



Report on major ICT-related incidents in the EU financial sector 2025

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The European Supervisory Authorities (EBA, EIOPA and ESMA) have published their first [annual overview of major ICT-related incidents in the EU financial sector](#) based on a reporting mechanism established by the Digital Operational Resilience Act (DORA). It shows that ICT risks are increasingly borderless and interconnected.

The authorities also note that the recent evolution of highly capable AI-driven tools should encourage financial entities to strengthen cybersecurity measures to maintain their resilience going forward.

The joint report of the European Supervisory Authorities analyzes the main ICT-related incidents that occurred in 2025 in the EU financial sector, in line with DORA. That year, 3,383 major incidents were reported, particularly in the credit and payments sectors, due to their high level of digitalization and customer-facing orientation, not necessarily because of structural weaknesses.

The number of incidents does not indicate a lack of resilience, as the complexity and digitalization of the sector make certain failures unavoidable. In fact, the impact was generally limited: two thirds of the incidents caused little or no disruption, demonstrating effective detection and management.

In addition, nearly one third of the incidents had cross-border impact, reflecting the increasing interconnectedness of the financial system. The main causes were system failures and external events, with almost one third linked to third parties (ICT providers or other entities), highlighting the importance of proper external risk management.

On the other hand, cybersecurity incidents were relatively few, suggesting that existing measures are effective, although maintaining high standards is recommended in light of emerging threats such as artificial intelligence.

Finally, the report points out differences in reporting practices across countries and sectors, typical of an early stage of DORA implementation, and anticipates future improvements through greater coordination among supervisors.