Pills

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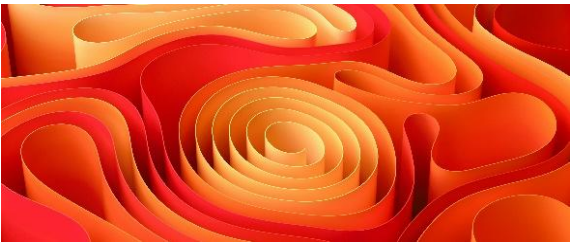

TOPICS:

ICT Risk

SOURCE:

Bank of Italy

# Bankit: Supervisory Report for Monitoring Major ICT Incidents – 2025 Horizontal Analysis

- This report reviews serious **ICT incidents reported by supervised financial institutions** under the **Digital Operational Resilience Act (DORA)**. The report assesses incident trends, causes, impacts, and supervisory implications, supporting the monitoring of digital operational resilience across the financial sector.
- In 2025, **101 ICT events** generated 1**37 supervisory reports**, submitted mainly by banks and banking groups. Operational incidents accounted for most cases, driven primarily by software failures, network issues and ICT system changes. Cybersecurity incidents represented **23%** of reported events, with **data exfiltration**, **supply-chain attacks** and **ransomware** emerging as the most significant threats.
- The report highlights the growing importance of **third-party ICT providers**, which were involved in **56%** of reported incidents, underlining the need for stronger governance and third-party risk management. The most common consequence of incidents was **service disruption**, affecting around **70%** of reports, although most outages were resolved within eight hours. Financial losses were generally limited and concentrated in a small number of severe cases.
- Compared with the pre-DORA reporting framework, t**he revised regime broadens the scope of reporting** while confirming that operational failures remain the dominant source of ICT incidents. The report concludes that improving reporting quality and maintaining close cooperation between supervisors and financial institutions are essential to strengthening digital operational resilience.