described in this section must not be altered through translation or format changes, eg for dates. The BCBS welcomes feedback on the proposed API structure, including the idea to allow for the OpenAPI[18] specification. OpenAPI is a widely used framework for defining and documenting RESTful APIs[19] in a machine-readable format, enabling seamless integration across systems and jurisdictions.

4.3.1 Machine-readable information provided by banks

Minimum requirement

Banks across BCBS member countries have different financial year-ends and may start providing machine-readable disclosure at different reporting dates. Also, some banks may provide disclosure in additional languages or reporting currencies. Therefore, at

```
/v1/disclosures
```

banks should provide a list, in JSON format, of reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API. The list should include the reporting date, whether the reporting date is an intermediate reporting date or corresponds to the bank's fiscal year-end, the date of the last data revision, a list of formats (combination of data format and exchange standard) supported for that reporting date, a list of language and currency combinations in which disclosure is provided for that reporting date and a list of disclosure templates available for that reporting date. If a bank revises the data for a reporting date, it may continue to provide older data on the website and list the revision dates for each revision of the data. Alternatively, a bank may provide only the most recent data with the latest revision date. The JSON file could be structured as follows:

[18] See www.openapis.org.

[19] A REST API is an API that conforms to the design principles of the representational state transfer (REST) architectural style, a style used to connect distributed hypermedia systems. REST APIs are sometimes referred to as RESTful APIs or RESTful web APIs. See more details at www.ibm.com/think/topics/rest-apis.

```
{
  "data": [
    {
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          }
        ]
    },
    {
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          }
        ]
    }
  ]
}
```

Whereby:

- {ReportingAsOfDate} refers to the reporting date in ISO 8601 notation ("yyyy-mm-dd");
- the word "intermediate" or "yearend" specifies the report type depending on whether the reporting date is an intermediate reporting date or corresponds to the bank's fiscal year-end;
- {RevisionDate} refers to the date on which the data were revised, in ISO 8601 notation ("yyyy-mm-dd");
- {lc}-{ccc} denotes the two-letter ISO 639-1 language code and the three-letter ISO 4217 currency code;
- {Format} specifies one of the data formats specified by the BCBS ("schema-json", "xbrl-csv", "xbrl-json", "sdmx-csv");
- {Template} denotes the template's short name as specified in the DIS standard; and
- {TemplateVersion} denotes the template version as specified in the DIS standard.

Entries for reporting dates should be added when disclosure for that date becomes available on the bank's website, and they should be removed when disclosure is no longer available after the relevant retention period.

For banks that would like to provide additional filters in this query, the final standard will specify optional query parameters to narrow down the set of results.

A particular disclosure template for a particular reporting date in a bank's default (or single) data format, reporting currency and language should be available at

```
/v1/template/{Template}/{ReportingAsOfDate}
```

whereby {Template} denotes the template's short name as specified in the DIS standard and {ReportingAsOfDate} specifies the reporting date in ISO 8601 notation.[20]

The API has been structured such that banks can meet the minimum requirements even if they provide only the list of available disclosures in JSON format and one file per reporting date and disclosure template in one of the required formats on their websites. For example, a bank that decides to disclose in XBRL-CSV format with the minimum set of required files could publish the following files on its website to comply with all disclosure requirements for 2025:

```
/v1/disclosures
/v1/template/KM1/2025-03-31
/v1/template/KM1/2025-06-30
/v1/template/KM1/2025-09-30
/v1/template/KM1/2025-12-31
... (similar for other disclosure templates) ...
```

The file "disclosures" is a JSON file with the structure specified at the beginning of this section, which will have to be updated every quarter, while the reporting date files are CSV files in this example that have to be added each quarter and contain the quarterly disclosure data for a specific template.

Optional query parameters

The following optional query parameters can be added after a question mark, with several query parameters separated by an ampersand:

- format={Format} can be used to request disclosure data in one of the data formats and standards specified by the BCBS ("schema-json", "xbrl-csv", "xbrl-json", "sdmx-csv").[21] If the parameter is not provided, data will be returned in a bank's default format. Only the formats supported by the bank as per the list of disclosures are permitted.
- revision_date=[{RevisionDate}|latest] specifies the date of the revision to be retrieved; if the parameter is not provided or set to "latest", the latest revision for a reporting date will be returned. Only revision dates provided by the bank as per the list of disclosures are permitted.
- language_currency={lc}-{ccc} specifies a combination of language and currency if banks provide machine-readable disclosure in more than one combination of language and currency, whereby

[20] See www.iso.org/iso-8601-date-and-time-format.html.

[21] For example, if the base URL is https://example.com/documents/regulatory-disclosure/ as suggested above, the KM1 template for the second quarter of 2025 in XBRL-CSV format can be retrieved at https://example.com/documents/regulatory-disclosure/v1/template/KM1/2025-06-30?format=xbrl-csv.

{lc} denotes the two-letter ISO 639-1 language code[22] and {ccc} denotes the three-letter ISO 4217 currency code.[23,24] If the parameter is not provided or supported, data will be returned in a bank's default or only combination of language and currency. Only the language and currency combinations provided by the bank as per the list of disclosures are permitted.

If a bank does not support an optional query parameter, data can only be retrieved for the respective default option.

Optional API extensions

The final standard would include an option for banks to provide additional functions in their APIs. While these would not be mandatory, standardisation will improve the user experience as the API calls would be the same for all banks that decide to implement these optional elements. For example, banks may allow users to retrieve individual data points for one or all available reporting dates in the bank's default (or single) reporting currency and language at

```
/v1/datapoint/{DatapointName}/[{ReportingAsOfDate}|all]
```

whereby {DatapointName} denotes the name of the data point according to the taxonomy of the relevant supervisor and {ReportingAsOfDate} specifies the reporting date in ISO 8601 notation. If "all" is provided instead, the longest available time series for the data point will be provided. The optional query parameters defined above could also be used.

4.3.2 Machine-readable information provided in a centralised repository

While data consumption by the end user would also benefit from standardised retrieval in jurisdictions with a centralised repository, the added complexity of different APIs across jurisdictions is lower given that the number of centralised repositories is expected to be significantly lower than the number of banks providing data directly on their websites. Jurisdictions with existing systems that allow the public to automatically access disclosure or related data from supervisory websites may choose to retain these systems. These systems, with their APIs in place before 1 January 2029, must provide the following minimum functions:

- retrieve a list of reporters (identified by their bank ID) and reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API; and
- retrieve specific disclosure templates for a specific reporter and reporting date.

For other centralised repositories, the BCBS proposes a standardised API as described in the remainder of this section. Additional APIs could be supported at different base URLs.

The central repository should provide a list of reporters (identified by their LEI or another unique national identifier where a bank does not have an LEI) and reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API in JSON format at

```
/v1/bankdisclosures
```

[22] See www.iso.org/iso-639-language-code.

[23] See www.iso.org/iso-4217-currency-codes.html.

[24] In the above example, the KM1 template for the second quarter of 2025 in XBRL-CSV format, Spanish language and reporting currency euro could be retrieved at https://example.com/documents/regulatory-disclosure/v1/template/KM1/2025-06-30?format=xbrl-csv&language_currency=es-EUR.

If a bank revises the data for a reporting date, the central repository may continue to provide older data and list the revision dates for each revision of the data. Alternatively, only the most recent data with the latest revision date can be provided. The JSON file could have the following structure:

```
{
  "data": [
    {
      "bank_id": "{BankID}",
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          }
        ]
    },
    {
      "bank_id": "{BankID}",
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version: {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          }
        ]
    }
  ]
}
```

Where an LEI is available, the bank ID should consist of the letters "XL-" followed by the LEI; otherwise, the bank ID should consist of the two-letter ISO 3166 country code,[25] a dash and a unique national ID. The final standard will specify optional query parameters to narrow down the set of results.

A specific template for a particular reporting date in a bank's default (or single) reporting currency and language should be available at

```
/v1/banktemplate/{BankID}/{Template}/{ReportingAsOfDate}
```

[25] See www.iso.org/iso-3166-country-codes.html.

whereby {BankID} specifies the ID of the bank (LEI or otherwise) at the relevant level of consolidation. The optional API extensions would be the same as for individual banks:

```
/v1/bankdatapoint/{BankID}/[{DatapointName}|all]/[{ReportingAsOfDate}|all]
```

Furthermore, the optional query parameters could be supported in the same way as in the specification of the API for individual banks.

If machine-readable Pillar 3 disclosure is not provided in such a centralised repository, the supervisor must provide a list of base URLs and IDs for all banks in its jurisdiction that provide machine-readable Pillar 3 disclosure according to this standard. The list should be provided at "/v1/list" in JSON format in the following structure:

```
{
  "data": [
    {
      "bank_id": "{BankID}",
      "bank_name": "{BankName}",
      "disclosure_base_url": "{BaseURL}"
    },
    {
      "bank_id": "{BankID}",
      "bank_name": "{BankName}",
      "disclosure_base_url": "{BaseURL}"
    }
  ]
}
```

whereby {BankName} refers to the name of the bank.

4.3.3 Provision of optional templates that are not defined in the DIS standard

Supervisory authorities or individual banks may find it useful to define additional templates that are not prescribed in the DIS standard. These can be provided to data users through API requests for individual templates. However, in order not to interfere with possible future extensions of the DIS standard, all jurisdictional templates must use the prefix "XJ-{cc}_", with {cc} being the two-letter ISO 3166 country code, and all bank-specific templates should use the prefix "XB_".[26] Banks and national supervisors must not use any template names that do not start with these prefixes in the API URL path described in this section.

5. Data assurance

The BCBS believes that the requirements for assurance of Pillar 3 data as set out in DIS10.10 and DIS10.11 should not be changed. Therefore, irrespective of whether the machine-readable Pillar 3 disclosures are to be provided on a bank's own website or in a centralised repository, responsibility for data accuracy shall remain with the relevant bank. Banks would be required to provide an email address where data users could report issues.

[26] In the above example, a new jurisdiction-specific template for Swiss banks for the second quarter of 2025 could be retrieved in XBRL-CSV format at https://example.com/documents/regulatory-disclosure/v1/template/XJ-CH_template/2025-06-30?format=xbrl-csv, and a new bank-specific template could be retrieved at https://example.com/documents/regulatory-disclosure/v1/template/XB_template/2025-06-30?format=xbrl-csv.

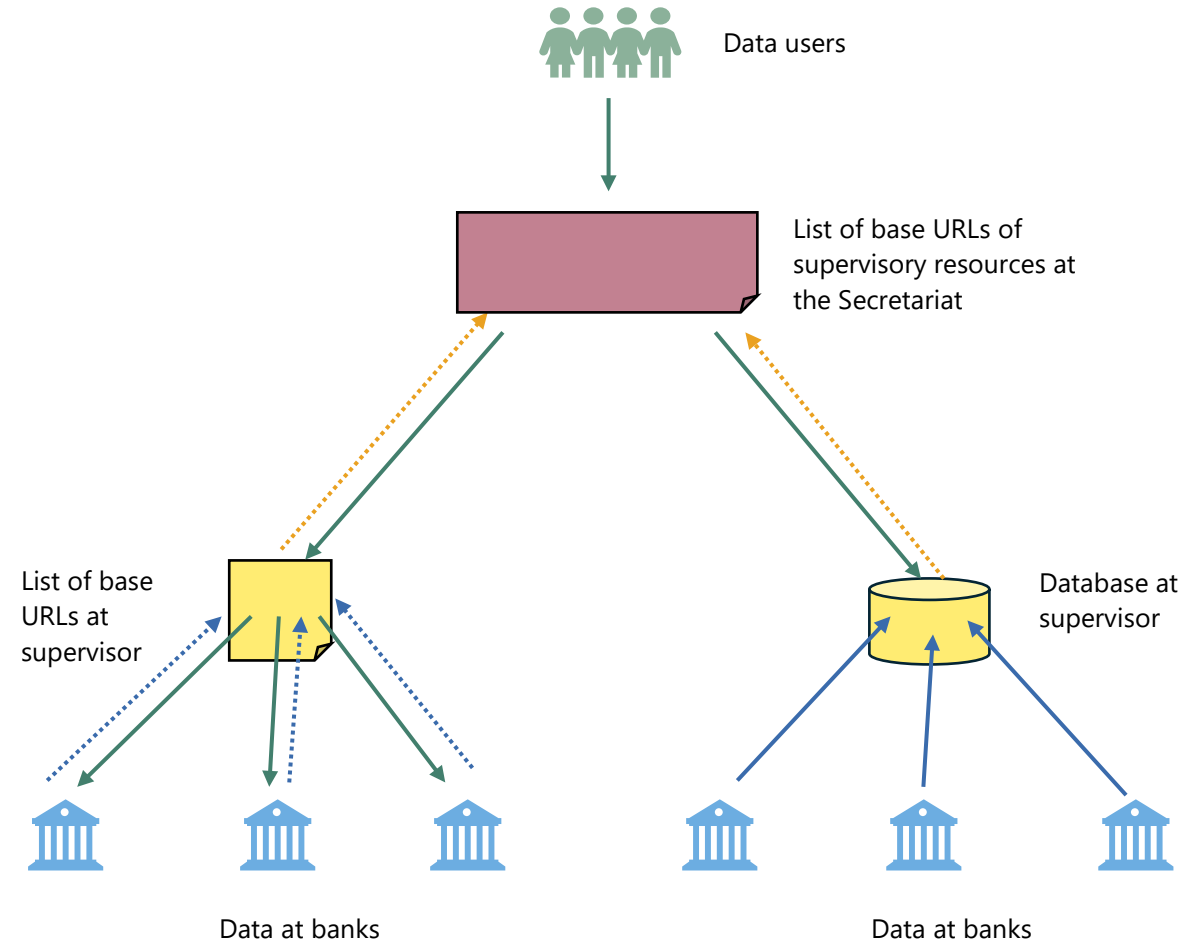
However, in the centralised approach, the operator of the centralised repository may perform technical validations to ensure compliance with naming conventions and file format specifications. This is in line with the approaches taken in jurisdictions where requirements for machine-readable disclosure or public regulatory reporting already exist. If machine-readable disclosures are provided on a bank's own website, they will typically be subject to supervisory processes similar to those for the current publication of PDF disclosure reports. Supervisors may also decide to review the data quality of machine-readable disclosures in more detail using automatic processes.

6. Information to be provided on the BCBS's website

6.1 Minimum information required

To make Pillar 3 data of all reporting banks across jurisdictions globally accessible, the BCBS Secretariat would maintain a machine-readable list of base URLs. For each jurisdiction, this would consist of either: (i) a base URL of a jurisdictional disclosure data repository (if the centralised approach is adopted) or (ii) a base URL of a machine-readable repository of URLs of banks' Pillar 3 disclosure websites (if the decentralised approach is adopted). Graph 2 illustrates this approach, which would make it possible for data users to locate relevant information automatically.

Data access without data repository at the global level Graph 2



Dashed arrow: provision of base URLs by banks and national supervisors; solid arrow: data push by banks or pull by data users.

For example, at

```
/v1/supervisors/[csv|json]
```

the Secretariat could provide API endpoints returning CSV or JSON files listing the URLs of bank lists or Pillar 3 disclosure databases at supervisory authorities. For example, a CSV file could have the following structure:

```
supervisor_name, type, base_url
{SupervisorName}, [list|database], {BaseURL}
{SupervisorName}, [list|database], {BaseURL}
```

whereby {SupervisorName} refers to the name of the supervisory authority, the word "list" or "database" indicates whether the supervisor provides a list of banks or a centralised Pillar 3 database, and {BaseURL} is the base URL of the list or database API. Alternatively, a JSON file could have the following structure:

```
{
  "data": [
    {
      "supervisor_name": "{SupervisorName}",
      "type": "[list|database]",
      "base_url": "{BaseURL}"
    },
    {
      "supervisor_name": "{SupervisorName}",
      "type": "[list|database]",
      "base_url": "{BaseURL}"
    }
  ]
}
```

In a variant of this approach, the Secretariat would consolidate the individual base URLs of banks from the supervisory repositories to create a global list of base URLs of bank disclosures. This approach would be similar to the list of URLs the Secretariat maintains for its disclosure of G-SIB indicators. For example, at

```
/v1/banks/[csv|json]
```

the Secretariat could provide API endpoints returning a CSV or JSON file with the base URLs of individual banks' disclosures. For example, a CSV file could have the following structure:

```
bank_name, bank_id, country, disclosure_accesspoint, base_url
{BankName}, {BankID}, {cc}, [centralised|decentralised], {BaseURL}
{BankName}, {BankID}, {cc}, [centralised|decentralised], {BaseURL}
```

whereby {BankName} refers to the name of the bank, {BankID} specifies the ID of the bank (LEI or otherwise) at the relevant level of consolidation, {cc} is the two-letter ISO 3166 country code of the country that provided the data for the bank, a flag indicates whether the data are provided at a centralised or decentralised access point, and {BaseURL} is the base URL of the bank's or centralised repository's API for providing disclosure data according to this standard. Alternatively, a JSON file could have the following structure:

```
{
  "data": [
    {
      "bank_name": "{BankName}",
      "bank_id": "{BankID}",
      "country": "{cc}",
      "disclosure_accesspoint": "[centralised|decentralised]",
      "base_url": "{BaseURL}"
    },
    {
      "bank_name": "{BankName}",
      "bank_id": "{BankID}",
      "country": "{cc}",
      "disclosure_accesspoint": "[centralised|decentralised]",
      "base_url": "{BaseURL}"
    }
  ]
}
```

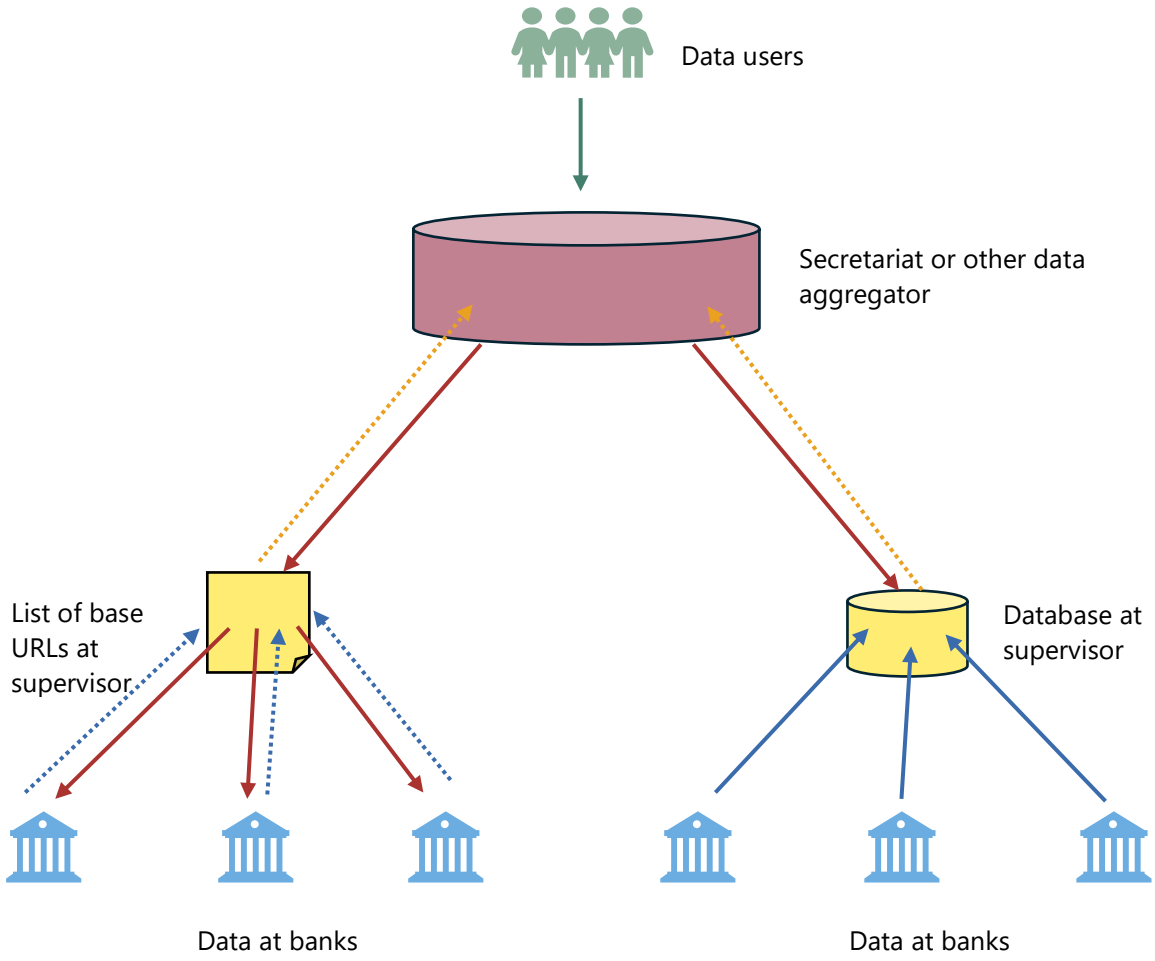

The Secretariat will also provide dedicated endpoints for accessing the taxonomy mapping table, as well as a human-readable version of the mapping table. This resource will enable data consumers and integrators to automatically retrieve the correspondence between the elements used in disclosures and their respective representations in the BCBS's taxonomy. The existence and ongoing maintenance of the mapping table will ensure semantic consistency between the disclosed data and the reference models.

6.2 Global database and visualisation

A benefit of machine-readable Pillar 3 disclosure is that it would allow for the BCBS or another public or private data aggregator to host a global database of Pillar 3 disclosure data for all banks where such machine-readable Pillar 3 information is available. While the creation of such a global database is not a necessary part of the proposed standard on a structured data format and taxonomy, data collection for a global database would be much easier than is currently the case. Such a database would provide a convenient single access point to data users who do not want or know how to retrieve machine-readable data from multiple distributed sources.

Importantly, the data aggregator would retrieve the individual data from existing jurisdictional centralised repositories where they exist and from banks' websites in all other cases, using the process described in Section 6.1. Therefore, a global repository would not result in additional burden on individual banks as they would not have to actively submit the data to that database. Graph 3 illustrates this approach.

Data access with centralised database Graph 3



Dashed arrow: provision of base URLs by banks and national supervisors; solid arrow: data push by banks or pull by the Secretariat or other data aggregator and by data users.

Data from the global database could then be provided in a machine-readable format like the formats proposed for disclosure by banks. Moreover, data could also be visualised in a format that resembles the BCBS's human-readable templates in the current DIS standard.

While more technically enabled and sophisticated data users might use their own systems for data processing and aggregation based on the data in a global database, the BCBS or another data aggregator might at some point decide to provide some high-level aggregates across banks for the public. At this time, the BCBS has not made any decisions regarding hosting a global database of Pillar 3 disclosure data on its website, but welcomes feedback on the potential benefits or drawbacks.

7. Implementation

7.1 Implementation of machine-readable Pillar 3 disclosure

The BCBS suggests that the requirement for machine-readable Pillar 3 disclosure become effective for reporting dates that begin on or after 1 January 2029. The publication of the final standard and

standardised taxonomy and APIs is envisaged for end-2026, allowing supervisors and banks two years for implementation. Based on initial feedback received, the BCBS does not envisage a phased approach for individual quantitative tables in the DIS standard. Instead, machine-readable Pillar 3 disclosure could become mandatory for all quantitative tables as described in this document. However, the BCBS is interested in stakeholders' views as to whether a longer lead time is required, for example for smaller internationally active banks in some jurisdictions.

The BCBS currently does not envisage a requirement for mandatory backfilling of machine-readable Pillar 3 disclosure for earlier reporting dates. However, the machine-readable Pillar 3 disclosure at the first reporting date would include data for one or more previous periods as already specified in the current DIS standard.[27]

7.2 Possible phase-out of document-based Pillar 3 disclosure

The BCBS considered whether machine-readable Pillar 3 disclosures should be in addition to or in replacement of the current document-based Pillar 3 disclosures. While replacing the current document-based disclosures would be more in line with the idea of reducing the burden on industry, a prerequisite for such an approach would be the availability of adequate tools facilitating human comprehension of the quantitative data to ensure transparency, as well as appropriate integration of qualitative content into machine-readable formats. Given that qualitative information will not be within the mandatory scope of the project in the initial implementation phase, the BCBS suggests maintaining the requirement for disclosure in the current formats for the time being. This avoids creating an arrangement in which users find quantitative information in one place while related footnotes and explanations are included in a separate document. The BCBS could then reconsider phasing out document-based reporting once machine-readable disclosure for qualitative information is in place and any systems for visualisation of this information are operational.

7.3 Overview of project phases

Phased approach to machine-readable Pillar 3 disclosure — Table 3

Initial project phase	Potential later project phases
• Machine-readable disclosures for quantitative data as proposed in this document are mandatory. • The BCBS provides minimum information as described in Section 6.1.	• The BCBS is considering providing a centralised database with the Pillar 3 disclosure data. • Mandatory document-based Pillar 3 disclosures could be phased out when qualitative content has been integrated into machine-readable formats.

8. Consultation questions

Stakeholders, in particular banks and users of Pillar 3 disclosures, are welcome to provide feedback on the full content of this consultative document. In addition, the BCBS has highlighted specific questions which will assist in further developing its standard for machine-readable Pillar 3 disclosure, as detailed below.

[27] For example, the KM1 template requires data for the current reporting date and the previous four quarter-ends.

Q1. What are your views on the scope of the requirement for machine-readable Pillar 3 disclosure, in particular the proposed initial focus on quantitative disclosure regarding the templates marked as "Maybe" in Table 4?

Q2. Do you have any comments on the technical data formats and standards, the API structure and the general concept of the taxonomy proposed for quantitative machine-readable Pillar 3 disclosure? Are there other formats and solutions that should be considered?

Q3. Are there formats other than PDF that should be considered for human-readable disclosure?

Q4. In your view, which are the main operational benefits and challenges that this project would bring to banks? Would you see any other positive or negative impacts on your current disclosure process?

Q5. Do you believe the proposed effective date would provide sufficient time for implementation of machine-readable Pillar 3 disclosure? Would smaller internationally active banks need additional time?

Q6. How useful would data users consider a global database on the BCBS's website? Would visualisation tools and industry aggregates make a global repository meaningfully more useful?

Annex 1: Proposed edits to the Basel Framework

Amendments to DIS10

10.3

Banks must publish their Pillar 3 report in a standalone document that provides a readily accessible source of prudential measures for users. The Pillar 3 report may be appended to, or form a discrete section of, a bank's financial reporting, but it must be easily identifiable to users. Signposting of disclosure requirements is permitted in certain circumstances, as set out in DIS10.25 to DIS10.27. The quantitative disclosure requirements in this standard must also be provided in at least one of the common machine-readable formats specified in DIS11 that would facilitate the use of the data. Banks or supervisory authorities must also make available on their websites an archive (for a suitable retention period to be determined by the relevant supervisor) of Pillar 3 reports (quarterly, semiannual and annual) relating to prior reporting periods. To the extent human-readable or machine-readable Pillar 3 disclosure is provided on the website of a centralised repository that is designated by a bank's supervisor for all banks in its jurisdiction and meets the requirements set out in DIS11.16 to DIS11.18, the bank can include a uniform resource locator (URL) of these reports on its own website, rather than provide the Pillar 3 disclosure on its own website.

10.21

The disclosure requirements are presented either in the form of templates or tables. Templates must be completed with quantitative data in accordance with the definitions provided. Tables generally relate to qualitative requirements, but quantitative information is also required in some instances. Except for the machine-readable formats, b~~B~~anks may choose the format they prefer when presenting the information requested in tables.

10.23

For templates, the format is designated as either fixed or flexible:

(1) Where the format of a template is pr~~d~~escribed as fixed, banks must complete the fields in accordance with the instructions given. If a row/column is not considered to be relevant to a bank's activities or the required information would not be meaningful to users (eg immaterial from a quantitative perspective), the bank may delete the specific row/column from the template in the human-readable report, but the numbering of the subsequent rows and columns must not be altered. In the machine-readable disclosure, the data points for the specific row/column should be marked as "na" following the specifications of the technical format chosen. Banks may add extra rows and columns to fixed format templates in the human-readable report if they wish to provide additional detail to a disclosure requirement by adding sub~~rows or columns~~categories of the disclosed items, but the numbering of prescribed rows and columns in the template must not be altered. Banks may also add subcategories to fixed format templates in the machine-readable report provided the taxonomy for such subcategories of the disclosed items is agreed with the supervisory authority and the taxonomy for the prescribed rows and columns remains unaltered.

(2) Where the format of a template is described as flexible, banks may present the required information either in the format provided in this document or in one that better suits the bank. The format for the presentation of qualitative information in tables is not prescribed. Notwithstanding, banks should comply with the restrictions in presentation, should such restrictions be prescribed in the template (eg Template CCR5 in DIS42). In addition, when a customised presentation of the information is used, the bank must provide information

comparable with that required in the disclosure requirement (ie at a similar level of granularity as if the template/table were completed as presented in this document).

10.24

Where mandatory disclosure data are provided in human-readable form, they should be provided in PDF format in a way that allows for the search for and extraction of words contained in the document by a machine while at the same time being human-readable. The document must not contain textual information in picture format, such as in a scanned document, and it must not be password-protected. This does not apply to any human-readable visualisations of machine-readable disclosure banks may provide on a voluntary basis. ~~Banks are encouraged to engage with their national supervisors on the provision of the quantitative disclosure requirements in this standard in a common electronic format that would facilitate the use of the data.~~

Access to disclosure data

10.31

Access to all human-readable and machine-readable disclosure data must be provided to the public free of charge and without authentication either on banks' websites or in a centralised repository designated by a bank's supervisory authority for all banks in its jurisdiction. There must be no restrictions on copying, publishing, distributing, transmitting, processing, citing or adapting these data, in particular in other commercial or non-commercial repositories, aside from a requirement to provide a reference to the original source of the data.

New DIS11 – Standard for the technical format for machine-readable disclosure

General

11.1

A machine-readable format, when used with respect to data, means data in a format that can be easily processed by a computer without human intervention while ensuring no semantic meaning is lost.

11.2

Quantitative Pillar 3 disclosure for banks must be available in at least one of the machine-readable data exchange formats and taxonomies specified in DIS11.8 to DIS11.9 and DIS11.6 to DIS11.7 of this standard, respectively. At the discretion of the supervisor, machine-readable disclosure can be published by a bank on its own website or in a centralised repository designated by a bank's supervisor for all banks in a jurisdiction. If a bank revises the data for a reporting date, the central repository or the bank may continue to provide older data on the website and list the revision dates for each revision of the data. Alternatively, only the most recent data with the latest revision date can be provided.

11.3

If machine-readable Pillar 3 disclosure is published on banks' websites, users must be able to retrieve the data using the application programming interface (API) specified in DIS11.11 to DIS11.15 and banks must report the base URLs to their supervisor. The supervisor will maintain a machine-readable repository of base URLs of banks' Pillar 3 disclosures in its jurisdiction. The API and format of this repository are specified in DIS11.20. In addition, the repository should also be made available to the public through a human-readable interface. Supervisors should aim to also provide an English language version of the data repository's user interface.

11.4

If a centralised repository is used, supervisors have the discretion to mandate banks in their jurisdiction to use one of the data exchange formats and taxonomies specified in this standard for provision of disclosure data to the repository or to allow for different data exchange formats and taxonomies, provided that the public can retrieve the data from the repository in at least one of the data exchange formats and taxonomies specified in this standard both through a human-readable interface and through an API as specified in DIS11.16 to DIS11.18. Supervisors should aim to also provide an English language version of the data repository's user interface.

11.5

Supervisors will provide the Secretariat of the Committee with the base URL of the repository of base URLs of websites according to DIS11.3 or the base URL of the data repository according to DIS11.4, as appropriate. The Committee will maintain a list of these base URLs on its public website in both machine-readable and human-readable formats.

Taxonomy

11.6

Quantitative Pillar 3 disclosure published in a machine-readable format on a bank's website must be provided following a taxonomy specified by the relevant supervisor that should generally be based on the global taxonomy maintained by the Basel Committee Secretariat as published on the Committee's website. For data items that are reflected in the Committee's taxonomy, the taxonomy must not be changed, including by translation.

11.7

Where the national implementation of the DIS standard includes additional items on top of those prescribed in the standard, the relevant national supervisor will work with the Secretariat of the Committee to include these items in the global taxonomy and in a mapping that shows the country-specific additional items across jurisdictions. Both will be published on the Committee's website.

Data formats and exchange standards

11.8

Quantitative Pillar 3 disclosure must be provided in at least one of the following combinations of data exchange formats and standards:

(1) eXtensible Business Reporting Language (XBRL) in combination with JSON or CSV formats;

(2) Statistical Data and Metadata eXchange (SDMX) in combination with CSV format; or

(3) JSON Schema.

Data formats must follow the definition in DIS11.9. At national discretion, supervisors may allow one or several of these combinations. Data can also be disclosed in additional formats on a voluntary basis, provided the data are consistent across all formats.

11.9

Data must be provided in one of the following formats:

(1) JavaScript Object Notation (JSON) – Such files should comply with ISO/IEC 21778:2017 and in particular use the decimal point to separate the integer and fraction parts of a number.

(2) Character-separated values (CSV) – Such files should comply with RFC 4180 and use the decimal point to separate the integer and fraction parts of a number.

API parameter definitions

11.10

In the following API specification, parameters are defined as follows:

- {ReportingAsOfDate} refers to the reporting date in ISO 8601 notation ("yyyy-mm-dd");
- {RevisionDate} refers to the date on which the data were revised, in ISO 8601 notation ("yyyy-mm-dd");
- {lc} denotes the two-letter ISO 639-1 language code;
- {ccc} denotes the three-letter ISO 4217 currency code;
- {BankID} specifies the ID of the bank at the relevant level of consolidation: where a Legal Entity Identifier (LEI) is available, the ID should consist of the letters "XL-" followed by the LEI; otherwise, the bank ID should consist of the two-letter ISO 3166 country code, a dash and a unique national ID;
- {BankName} refers to the name of the bank;
- {Template} denotes the template's short name as specified in the DIS standard;
- {DatapointName} denotes the name of a data point according to the taxonomy of the relevant supervisor;
- {Format} specifies one of the data formats specified by the Committee ("schema-json", "xbrl-csv", "xbrl-json", "sdmx-csv"); and
- {BaseURL} specifies the URL of the website of the bank or supervisory authority at which the relevant API as specified in this standard is available.

API for banks' websites providing machine-readable Pillar 3 disclosure

11.11

To allow for a consistent user experience across banks and jurisdictions, the elements of the API described in this section must not be altered through translation or change of formats, eg for dates.

11.12

Banks should provide a list of reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API at

```
/v1/disclosures
```

The response should be in JSON format and structured as follows:

```
{
  "data": [
    {
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
        }
      ]
    },
    {
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
        }
      ]
    }
  ]
}
```

whereby the word "intermediate" or "yearend" indicates whether the reporting date is an intermediate reporting date or corresponds to the bank's fiscal year-end. The remaining parameters are defined in DIS11.10.

11.13

Individual disclosure templates for a particular reporting date in the bank's default (or single) reporting currency and language as well as format in their latest revision must be available at

```
/v1/template/{Template}/{ReportingAsOfDate}
```

with the parameters as defined in DIS11.10.

11.14

The following optional query parameters can be added after a question mark, with several query parameters separated by an ampersand:

- format={Format} can be used to request disclosure data in one of the data formats specified by the Committee as defined in DIS11.10. If the parameter is not provided, data will be returned in a bank's default format.
- revision_date=[{RevisionDate}|latest] specifies the date of the revision to be retrieved; if the parameter is not provided or set to "latest", the latest revision for a reporting date will be returned.
- language_currency={lc}-{ccc} specifies a combination of language and currency as defined in DIS11.10 if banks provide machine-readable disclosure in more than one combination of language and currency. If the parameter is not provided or supported, data will be returned in a bank's default or only combination of language and currency.

If a bank does not support an optional query parameter, data can only be retrieved for the respective default option.

11.15

Individual data points in the bank's default (or single) reporting currency and language can be made available at

```
/v1/datapoint/{DatapointName}/[{ReportingAsOfDate}|all]
```

with the parameters as defined in DIS11.10. The optional query parameters defined in DIS11.14 could also be used.

API for centralised repositories providing machine-readable Pillar 3 disclosure

11.16

The centralised repository should provide a documented API that allows users to:

- retrieve a list of reporters (identified by their ID) and reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API in JSON format; and
- retrieve specific disclosure templates for a specific reporter and reporting date.

Centralised repositories should generally support the API calls specified in DIS.11.17 to DIS11.18. Additional APIs could be supported at different base URLs. However, jurisdictions with existing systems that allow the public to automatically access disclosure or related data from supervisory websites may choose to retain these systems. These systems, with their APIs in place before 1 January 2029, must provide the minimum functions specified in this paragraph.

11.17

The central repository should provide a list of reporters (identified by their ID) and reporting dates for which machine-readable Pillar 3 disclosure can be retrieved through the API in JSON format at

```
/v1/bankdisclosures
```

The response should be in JSON format and structured as follows:

```
{
  "data": [
    {
      "bank_id": "{BankID}",
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
        }
      ]
    },
    {
      "bank_id": "{BankID}",
      "reporting_asof_date": "{ReportingAsOfDate}",
      "report_type": "[intermediate|yearend]",
      "revision_date": "{RevisionDate}",
      "format": "{Format}",
      "language_currency": ["{lc}-{ccc}", ...],
      "templates": [
          {
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
          },
            "template_name": "{Template}",
            "template_version": {TemplateVersion}
        }
      ]
    }
  ]
}
```

whereby the word “intermediate” or “yearend” indicates whether the reporting date is an intermediate reporting date or corresponds to the bank’s fiscal year-end. The remaining parameters are defined in DIS11.10.

11.18

A specific template for a particular reporting date in a bank’s default (or single) reporting currency and language should be available at

```
/v1/banktemplate/{BankID}/{Template}/{ReportingAsOfDate}
```

with the parameters as defined in DIS11.10 and optional query parameters as specified in DIS11.14.

11.19

Individual data points in the bank’s default (or single) reporting currency and language can be made available at

```
/v1/bankdatapoint/{BankID}/{DatapointName}/[{ReportingAsOfDate}|all]
```

with the parameters as defined in DIS11.10 and optional query parameters as specified in DIS11.14.

API for machine-readable supervisory repository providing URLs of banks' machine-readable Pillar 3 disclosure

11.20

Unless a centralised repository is used that meets the requirements set out in DIS11.16 to DIS11.18, the supervisor must provide a list of bank names, bank IDs and base URLs of all banks in its jurisdiction that provide machine-readable Pillar 3 disclosure according to this standard. The list must be provided at "/v1/list" in JSON format in the following structure:

```
{
  "data": [
    {
      "bank_id": "{BankID}",
      "bank_name": "{BankName}",
      "disclosure_base_url": "{BaseURL}"
    },
    {
      "bank_id": "{BankID}",
      "bank_name": "{BankName}",
      "disclosure_base_url": "{BaseURL}"
    }
  ]
}
```

with the parameters as defined in DIS11.10.

Provision of optional templates that are not defined in the DIS standard

11.21

National supervisors or individual banks must not provide any data in the API URL path described in this section for template names that are not specified in the DIS standard, unless the prefix set out in this paragraph is used for those templates. National supervisors can define templates that are only allowed or required in their jurisdiction by using the prefix "XJ-{cc}_" for the template name, with {cc} being the two-letter ISO 3166 country code. Similarly, supervisors can allow banks to provide bank-specific templates using the prefix "XB_".

Amendments to DIS20 to capture metadata

20.1

The disclosure requirements under this section are:

(1) Template KM1 – Key metrics (at consolidated level)

(2) Template KM2 – Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)

(3) Table OVA – Bank risk management approach

(4) Template OV1 – Overview of risk-weighted assets (RWA)

(5) Template MD1 – Metadata

(6) Template MD2 – Metadata – References to human-readable disclosure

20.6

In machine-readable disclosure only, template MD1 provides users of Pillar 3 data with the metadata relevant to the bank, including the name of the entity, the jurisdiction, a unique bank ID, the name of the primary supervisory authority, the reporting date, currency and unit used in the quantitative templates, an email address which can be used for data inquiries and the revision date.

20.7

In machine-readable disclosure only, template MD2 provides the URL of the document containing the complete Pillar 3 disclosure, including both quantitative and qualitative information, either on the bank's website or in the centralised repository. Where information is provided in more than one document per combination of language and currency, multiple URLs with a short description of the scope of each document in English language can be provided.

Template MD1: Metadata

Purpose: Provide metadata relevant to the bank.		
Scope of application: The template is mandatory for all banks, but only in machine-readable disclosure.		
Content: Name of the entity, jurisdiction, unique bank ID, name of the primary supervisory authority, reporting as of date, currency and unit used in the quantitative templates, language of the qualitative information (including the documents linked through template MD2), an email address which can be used for data inquiries and the revision date.		
Frequency: Quarterly.		
Format: Fixed.		
Accompanying narrative: None.		
1	Name of the entity	
2	Jurisdiction (ISO code)	
3	ID	
4	Name of primary supervisory authority	
5	ReportingAsOfDate	
6	Currency (ISO code)	
7	Unit (eg 1, 1000, 1000000)	
8	Language (ISO code)	
9	Email address for data inquiries	
10	Revision date	

Instructions

For the content of rows 3, 5, 6, 8 and 10 see the definitions of {BankID}, {ReportingAsOfDate}, {ccc}, {lc} and {RevisionDate} in DIS11.10. Row 2 must include the two-letter ISO 3166 country code of the country in which the entity is located.

Template MD2: Metadata – References to human-readable disclosure

Purpose: Provide metadata references to human-readable disclosure for the same combination of currency and language as specified in template MD1.
Scope of application: The template is mandatory for all banks, but only in machine-readable disclosure.
Content: References to human-readable disclosure for the same combination of currency and language as specified in template MD1.
Frequency: Quarterly.
Format: Variable number of rows.
Accompanying narrative: None.

		a	b
		Description	URL
1	URL of full Pillar 3 report where applicable		
...	URL and description of additional Pillar 3 disclosure documents		

General changes to existing disclosure standards

To allow for versioning in machine-readable disclosure, all template headers in DIS20 to DIS85 will be amended to include a "**Version:** 1.0" row for all templates that apply when the requirement for machine-readable disclosure enters into force. The template version will be increased whenever the BCBS amends the structure of a template in the future to the extent it affects the data items covered by the new standard.

New DIS90 – Transitional arrangements

90.1

In jurisdictions in which machine-readable disclosure was already required before the publication of the DIS11 standard, national supervisors can require the banks in their jurisdiction to continue using their existing taxonomy for DIS templates effective before 1 January 2029. The taxonomy must be the same for all banks in a jurisdiction at a given reporting date. If such an alternative taxonomy is used, the relevant supervisor will work with the Secretariat of the Committee to prepare and maintain a mapping between the national and Basel Committee taxonomies.

Annex 2: Templates in scope for machine-readable Pillar 3 disclosure

The DIS standard includes templates for both quantitative data and qualitative information, such as business details or explanations supporting the quantitative data. Table 4 outlines the structure of the DIS templates and proposes which templates and sections should be included in machine-readable Pillar 3 disclosures.

DIS – Disclosure requirements

Table 4

Chapter	Template	Name	Frequency	Format	Main type of information required	Proposed to be in scope of MRP3D during initial phase[28]
DIS20: Overview of risk management, key prudential metrics and RWA	KM1	Key metrics (at consolidated group level)	Quarterly	Fixed	Quantitative	Yes
	KM2	Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)	Quarterly	Fixed	Quantitative	Yes
	OVA	Bank risk management approach	Annual	Flexible	Qualitative	No
	OV1	Overview of risk-weighted assets (RWA)	Quarterly	Fixed	Quantitative	Yes
DIS21: Comparison of modelled and standardised RWA	CMS1	Comparison of modelled and standardised RWA at risk level	Quarterly	Fixed	Quantitative	Yes
	CMS2	Comparison of modelled and standardised RWA for credit risk at asset class level	Semiannual	Fixed	Quantitative	Yes

[28] Templates marked as "Maybe" currently either lack a prescribed format for quantitative information or are required, under the current standard, to align with the presentation of a bank's financial report. The BCBS welcomes feedback on whether providing a machine-readable version of these templates would offer significant value and on potential designs for structured templates that include this type of quantitative information.

DIS25: Composition of capital and TLAC	CCA	Main features of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) – eligible instruments	Ad hoc/ Semiannual	Flexible	Quantitative	Yes
	CC1	Composition of regulatory capital	Semiannual	Fixed	Quantitative	Yes
	CC2	Reconciliation of regulatory capital to balance sheet	Semiannual	Flexible	Quantitative	Maybe
	TLAC1	TLAC composition for global systemically important banks (G-SIBs) (at resolution group level)	Semiannual	Fixed	Quantitative	Yes
	TLAC2	Material subgroup entity – creditor ranking at legal entity level	Semiannual	Fixed	Quantitative	Yes
	TLAC3	Resolution entity – creditor ranking at legal entity level	Semiannual	Fixed	Quantitative	Yes
DIS26: Capital distribution constraints	CDC	Capital distribution constraints	Annual	Fixed	Quantitative	Yes
DIS30: Links between financial statements and regulatory exposures	LIA	Explanations of differences between accounting and regulatory exposure amounts	Annual	Flexible	Qualitative	No
	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Annual	Flexible	Quantitative	Maybe
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Annual	Flexible	Quantitative	Maybe
	PV1	Prudent valuation adjustments (PVAs)	Annual	Fixed	Quantitative	Yes
DIS31: Asset encumbrance	ENC	Asset encumbrance	Semiannual	Fixed	Quantitative	Yes
DIS35: Remuneration	REMA	Remuneration policy	Annual	Flexible	Qualitative	No
	REM1	Remuneration awarded during financial year	Annual	Flexible	Quantitative	Yes
	REM2	Special payments	Annual	Flexible	Quantitative	Yes
	REM3	Deferred remuneration	Annual	Flexible	Quantitative	Yes
DIS40: Credit risk	CRA	General qualitative information about credit risk	Annual	Flexible	Qualitative	No
	CR1	Credit quality of assets	Semiannual	Fixed	Quantitative	Yes
	CR2	Changes in stock of defaulted loans and debt securities	Semiannual	Fixed	Quantitative	Yes
	CRB	Additional disclosure related to the credit quality of assets	Annual	Flexible	Quantitative	Maybe
	CRB-A	Additional disclosure related to prudential treatment of problem assets	Annual	Flexible	Quantitative	Maybe
	CRC	Qualitative disclosure related to credit risk mitigation techniques	Annual	Flexible	Qualitative	No

	CR3	Credit risk mitigation techniques – overview	Semiannual	Fixed	Quantitative	Yes
	CRD	Qualitative disclosure on banks' use of external credit ratings under the standardised approach for credit risk	Annual	Flexible	Qualitative	No
	CR4	Standardised approach – Credit risk exposure and credit risk mitigation effects	Semiannual	Fixed	Quantitative	Yes
	CR5	Standardised approach – Exposures by asset classes and risk weights	Semiannual	Fixed	Quantitative	Yes
	CRE	Qualitative disclosure related to internal ratings-based (IRB) models	Annual	Flexible	Qualitative	No
	CR6	IRB – Credit risk exposures by portfolio and probability of default (PD) range	Semiannual	Fixed	Quantitative	Yes
	CR7	IRB – Effect on RWA of credit derivatives used as credit risk mitigation (CRM) techniques	Semiannual	Fixed	Quantitative	Yes
	CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	Fixed	Quantitative	Yes
	CR9	IRB – Backtesting of probability of default (PD) per portfolio	Annual	Flexible	Quantitative	Yes
	CR10	IRB (specialised lending under the slotting approach)	Semiannual	Flexible	Quantitative	Yes
DIS42: Counterparty credit risk	CCRA	Qualitative disclosure related to CCR	Annual	Flexible	Qualitative	No
	CCR1	Analysis of CCR exposures by approach	Semiannual	Fixed	Quantitative	Yes
	CCR3	Standardised approach – CCR exposures by regulatory portfolio and risk weights	Semiannual	Fixed	Quantitative	Yes
	CCR4	IRB – CCR exposures by portfolio and probability-of-default (PD) scale	Semiannual	Fixed	Quantitative	Yes
	CCR5	Composition of collateral for CCR exposures	Semiannual	Flexible	Quantitative	Yes
	CCR6	Credit derivatives exposures	Semiannual	Flexible	Quantitative	Yes
	CCR7	RWA flow statements of CCR exposures under the internal models method (IMM)	Quarterly	Fixed	Quantitative	Yes
	CCR8	Exposures to central counterparties	Semiannual	Fixed	Quantitative	Yes
DIS43: Securitisation	SECA	Qualitative disclosure requirements related to securitisation exposures	Annual	Flexible	Qualitative	No
	SEC1	Securitisation exposures in the banking book	Semiannual	Flexible	Quantitative	Yes
	SEC2	Securitisation exposures in the trading book	Semiannual	Flexible	Quantitative	Yes
	SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Semiannual	Fixed	Quantitative	Yes
	SEC4	Securitisation exposures in the banking book and associated capital requirements – bank acting as investor	Semiannual	Fixed	Quantitative	Yes

DIS45: Sovereign exposures	SOV1	Exposures to sovereign entities – country	Semiannual	Fixed	Quantitative	Yes
	SOV2	Exposures to sovereign entities – currency denomination breakdown	Semiannual	Fixed	Quantitative	Yes
	SOV3	Exposures to sovereign entities – accounting classification breakdown	Semiannual	Fixed	Quantitative	Yes
DIS50: Market risk	MRA	General qualitative disclosure requirements related to market risk	Annual	Flexible	Qualitative	No
	MR1	Market risk under the standardised approach	Semiannual	Fixed	Quantitative	Yes
	MRB	Qualitative disclosures for banks using the IMA	Annual	Flexible	Qualitative	No
	MR2	Market risk for banks using the IMA	Quarterly	Fixed	Quantitative	Yes
	MR3	Market risk under the simplified standardised approach	Semiannual	Fixed	Quantitative	Yes
DIS51: Credit valuation adjustment risk	CVAA	General qualitative disclosure requirements related to CVA	Annual	Flexible	Qualitative	No
	CVA1	The reduced basic approach for CVA (BA-CVA)	Semiannual	Fixed	Quantitative	Yes
	CVA2	The full basic approach for CVA (BA-CVA)	Semiannual	Fixed	Quantitative	Yes
	CVAB	Qualitative disclosures for banks using the SA-CVA	Annual	Flexible	Qualitative	No
	CVA3	The standardised approach for CVA (SA-CVA)	Semiannual	Fixed	Quantitative	Yes
	CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly	Fixed	Quantitative	Yes

DIS55: Cryptoasset exposures	CAEA	Qualitative disclosure on a bank's activities related to cryptoassets and the approach used in assessing the classification conditions	Annual	Flexible	Qualitative	No
	CAE1	Cryptoasset exposures and capital requirements	Semiannual	Flexible	Quantitative	Yes
	CAE2	Accounting classification of exposures to cryptoassets and cryptoliabilities	Semiannual	Flexible	Quantitative	Maybe
	CAE3	Liquidity requirements for exposures to cryptoassets and cryptoliabilities	Semiannual	Fixed	Quantitative	Yes
DIS60: Operational risk	ORA	General qualitative information on a bank's operational risk framework	Annual	Flexible	Qualitative	No
	OR1	Historical losses	Annual	Fixed	Quantitative	Yes
	OR2	Business indicator and subcomponents	Annual	Fixed	Quantitative	Yes
	OR3	Minimum required operational risk capital	Annual	Fixed	Quantitative	Yes
DIS70: Interest rate risk in the banking book	IRRBBA	Interest rate risk in the banking book (IRRBB) risk management objective and policies	Annual	Flexible	Quantitative	Yes
	IRRBB1	Quantitative information on IRRBB	Annual	Fixed	Quantitative	Yes
DIS75: Macroprudential supervisory measures	GSIB1	Disclosure of global systemically important bank (G-SIB) indicators	Annual	Flexible	Quantitative	Yes
	CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Semiannual	Flexible	Quantitative	Yes
DIS80: Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	Fixed	Quantitative	Yes
	LR2	Leverage ratio common disclosure template	Quarterly	Fixed	Quantitative	Yes
DIS85: Liquidity	LIQA	Liquidity risk management	Annual	Flexible	Quantitative	Maybe
	LIQ1	Liquidity coverage ratio (LCR)	Quarterly	Fixed	Quantitative	Yes
	LIQ2	Net stable funding ratio (NSFR)	Semiannual	Fixed	Quantitative	Yes

Annex 3: Examples of various data formats and data exchange standards

KM1 excerpt with data for use in the examples — Table 5

		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	240000	239814	239485	239231	238776
1a	Fully loaded ECL accounting model CET1	235000	234962	234577	234130	233752

An XBRL-CSV file following the specifications in the proposed standard would look as follows:

```
Id, concept, decimals, entity, period, unit, bas3_CBReservesExemptions, bas3_Category, bas3_Framework, bas3_OutputFloor, bas3_RelativePeriod, bas3_Tier, value

f1, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:Current, bas3:na, bas3:T, bas3:CET1, 240000

f2, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:FullyLoaded, bas3:na, bas3:T, bas3:CET1, 235000

f35, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:Current, bas3:na, bas3:T-1, bas3:CET1, 239814

f36, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:FullyLoaded, bas3:na, bas3:T-1, bas3:CET1, 234962

f69, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:Current, bas3:na, bas3:T-2, bas3:CET1, 239485

f70, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:FullyLoaded, bas3:na, bas3:T-2, bas3:CET1, 234577

f103, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:Current, bas3:na, bas3:T-3, bas3:CET1, 239231

f104, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:FullyLoaded, bas3:na, bas3:T-3, bas3:CET1, 234130

f137, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:Current, bas3:na, bas3:T-4, bas3:CET1, 238776

f138, bas3:AvailableCapital, 0, scheme:DummyBank, 2022-01-01T00:00:00/2022-04-01T00:00:00, iso4217:USD, bas3:na, bas3:Capital, bas3:FullyLoaded, bas3:na, bas3:T-4, bas3:CET1, 233752
```

An XBRL-JSON file following the specifications in the proposed standard would look as follows:

```
{
 "documentInfo": {
  "documentType": "https://xbrl.org/2021/xbrl-json",
  "features": {
   "xbrl:canonicalValues": true
  },
  "namespaces": {
   "bas3": "http://bis.org/basel3/km1",
   "iso4217": "http://www.xbrl.org/2003/iso4217",
   "scheme": "http://standards.iso.org/iso/17442",
```

```
   "xbrl": "https://xbrl.org/2021",
   "xbrli": "http://www.xbrl.org/2003/instance"
  },
  "linkTypes": {
   "footnote": "http://www.xbrl.org/2003/arcrole/fact-footnote"
  },
  "linkGroups": {
   "_": "http://www.xbrl.org/2003/role/link"
  },
  "taxonomy": [
   "bas3-km1.xsd"
  ]
 },
 "facts": {
  "f1": {
   "value": "240000.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:Current",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T",
    "bas3:Tier": "bas3:CET1",
    "unit": "iso4217:USD"
   }
  },
  "f2": {
   "value": "235000.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:FullyLoaded",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T",
    "bas3:Tier": "bas3:CET1",
    "unit": "iso4217:USD"
   }
  },
  "f35": {
   "value": "239814.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:Current",
    "bas3:OutputFloor": "bas3:na",
```

```
   "bas3:RelativePeriod": "bas3:T-1",
   "bas3:Tier": "bas3:CET1",
   "unit": "iso4217:USD"
  }
 },
 "f36": {
  "value": "234962.0",
  "decimals": 0,
  "dimensions": {
   "concept": "bas3:AvailableCapital",
   "entity": "scheme:DummyBank",
   "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
   "bas3:CBReservesExemptions": "bas3:na",
   "bas3:Category": "bas3:Capital",
   "bas3:Framework": "bas3:FullyLoaded",
   "bas3:OutputFloor": "bas3:na",
   "bas3:RelativePeriod": "bas3:T-1",
   "bas3:Tier": "bas3:CET1",
   "unit": "iso4217:USD"
  }
 },
 "f69": {
  "value": "239485.0",
  "decimals": 0,
  "dimensions": {
   "concept": "bas3:AvailableCapital",
   "entity": "scheme:DummyBank",
   "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
   "bas3:CBReservesExemptions": "bas3:na",
   "bas3:Category": "bas3:Capital",
   "bas3:Framework": "bas3:Current",
   "bas3:OutputFloor": "bas3:na",
   "bas3:RelativePeriod": "bas3:T-2",
   "bas3:Tier": "bas3:CET1",
   "unit": "iso4217:USD"
  }
 },
 "f70": {
  "value": "234577.0",
  "decimals": 0,
  "dimensions": {
   "concept": "bas3:AvailableCapital",
   "entity": "scheme:DummyBank",
   "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
   "bas3:CBReservesExemptions": "bas3:na",
   "bas3:Category": "bas3:Capital",
   "bas3:Framework": "bas3:FullyLoaded",
   "bas3:OutputFloor": "bas3:na",
   "bas3:RelativePeriod": "bas3:T-2",
   "bas3:Tier": "bas3:CET1",
   "unit": "iso4217:USD"
  }
 },
 "f103": {
  "value": "239231.0",
  "decimals": 0,
  "dimensions": {
```

```
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:Current",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T-3",
    "bas3:Tier": "bas3:CET1",
    "unit": "iso4217:USD"
   }
  },
  "f104": {
   "value": "234130.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:FullyLoaded",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T-3",
    "bas3:Tier": "bas3:CET1",
    "unit": "iso4217:USD"
   }
  },
  "f137": {
   "value": "238776.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:Current",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T-4",
    "bas3:Tier": "bas3:CET1",
    "unit": "iso4217:USD"
   }
  },
  "f138": {
   "value": "233752.0",
   "decimals": 0,
   "dimensions": {
    "concept": "bas3:AvailableCapital",
    "entity": "scheme:DummyBank",
    "period": "2022-01-01T00:00:00/2022-04-01T00:00:00",
    "bas3:CBReservesExemptions": "bas3:na",
    "bas3:Category": "bas3:Capital",
    "bas3:Framework": "bas3:FullyLoaded",
    "bas3:OutputFloor": "bas3:na",
    "bas3:RelativePeriod": "bas3:T-4",
    "bas3:Tier": "bas3:CET1",
```

```
    "unit": "iso4217:USD"
   }
  }
 }
}
```

An SDMX-CSV file following the specifications in the proposed standard would look as follows:

```
STRUCTURE, STRUCTURE_ID, ACTION, Template, Reporter, TIME_PERIOD, RelativePeriod, Category, Measure, Framework, Tier, OutputFloor, CBReservesExemptions, UnitForValue, OBS_VALUE

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T, Capital, AvailableCapital, Current, CET1, na, na, $, 240000

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T, Capital, AvailableCapital, FullyLoaded, CET1, na, na, $, 235000

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-1, Capital, AvailableCapital, Current, CET1, na, na, $, 239814

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-1, Capital, AvailableCapital, FullyLoaded, CET1, na, na, $, 234962

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-2, Capital, AvailableCapital, Current, CET1, na, na, $, 239485

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-2, Capital, AvailableCapital, FullyLoaded, CET1, na, na, $, 234577

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-3, Capital, AvailableCapital, Current, CET1, na, na, $, 239231

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-3, Capital, AvailableCapital, FullyLoaded, CET1, na, na, $, 234130

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-4, Capital, AvailableCapital, Current, CET1, na, na, $, 238776

dataflow, BIS.MRD3P:KM1(2.0), I, KM1, DummyBank, 2022-Q1, T-4, Capital, AvailableCapital, FullyLoaded, CET1, na, na, $, 233752
```

Finally, a JSON Schema file would look as follows:

```
{
  “KM1”: {
    "QuarterReference": "2022-Q1",
    "T": {
      "Capital": {
        "Available Capital": {
          "Current": {
            "CET1": "240000",
          }
          "FullyLoaded": {
            "CET1": "235000",
          }
        }
      }
    }
    "T-1": {
      "Capital": {
```

```
        "Available Capital": {
          "Current": {
            "CET1": "239814",
          }
          "FullyLoaded": {
            "CET1": "234962",
          }
        }
      }
    }
    "T-2": {
      "Capital": {
        "Available Capital": {
          "Current": {
            "CET1": "239485",
          }
          "FullyLoaded": {
            "CET1": "234577",
          }
        }
      }
    }
    "T-3": {
      "Capital": {
        "Available Capital": {
          "Current": {
            "CET1": "239231",
          }
          "FullyLoaded": {
            "CET1": "234130",
          }
        }
      }
    }
    "T-4": {
      "Capital": {
        "Available Capital": {
          "Current": {
            "CET1": "238776",
          }
          "FullyLoaded": {
            "CET1": "233752",
          }
        }
      }
    }
  }
}
```

Annex 4: Taxonomy and mapping examples

This section describes the relationship between existing disclosure templates, the proposed BCBS taxonomy, data structure definitions (DSDs) and the mapping to member jurisdictions' existing taxonomies. The BCBS uses two existing disclosure templates as illustrative examples. The KM1 and CR6 templates prescribe a fixed structure, while banks are allowed to alter the structure of rows or columns if stated as such in the template format description or following DIS10.23(1).[29] The current standard provides the option to add rows in both template examples to cover, for example, additional regulatory or financial metrics.

DIS templates, data structure definition (DSD) and related IDs

Each template will be translated into a technical DSD using the BCBS taxonomy. It will define the concepts used to describe the specific data sets. The final standard will provide unique identifiers (IDs) for all fields in the templates included in the DIS standard. In some cases, this may also include additional IDs for fields that are not included at the BCBS level (shaded in light brown) but that have been added by national supervisors in the national implementation of the standard. The following examples illustrate these concepts in a simplified way.

[29] "Where the format of a template is described as fixed, banks must complete the fields in accordance with the instructions given. If a row/column is not considered to be relevant to a bank's activities or the required information would not be meaningful to users (eg immaterial from a quantitative perspective), the bank may delete the specific row/column from the template, but the numbering of the subsequent rows and columns must not be altered. Banks may add extra rows and extra columns to fixed format templates if they wish to provide additional detail to a disclosure requirement by adding sub-rows or columns, but the numbering of prescribed rows and columns in the template must not be altered."

Template KM1: Key metrics (at consolidated group level)

The below example reflects the first part of the KM1 template in the current DIS standard. The example in Table 6 and Table 7 illustrates the concept of how a plain vanilla template could be handled in machine-readable reporting.

KM1 Table 6

Purpose: To provide an overview of a bank's prudential regulatory metrics.

Scope of application: The template is mandatory for all banks.

Content: Key prudential metrics related to risk-based capital ratios, leverage ratio and liquidity standards. Banks are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4). All metrics are intended to reflect actual bank values for (T), with the exception of "fully loaded expected credit losses (ECL)" metrics, the leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) and metrics designated as "pre-floor" which may not reflect actual values.

Frequency: Quarterly.

Format: Fixed. If banks wish to add rows to provide additional regulatory or financial metrics, they must provide definitions for these metrics and a full explanation of how the metrics are calculated (including the scope of consolidation and the regulatory capital used if relevant). The additional metrics must not replace the metrics in this disclosure requirement.

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (eg whether the changes are due to changes in the regulatory framework, group structure or business model).

Banks that apply transitional arrangement for ECL are expected to supplement the template with the key elements of the transition they use.

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	**f1**	f35	f69	f103	f137
1a	Fully loaded ECL accounting model CET1	f2	f36	f70	f104	f138
2	Tier 1	f3	f37	f71	f105	f139
2a	Fully loaded ECL accounting model Tier 1	f4	f38	f72	f106	f140
3	Total capital	f5	f39	f73	f107	f141
3a	Fully loaded ECL accounting model total capital	f6	f40	f74	f108	f142
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	f7	f41	f75	f109	f143
...	...	...	...	...	...	...

A simplified DSD for KM1 could look as follows:

KM1: simplified DSD — Table 7

Template Nr.	ID	Template	Category	Concept	Framework	Tier	RelativePeriod	…
1	**f1**	KM1	Capital	AvailableCapital	Current	CET1	T	…
1a	f2	KM1	Capital	AvailableCapital	FullyLoaded	CET1	T	…
2	f3	KM1	Capital	AvailableCapital	Current	Tier1	T	…
2a	f4	KM1	Capital	AvailableCapital	FullyLoaded	Tier1	T	…
3	f5	KM1	Capital	AvailableCapital	Current	Total	T	…
3a	f6	KM1	Capital	AvailableCapital	FullyLoaded	Total	T	…
4	f7	KM1	Assets	RWA	Current	na	T	…
…	…	…	…	…	…	…	…	…

Dimension members can be concatenated to allow for a more human-readable observation name, for example Common Equity Tier 1 (CET1) with the BCBS ID **f1** would read as "KM1.Capital.AvailableCapital.Current.CET1.T".

Template CR6: IRB – Credit risk exposures by portfolio and PD range

This example is described as a fixed template structure in the DIS standard. At the same time, it uses the option in the standard to add rows for flexible portfolio breakdowns at jurisdiction level. While the standard says the PD scale cannot be altered, DIS10.23(1) allows banks to add more granularity, by for example additional PD bands, as illustrated in Table 8. This example on flexibility also serves other cases in which a specific metric in the DIS standard has a more granular representation in national disclosure standards.

CR6

Table 8

Purpose: Provide main parameters used for the calculation of capital requirements for IRB models. The purpose of disclosing these parameters is to enhance the transparency of banks' RWA calculations and the reliability of regulatory measures.

Scope of application: The template is mandatory for banks using either the F-IRB or the A-IRB approach for some or all of their exposures.

Content: Columns (a) and (b) are based on accounting carrying values and columns (c) to (l) are regulatory values. All are based on the scope of regulatory consolidation.

Frequency: Semiannual.

Format: Fixed. The columns, their contents and the PD scale in the rows cannot be altered, but the portfolio breakdown in the rows will be set at the jurisdiction level to reflect exposure categories under local implementation of the IRB approaches. Where a bank makes use of both F-IRB and A-IRB approaches, it must disclose one template for each approach.

Accompanying narrative: Banks are expected to supplement the template with a narrative to explain the effect of credit derivatives on RWAs.

		a	b	c	d	e	f	g	h	i	j	k	l
	PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
National portfolio X													
	0.00 to <0.15	f34545	…	…	…	…	…	…	…	…	…	…	
	0.15 to <0.25	…	…	…	…	…	…	…	…	…	…	…	
	0.25 to <0.50	…	…	…	…	…	…	…	…	…	…	…	
	…	…	…	…	…	…	…	…	…	…	…	…	

Sovereign													
	0.00 to <0.15	f34566	...	...	...	...	...	...	...	...	...	...	
	0.00 to <0.05	f34567	...	...	...	...	...	...	...	...	...	...	
	0.05 to <0.15	...	...	...	...	...	...	...	...	...	...	...	
	0.15 to <0.25	...	...	...	...	...	...	...	...	...	...	...	
	0.25 to <0.50	...	...	...	...	...	...	...	...	...	...	...	
	0.50 to <0.75	...	...	...	...	...	...	...	...	...	...	...	
	0.75 to <2.50	...	...	...	...	...	...	...	...	...	...	...	
	2.50 to <10.00	...	...	...	...	...	...	...	...	...	...	...	
	10.00 to <100.00	...	...	...	...	...	...	...	...	...	...	...	
	100.00 (Default)	...	...	...	...	...	...	...	...	...	...	...	
	Sub-total	...	...	...	...	...	...	...	...	...	...	...	...
Total (all portfolios)		...	...	...	...	...	...	...	...	...	...	...	...

BCBS taxonomy, field IDs and mapping to IDs in member jurisdictions

Table 9 and Table 10 illustrate the idea of a mapping between the BCBS taxonomy and jurisdictions which already have a taxonomy in place (for Brazil – country code "BR"). For countries using the standardised taxonomy of the BCBS (for an exemplary country with code "XX"), the "national ID" column would remain empty and the existence of a row with a BCBS ID would indicate that a certain data item is also required in that country, which is important information for taxonomy entries that do not refer to a data item from the BCBS DIS standard. In both cases, the tables will act as a key to link data elements in the various taxonomies used across member jurisdictions with the standardised taxonomy of the BCBS.

BCBS taxonomy

Table 9

BCBS ID	Included in BCBS DIS standard	BCBS name	Template	Template version	Valid from	Valid to (na if until further notice)
f1	Yes	KM1.Capital.AvailableCapital.Current.CET1.T	KM1	1.0	2025-01-01	na
...	...	...				
f34566	Yes	CR6.Sovereign.0-00_0-15.OnBS.GrossExposure.Amount	CR6	1.0	2025-01-01	na
f34567	No	CR6.Sovereign.0-00_0-05.OnBS.GrossExposure.Amount	CR6	1.0	2025-01-01	na
...	...	...				

Mapping national taxonomies

Table 10

ID	BCBS ID	Country	National ID	Valid from	Valid to (na if until further notice)
	f1	BR	km1_t.km1_regulatory_capital.km1_1	2025-01-01	na
	...	...	...	...	...
	f34566	BR	...	2025-01-01	na
	f34567	BR	...	2025-01-01	na
	f1	XX	na	2025-01-01	na
	...	...	...	...	...
	f23455	XX	na	2025-01-01	na
	...	...	...	...	...
	f34566	XX	na	2025-01-01	na
	f34567	XX	na	2025-01-01	na