

## COMMISSION IMPLEMENTING REGULATION (EU) No 680/2014

of 16 April 2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council as amended by Commission Implementing Regulation (EU) 2015/79 of 18 December 2014 and by Commission Implementing Regulation (EU) 2015/227 of 9 January 2015

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012<sup>(1)</sup>, and in particular the fourth subparagraph of Article 99(5); the fourth subparagraph of Article 99(6); the third subparagraph of Article 101(4); the third subparagraph of Article 394(4); the fourth subparagraph of Article 415(3) and the third subparagraph of Article 430(2) thereof,

Whereas:

- (1) Without prejudice to the competent authorities' powers under Article 104 (1) (j) of Directive 2013/36/EU of the European Parliament and of the Council<sup>(2)</sup>, with a view to increasing efficiency and reducing the administrative burden, a coherent reporting framework should be established on the basis of a harmonised set of standards.
- (2) The provisions in this Regulation are closely linked, since they deal with institutions' reporting requirements. To ensure coherence between those provisions, which should enter into force at the same time, and to facilitate a comprehensive view and compact access to them by persons subject to those obligations, it is desirable to include all related implementing technical standards required by Regulation (EU) No 575/2013 in a single Regulation.
- (3) The nature and complexity of institutions' activities such as trading book or non-trading book and approaches used for credit risk determine the extent of the actual reporting obligations of institutions. In addition, and in accordance with Article 99 (5) of Regulation (EU) No 575/2013, the reporting burden to institutions should be proportionate and reduced frequencies of reporting of certain templates should be introduced. Further, in order to take into account the nature, scale and complexity of institutions, template-specific materiality thresholds, should be introduced before certain reporting requirements are triggered.
- (4) Where reporting requirements are based on quantitative thresholds, in order to ensure a smooth transition to common supervisory reporting, template-specific entry and exit criteria should be introduced.
- (5) Institutions applying an accounting year that is different from the calendar year should be allowed to adjust reporting reference dates and remittance dates for reporting financial information, in order to alleviate, for such institutions, the burden of preparing the accounts for two different periods.
- (6) Financial information covers information on institutions' financial situation and potential systemic risks. The basic information on the financial situation is complemented with more detailed breakdowns to provide supervisors with information on risks of different activities. Institutions should therefore provide granular and uniform data especially on geographical and sectoral breakdowns and significant counterparties of exposures and funding in order to provide supervisory authorities with information on potential concentrations and build-ups of systemic risks.

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1 OJ L 176, 27.6.2013, p. 1.

2 Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).

- (7) In order to ensure consistency and comparability of information, where competent authorities require institutions to report information on own funds by using International Financial Reporting Standards (IFRS), as applicable under Regulation (EC) No 1606/2002 of the European Parliament and of the Council <sup>(3)</sup>, and extends this reporting requirement also to the reporting of financial information, institutions should report financial information in a manner similar to that of institutions preparing their consolidated accounts using IFRS, as applicable under Regulation (EC) No 1606/2002.
- (8) Similarly, in order to ensure consistency and comparability of information, where competent authorities require institutions using national accounting standards to report financial information by virtue of Article 99 (6), these institutions should report financial information in a manner similar to that of institutions using IFRS, as applicable under Regulation (EC) No 1606/2002, for reporting adjusted based on national accounting standards.
- (9) As there is a multitude of different reporting requirements at national and Union level for purposes other than those established by Regulation (EU) No 575/2013, such as statistical data, monetary data, Pillar II data any rules on the common supervisory reporting can only be part of an overall reporting framework. Using one IT solution which applies to the overall reporting framework is more cost efficient compared to specifying different IT solutions for individual parts of that overall reporting framework. In order to avoid having to require institutions to report necessary information using one specific IT solution while applying other IT solutions for other reporting requirements, and with the view to avoiding unjustified implementation and operating costs, a Data Point Model and defined minimum precision requirements should be developed, so as to ensure that the different IT solutions in place produce harmonised data as well as reliable data quality. Further, in order to reduce the reporting burden for institutions, provided that the necessary requirements are fully met, competent authorities should be allowed to continue to define alternative presentations and data exchange formats currently also used for other reporting purposes. In that respect, competent authorities should be allowed to not require data points that can be derived from other data points included in the data point model, or data points referring to information that is already collected by the competent authority.
- (10) Given the novelty of reporting requirements in some jurisdictions in relation to financial information and in relation to liquidity reporting requirements, and with the view to providing institutions with adequate time to implement those requirements in a manner that will produce data of high quality, a deferred application date should apply in relation to those reporting requirements.
- (11) Given the first time application of common supervisory reporting in the Union and the need for institutions to adapt their reporting and IT systems to the common supervisory reporting requirements, institutions should have longer remittance dates for monthly reports during the first year of application of the common supervisory reporting.
- (12) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority to the Commission.
- (13) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(4)</sup>,

HAS ADOPTED THIS REGULATION:

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3 Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

4 Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

## CHAPTER 1

### SUBJECT MATTER AND SCOPE

#### *Article 1*

##### **Subject matter and scope**

This Regulation lays down uniform requirements in relation to supervisory reporting to competent authorities for the following areas:

- (a) own funds requirements and financial information according to Article 99 of Regulation (EU) No 575/2013;
- (b) losses stemming from lending collateralised by immovable property according to Article 101(4)(a) of Regulation (EU) No 575/2013;
- (c) large exposures and other largest exposures according to Article 394(1) of Regulation (EU) No 575/2013;
- (d) leverage ratio according to Article 430 of Regulation (EU) No 575/2013;
- (e) Liquidity Coverage requirements and Net Stable Funding requirements according to Article 415 of Regulation (EU) No 575/2013;
- (f) asset encumbrance according to Article 100 of Regulation (EU) No 575/2013.

## CHAPTER 2

### REPORTING REFERENCE AND REMITTANCE DATES AND REPORTING THRESHOLDS

#### *Article 2*

##### **Reporting reference dates**

1. Institutions shall submit information to competent authorities as it stands on the following reporting reference dates:
  - (a) Monthly reporting: on the last day of each month;
  - (b) Quarterly reporting: 31 March, 30 June, 30 September and 31 December;
  - (c) Semi-annual reporting: 30 June and 31 December;
  - (d) Annual reporting: 31 December.
2. Information submitted pursuant to the templates set out in Annex III and Annex IV according to the instructions in Annex V referring to a certain period shall be reported cumulatively from the first day of the accounting year to the reference date.
3. Where institutions are permitted by national laws to report their financial information based on their accounting year-end which deviates from the calendar year, reporting reference dates may be adjusted accordingly, so that reporting of financial information is done every three, six or twelve months from their accounting year-end, respectively.

#### *Article 3*

##### **Reporting remittance dates**

1. Institutions shall submit information to competent authorities by close of business of the following remittance dates:
  - (a) Monthly reporting: 15th calendar day after the reporting reference date;

- (b) Quarterly reporting: 12 May, 11 August, 11 November and 11 February;
- (c) Semi-annual reporting: 11 August and 11 February;
- (d) Annual reporting: 11 February.

2. If the remittance day is a public holiday in the Member State of the competent authority to which the report is to be provided, or a Saturday or a Sunday, data shall be submitted on the following working day.

3. Where institutions report their financial information using adjusted reporting reference dates based on their accounting year-end as set out in Article 2 paragraph 3, the remittance dates may also be adjusted accordingly so that the same remittance period from the adjusted reporting reference date is maintained.

4. Institutions may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, the revised, audited figures shall be submitted without undue delay. Unaudited figures are figures that have not received an external auditor's opinion whereas audited figures are figures audited by an external auditor expressing an audit opinion.

5. Other corrections to the submitted reports shall also be submitted to the competent authorities without undue delay.

#### *Article 4*

### **Reporting thresholds — entry and exit criteria**

1. Institutions shall start reporting information subject to thresholds from the next reporting reference date where they have exceeded the threshold on two consecutive reporting reference dates.

2. For the first two reporting reference dates on which institutions have to comply with the requirements of this Regulation, institutions shall report the information subject to thresholds if they exceed the relevant thresholds on the same reporting reference date.

3. Institutions may stop reporting information subject to thresholds from the next reporting reference date where they have fallen below the relevant thresholds on three consecutive reporting reference dates.

## CHAPTER 3

### **FORMAT AND FREQUENCY OF REPORTING ON OWN FUNDS, OWN FUNDS REQUIREMENTS AND FINANCIAL INFORMATION**

#### *SECTION 1*

#### ***Format and frequency of reporting on own funds and own funds requirements***

#### *Article 5*

Format and frequency of reporting on own funds and on own funds requirements for institutions on an individual basis, except for investment firms subject to article 95 and 96 of Regulation (EU) No 575/2013

In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit all the information listed in paragraphs (a) and (b).

(a) Institutions shall submit the following information with a quarterly frequency:

- (1) the information relating to own funds and own funds requirements as specified in templates 1 to 5 of Annex I, according to the instructions in Part II point 1 of Annex II;
- (2) the information on credit risk and counterparty credit risk exposures treated under the Standardised Approach as specified in template 7 of Annex I, according to the instructions in Part II point 3.2 of Annex II;

- (3) the information on credit risk and counterparty credit risk exposures treated under the Internal Rating Based Approach as specified in template 8 of Annex I, according to the instructions in Part II point 3.3 of Annex II;
  - (4) the information on the geographical distribution of exposures by country as specified in template 9 of Annex I, according to the instructions in Part II point 3.4 of Annex II, where non-domestic original exposures in all 'non-domestic' countries in all exposures classes, as reported in row 850 of template 4 of Annex I, are equal or higher than 10 % of total domestic and non-domestic original exposures as reported in row 860 of template 4 of Annex I. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. The entry and exit criteria of Article 4 shall apply;
  - (5) the information on equity exposures treated under the Internal Ratings Based Approach as specified in template 10 of Annex I, according to the instructions in Part II point 3.5 of Annex II;
  - (6) the information on settlement risk as specified in template 11 of Annex I, according to the instructions in Part II point 3.6 of Annex II;
  - (7) the information on securitisations exposures treated under the Standardised Approach as specified in template 12 of Annex I, according to the instructions in Part II point 3.7 of Annex II;
  - (8) the information on securitisation exposures treated under the Internal Rating Based Approach as specified in template 13 of Annex I, according to the instructions in Part II point 3.8 of Annex II;
  - (9) the information on own funds requirements and losses relating to operational risk as specified in template 16 of Annex I, according to the instructions in Part II point 4.1 of Annex II;
  - (10) the information on own funds requirements relating to market risk as specified in templates 18 to 24 of Annex I, according to the instructions in Part II point 5.1 to 5.7 of Annex II;
  - (11) the information on own funds requirements relating to credit valuation adjustment risk as specified in template 25 of Annex I, according to the instructions in Part II point 5.8 of Annex II.
- (b) Institutions shall submit the following information with a semi-annual frequency:

- (1) the information on all securitisation exposures as specified in template 14 of Annex I, according to the instructions in point 3.9 of Part II of Annex II.

Institutions shall be exempted from submitting those securitisation details where they are part of a group in the same country in which they are subject to own funds requirements;

- (2) the information on material losses regarding operational risk in the following manner:
  - (a) institutions which calculate own funds requirements relating to operational risk according to Chapters 3 or 4 of Title III of Part 3 of Regulation (EU) No 575/2013 shall report this information as specified in template 17 of Annex I, according to the instructions in Part II point 4.2 of Annex II;
  - (b) institutions which calculate own funds requirements relating to operational risk according to Chapter 3 of Title III of Part 3 of Regulation (EU) No 575/2013 and whose ratio of their individual balance sheet total on the sum of individual balance sheet totals of all institutions within the same Member State is below 1 % may only report the information as specified in template 17 of Annex I according to the instructions in paragraph 124 of Part II of Annex II. Balance sheet total figures shall be based on year-end figures for the year before the year preceding the reporting reference date. The entry and exit criteria of Article 4 shall apply;
  - (c) institutions which calculate the own funds requirements relating to operational risk according to Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 are entirely exempted from reporting information referred to in template 17 of Annex I and point 4.2 of Part II of Annex II.

#### *Article 6*

##### **Format and frequency of reporting on own funds and own funds requirements on a consolidated basis, except for groups which only consist of investment firms subject to articles 95 and 96 of Regulation (EU) No 575/2013**

In order to report information on own funds and own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, institutions in a member state shall submit:

- (a) the information specified in Article 5 in the frequency specified therein but on a consolidated basis;
- (b) the information specified in template 6 of Annex I according to the instructions provided in point 2 of Part II of Annex II regarding entities included in the scope of consolidation, with a semi-annual frequency.

#### *Article 7*

##### **Format and frequency of reporting on own funds and own funds requirements for investment firms subject to Articles 95 and 96 Regulation (EU) No 575/2013 on an individual basis**

1. In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, investment firms subject to Article 95 of Regulation (EU) No 575/2013 shall submit the information specified in templates 1 to 5 of Annex I, according to the instructions in point 1 of Part II of Annex II with a quarterly frequency.

2. In order to report information on own funds and own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on an individual basis, investment firms subject to Article 96 of Regulation (EU) No 575/2013 shall submit the information specified in points (a) and (b) (1) of Article 5 of this Regulation with the frequency specified therein.

#### *Article 8*

##### **Format and frequency of reporting on own funds and own funds requirements for groups which only consist of investment firms subject to Article 95 and 96 Regulation (EU) No 575/2013 on a consolidated basis**

1. In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups which consist only of investment firms subject to Article 95 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

- (a) the information on own funds and own funds requirements as specified in templates 1 to 5 of Annex I according to the instructions in point 1 of Part II of Annex II, with a quarterly frequency;
- (b) the information on own funds and own funds requirements regarding entities included in the scope of consolidation as specified in template 6 of Annex I, according to the instructions in point 2 of Part II of Annex II, with a semi-annual frequency.

2. In order to report information on own funds and on own funds requirements according to Article 99 of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups which consist of investment firms subject to both Article 95 and Article 96 as well as groups which consist only of investment firms subject to Article 96 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

- (a) the information specified in points (a) and (b) (1) of Article 5, with the frequency specified therein;
- (b) the information regarding entities included in the scope of consolidation as specified in template 6 of Annex I, according to the instructions of point 2 of Part II of Annex II, with a semi-annual frequency.

## SECTION 2

### **Format and frequency of reporting on financial information on a consolidated basis**

#### *Article 9*

#### **Format and frequency of reporting on financial information for institutions subject to Article 4 of Regulation (EC) No 1606/2002 and other credit institutions applying Regulation (EC) No 1606/2002 on a consolidated basis**

1. In order to report financial information on a consolidated basis according to Article 99 (2) of Regulation (EU) No 575/2013, institutions established in a Member State shall submit the information specified in Annex III on a consolidated basis, according to the instructions in Annex V and the information specified in Annex VIII on a consolidated basis, according to the instructions in Annex IX.
2. The information referred to in paragraph 1 shall be submitted according to the following specifications:
  - (a) the information specified in Part 1 of Annex III with a quarterly frequency;
  - (b) the information specified in Part 3 of Annex III with a semi-annual frequency;
  - (c) the information specified in Part 4 of Annex III with an annual frequency;
  - (d) the information specified in template 20 in Part 2 of Annex III with a quarterly frequency in the manner provided in point (4) of Article 5 (a). The entry and exit criteria referred to in Article 4 shall apply;
  - (e) the information specified in template 21 in Part 2 of Annex III where tangible assets subject to operating leases are equal or higher than 10 % of total tangible assets as reported in template 1.1 in Part 1 of Annex III with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
  - (f) the information specified in template 22 in Part 2 of Annex III where net fee and commission income is equal or higher than 10 % of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex III with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
  - (g) the information specified in Annex VIII for exposures whose exposure value is larger than or equal to EUR 300 million but less than 10 % of the institution's eligible capital with a quarterly frequency.

#### *Article 10*

#### **Format and frequency of reporting on financial information for credit institutions applying Regulation (EC) No 1606/2002 on a consolidated basis, by virtue of Article 99(3) Regulation (EU) No 575/2013**

Where a competent authority has extended the reporting requirements of financial information on a consolidated basis to institutions in a Member State in accordance with Article 99(3) Regulation (EU) No 575/2013, institutions shall submit financial information according to Article 9.

#### *Article 11*

#### **Format and frequency of reporting on financial information for institutions applying national accounting frameworks developed under Directive 86/635/EEC on a consolidated basis**

1. Where a competent authority has extended the reporting requirements of financial information on a consolidated basis to institutions established in a Member State in accordance with Article 99(6) Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex IV on a consolidated basis, according to the instructions in Annex V and the information specified in Annex VIII on a consolidated basis, according to the instructions in Annex IX.
2. The information referred to in paragraph 1 shall be submitted according to the following specifications:
  - (a) the information specified in Part 1 of Annex IV with a quarterly frequency;

- (b) the information specified in Part 3 of Annex IV with a semi-annual frequency;
- (c) the information specified in Part 4 of Annex IV with an annual frequency;
- (d) the information specified in template 20 in Part 2 of Annex IV with a quarterly frequency in the manner provided in point (4) of Article 5 (a). The entry and exit criteria referred to in Article 4 shall apply;
- (e) the information specified in template 21 in Part 2 of Annex IV where tangible assets subject to operating leases are equal or higher than 10 % of total tangible assets as reported in template 1.1 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
- (f) the information specified in template 22 in Part 2 of Annex IV where net fee and commission income is equal or higher than 10 % of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex IV with a quarterly frequency. The entry and exit criteria referred to in Article 4 shall apply;
- (g) the information specified in Annex VIII for exposures whose exposure value is larger than or equal to EUR 300 million but less than 10 % of the institution's eligible capital with a quarterly frequency.

## CHAPTER 4

### **FORMAT AND FREQUENCY OF SPECIFIC REPORTING OBLIGATIONS ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY ACCORDING TO ARTICLE 101 OF REGULATION (EU) No 575/2013**

#### *Article 12*

1. Institutions shall submit information as specified in Annex VI according to the instructions in Annex VII on a consolidated basis with a semi-annual frequency.
2. Institutions shall submit information as specified in Annex VI according to the instructions in Annex VII on an individual basis with a semi-annual frequency.
3. Branches in another Member State shall also submit to the competent authority of the host Member State information as specified in Annex VI according to the instructions in Annex VII related to that branch with a semi-annual frequency.

## CHAPTER 5

### **FORMAT AND FREQUENCY OF REPORTING ON LARGE EXPOSURES ON AN INDIVIDUAL AND A CONSOLIDATED BASIS**

#### *Article 13*

1. In order to report information on large exposures to clients and groups of connected clients according to Article 394(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex VIII according to the instructions in Annex IX, with a quarterly frequency.
2. In order to report information on the twenty largest exposures to clients or groups of connected clients according to the last sentence of Article 394(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions which are subject to Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013 shall submit the information specified in Annex VIII according to the instructions in Annex IX, with a quarterly frequency.
3. In order to report information on the ten largest exposures to institutions as well as on the ten largest exposures to unregulated financial entities according to Article 394(2) of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit the information specified in Annex VIII according to the instructions in Annex IX, with a quarterly frequency.



## CHAPTER 6

### **FORMAT AND FREQUENCY OF REPORTING ON LEVERAGE RATIO ON AN INDIVIDUAL AND A CONSOLIDATED BASIS**

#### *Article 14*

1. In order to report information on the leverage ratio according to Article 430 (1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex X according to the instructions in Annex XI, with a quarterly frequency.
2. The reporting of this data shall reflect the methodology applicable for the calculation of the leverage ratio, either as the simple arithmetic mean of monthly data over the quarter, as per Article 429(2) of Regulation (EU) No 575/2013, or, where competent authorities have exercised the derogation in Article 499 (3) of the Regulation (EU) No 575/2013, as end of quarter leverage ratio.
3. Institutions are required to report the information referred to in paragraph 22 of Part II of Annex XI in the next reporting period, if one of the following conditions is met: (a) the derivatives share referred to in paragraph 15 of Part II of Annex XI is more than 1,5 %; (b) the derivatives share referred to in paragraph 15 of Part II of Annex XI exceeds 2,0 %. The entry criteria of Article 4 shall apply, except for point (b) where institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date
4. Institutions for which the total notional value of derivatives as defined in paragraph 17 of Part II of Annex XI exceeds 10 billion € shall report the information referred to in paragraph 22 of Part II of Annex XI, even though their derivatives share does not fulfil the conditions described in paragraph 3.

The entry criteria of Article 4 shall not apply for paragraph 4. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

5. Institutions are required to report the information referred to in paragraph 23 of Part II of Annex XI in the next reporting period where one of the following conditions is met:
  - (a) the credit derivatives volume referred to in paragraph 18 of Part II of Annex XI is more than EUR 300 million;
  - (b) the credit derivatives volume referred to in paragraph 18 of Part II of Annex XI exceeds EUR 500 million. The entry criteria of Article 4 shall apply, except for point (b) where institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.
6. Where the threshold that is specified in paragraph 39 of Part II of Annex XI is in all cases not met, institutions shall be exempted from the requirement to report information as specified in paragraph 40 of Part II of Annex XI.

## CHAPTER 7

### **FORMAT AND FREQUENCY OF REPORTING ON LIQUIDITY AND ON STABLE FUNDING ON AN INDIVIDUAL AND A CONSOLIDATED BASIS**

#### *Article 15*

##### **Format and frequency of reporting on liquidity coverage requirement**

1. In order to report information on the liquidity coverage requirement according to Article 415 of Regulation (EU) No 575/2013 on an individual and consolidated basis, institutions shall submit the information specified in Annex XII according to the instructions in Annex XIII with a monthly frequency.
2. The information set out in Annex XII shall take into account the information submitted for the reference date and the information on the cash-flows of the institution over the following 30 calendar days.

## Article 16

### **Format and frequency of reporting on stable funding**

In order to report information on the stable funding according to Article 415 of Regulation (EU) No 575/2013 on an individual and consolidated basis, institutions shall submit the information specified in Annex XII according to the instructions in Annex XIII with a quarterly frequency.

## CHAPTER 7a

### **FORMAT AND FREQUENCY OF REPORTING ON ASSET ENCUMBRANCE ON AN INDIVIDUAL AND A CONSOLIDATED BASIS**

#### Article 16a

##### **Format and frequency of reporting on asset encumbrance on an individual and a consolidated basis**

1. In order to report information on asset encumbrance in accordance with Article 100 of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XVI to this Regulation according to the instructions set out in Annex XVII to this Regulation.
  2. The information referred to in paragraph 1 shall be submitted according to the following specifications:
    - (a) the information specified in Parts A, B and D of Annex XVI with a quarterly frequency;
    - (b) the information specified in Part C of Annex XVI with an annual frequency;
    - (c) the information specified in Part E of Annex XVI with a semi-annual frequency.
  3. Institutions shall not be required to report the information in Parts B, C or E of Annex XVI where all of the following conditions are met:
    - (a) the institution has total assets, as calculated in accordance with paragraph 10 of point 1.6 of Annex XVII, of less than EUR 30 billion;
    - (b) the asset encumbrance level of the institution, as calculated in accordance with paragraph 9 of point 1.6 of Annex XVII, is below 15 %.
  4. Institutions shall only be required to report the information in Part D of Annex XVI where they issue the bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council (\*).
- (\* ) Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

## CHAPTER 8

### **IT SOLUTIONS FOR THE SUBMISSION OF DATA FROM INSTITUTIONS TO COMPETENT AUTHORITIES**

#### Article 17

1. Institutions shall submit the information referred to in this Regulation in the data exchange formats and representations specified by competent authorities, respecting the data point definitions included in the single data point model referred to in Annex XIV and the validation rules referred to in Annex XV as well as the following specifications:
  - (a) information not required or not applicable shall not be included in a data submission;

- (b) numeric values shall be submitted as facts according to the following:
  - (i) data points with the data type “Monetary” shall be reported using a minimum precision equivalent to thousands of units;
  - (ii) data points with the data type “Percentage” shall be expressed as per unit with a minimum precision equivalent to four decimals;
  - (iii) data points with the data type “Integer” shall be reported using no decimals and a precision equivalent to units.
- 2. The data submitted by the institutions shall be associated with the following information:
  - (a) reporting reference date and reference period;
  - (b) reporting currency;
  - (c) accounting standard;
  - (d) identifier of the reporting institution;
  - (e) level of application as individual or consolidated.

## CHAPTER 9

### TRANSITIONAL AND FINAL PROVISIONS

#### *Article 18*

##### **Transitional period**

The remittance date for data with a quarterly reporting frequency relating to the reference date 31 March 2014 for information to be reported shall be 30 June 2014 at the latest.

For the period from 31 March 2014 to 30 April 2014 as a deviation from point (a) of Article 3(1) the reporting remittance date relating to monthly reporting shall be 30 June 2014.

For the period from 31 May 2014 to 31 December 2014 as a deviation from point (a) of Article 3(1) the reporting remittance date relating to monthly reporting shall be the thirtieth calendar day after the reporting reference date.

Without prejudice to Article 2, the first remittance date for templates 18 and 19 in Annex III shall be 31 December 2014. Rows and columns of templates 6, 9.1, 20.4, 20.5, and 20.7 in Annex III referring to forborne exposures and to non-performing exposures shall be completed for the remittance date 31 December 2014.

In respect of information to be reported pursuant to Article 16a, the first reporting reference date shall be 31 December 2014.

#### *Article 19*

##### **Entry into Force**

This Regulation shall enter into force on the day following that of its publication in the Official Journal of the European Union.

This Regulation shall apply from 1 January 2014.

Articles 9, 10 and 11 shall apply from 1 July 2014.

Article 15 shall apply from 1 March 2014.

Article 16a shall apply from 1 December 2014.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 16 April 2014.

For the Commission

The President

José Manuel BARROSO

## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
		<b>CAPITAL ADEQUACY</b>	
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS:	CA4
		<b>TRANSITIONAL PROVISIONS</b>	<b>CA5</b>
5,1	C 05.01	TRANSITIONAL PROVISIONS	CA5.1
5,2	C 05.02	GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID	CA5.2
		<b>GROUP SOLVENCY</b>	<b>GS</b>
6	C 06.00	GROUP SOLVENCY	GS
		<b>CREDIT RISK</b>	<b>CR</b>
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB
8,1	C 08.01	<i>CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS</i>	CR IRB 1
8,2	C 08.02	<i>CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)</i>	CR IRB 2
		GEOGRAPHICAL BREAKDOWN	CR GB
9,1	C 09.01	<i>Table 9.1 — Geographical breakdown of exposures by residence of the obligor (SA exposures)</i>	CR GB 1
9,2	C 09.02	<i>Table 9.2 — Geographical breakdown of exposures by residence of the obligor (IRB exposures)</i>	CR GB 2
9,3	C 09.03	<i>Table 9.3 — Breakdown of total own funds requirements for credit risk of relevant credit exposures by country</i>	CR GB 3
		CREDIT RISK: EQUITY — IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10,1	C 10.01	<i>CREDIT RISK: EQUITY — IRB APPROACHES TO CAPITAL REQUIREMENTS</i>	CR EQU IRB 1
10,2	C 10.02	<i>CREDIT RISK: EQUITY — IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</i>	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
12	C 12.00	CREDIT RISK: SECURITISATIONS -STANDARDISED APPROACH TO OWN FUNDS	CR SEC SA

COREP TEMPLATES			
Template number	Template code	Name of the template /group of templates	Short name
13	C 13.00	REQUIREMENTS CREDIT RISK: SECURITISATIONS — IRB APPROACH TO OWN FUNDS REQUIREMENTS	CR SEC IRB
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
		<b>OPERATIONAL RISK</b>	<b>OPR</b>
16	C 16.00	OPERATIONAL RISK	OPR
17	C 17.00	OPERATIONAL RISK: GROSS LOSSES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR	OPR
		<b>MARKET RISK</b>	<b>MKR</b>
18	C 18.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SA TDI
19	C 19.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN SECURITISATIONS	MKR SA SEC
20	C 20.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN THE CORRELATION TRADING PORTFOLIO	MKR SA CTP
21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACH FOR FOREIGN EXCHANGE RISK	MKR SA FX
23	C 23.00	MARKET RISK: STANDARDISED APPROACH FOR FOR COMMODITIES	MKR SA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25	C 25.00	CREDIT VALUE ADJUSTMENT RISK	CVA

## REPORTING FINANCIAL INFORMATION ACCORDING TO NATIONAL ACCOUNTING FRAMEWORKS

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
		<b>PART 1 [QUARTERLY FREQUENCY]</b>
		<b>Balance Sheet Statement [Statement of Financial Position]</b>
1.1	F 01.01	Balance Sheet Statement: assets
1.2	F 01.02	Sheet Statement: liabilities liabilities
1.3	F 01.03	Sheet Statement: equity
2	F 02.00	<b>Statement of profit or loss</b>
3	F 03.00	<b>Statement of comprehensive income</b>
		<b>Breakdown of financial assets by instrument and by counterparty sector</b>
4,1	F 04.01	Breakdown of financial assets by instrument and by counterparty sector: financial assets held for trading
4,2	F 04.02	Breakdown of financial assets by instrument and by counterparty sector: financial assets designated at fair value through profit or loss
4,3	F 04.03	Breakdown of financial assets by instrument and by counterparty sector: available-for-sale financial assets
4,4	F 04.04	Breakdown of financial assets by instrument and by counterparty sector: loans and receivables and held-to-maturity investments
4,5	F 04.05	Subordinated financial assets
4,6	F 04.06	Breakdown of financial assets by instrument and by counterparty sector: trading financial assets
4,7	F 04.07	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value through profit or loss
4,8	F 04.08	Breakdown of financial assets by instrument and by counterparty sector: non-trading non-derivative financial assets measured at fair value to equity
4,9	F 04.09	Breakdown of financial assets by instrument and by counterparty sector: non-trading debt instruments measured at a cost-based method
4,10	F 04.10	Breakdown of financial assets by instrument and by counterparty sector: other non-trading non-derivative financial assets
5	F 05.00	<b>Breakdown of loans and advances by product</b>
6	F 06.00	<b>Breakdown of loans and advances to non-financial corporations by NACE codes</b>
7	F 07.00	<b>Financial assets subject to impairment that are past due or impaired</b>
		<b>Breakdown of financial liabilities</b>
8,1	F 08.01	Breakdown of financial liabilities by product and by counterparty sector
8,2	F 08.02	Subordinated financial liabilities
		<b>Loan commitments, financial guarantees and other commitments</b>
9,1	F 09.01	Off-balance sheet exposures: loan commitments, financial guarantees and other commitments given
9,2	F 09.02	Loan commitments, financial guarantees and other commitments received
10	F 10.00	<b>Derivatives — Trading</b>
		<b>Derivatives — Hedge accounting</b>
11,1	F 11.01	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge

FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
11,2	F 11.02	Derivatives — Hedge accounting under National GAAP: Breakdown by type of risk
12	F 12.00	<b>Movements in allowances for credit losses and impairment of equity instruments</b> <b>Collateral and guarantees received</b>
13,1	F 13.01	Breakdown of loans and advances by collateral and guarantees
13,2	F 13.02	Collateral obtained by taking possession during the period [held at the reporting date]
13,3	F 13.03	Collateral obtained by taking possession [tangible assets] accumulated
14	F 14.00	<b>Fair value hierarchy: financial instruments at fair value</b>
15	F 15.00	<b>Derecognition and financial liabilities associated with transferred financial assets</b> <b>Breakdown of selected statement of profit or loss items</b>
16,1	F 16.01	Interest income and expenses by instrument and counterparty sector
16,2	F 16.02	Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss by instrument
16,3	F 16.03	Gains or losses on financial assets and liabilities held for trading by instrument
16,4	F 16.04	Gains or losses on financial assets and liabilities held for trading by risk
16,5	F 16.05	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by instrument
16,6	F 16.06	Gains or losses from hedge accounting
16,7	F 16.07	Impairment on financial and non-financial assets <b>Reconciliation between accounting and CRR scope of consolidation: Balance Sheet</b>
17,1	F 17.01	Reconciliation between accounting and CRR scope of consolidation: Assets
17,2	F 17.02	Reconciliation between accounting and CRR scope of consolidation: Off-balance sheet exposures - loan commitments, financial guarantees and other commitments given
17,3	F 17.03	Reconciliation between accounting and CRR scope of consolidation: Liabilities
18	F 18.00	<b>Performing and non-performing exposures</b>
19	F 19.00	<b>Forborne exposures</b>
<b>PART 2 [QUARTERLY WITH THRESHOLD: QUARTERLY FREQUENCY OR NOT REPORTING]</b>		
		<b>Geographical breakdown</b>
20,1	F 20.01	Geographical breakdown of assets by location of the activities
20,2	F 20.02	Geographical breakdown of liabilities by location of the activities
20,3	F 20.03	Geographical breakdown of main statement of profit or loss items by location of the activities
20,4	F 20.04	Geographical breakdown of assets by residence of the counterparty
20,5	F 20.05	Geographical breakdown of off-balance sheet exposures by residence of the counterparty
20,6	F 20.06	Geographical breakdown of liabilities by residence of the counterparty
20,7	F 20.07	Geographical breakdown by residence of the counterparty of loans and advances to non-financial corporations by NACE codes
21	F 21.00	<b>Tangible and intangible assets: assets subject to operating lease</b>



FINREP TEMPLATES FOR GAAP		
TEMPLATE NUMBER	TEMPLATE CODE	NAME OF THE TEMPLATE OR OF THE GROUP OF TEMPLATES
		<b>Asset management, custody and other service functions</b>
22,1	F 22.01	Fee and commission income and expenses by activity
22,2	F 22.02	Assets involved in the services provided
		<b>PART 3 [SEMI-ANNUAL]</b>
		<b>Off-balance sheet activities: interests in unconsolidated structured entities</b>
30,1	F 30.01	Interests in unconsolidated structured entities
30,2	F 30.02	Breakdown of interests in unconsolidated structured entities by nature of the activities
		<b>Related parties</b>
31,1	F 31.01	Related parties: amounts payable to and amounts receivable from
31,2	F 31.02	Related parties: expenses and income generated by transactions with
		<b>PART 4 [ANNUAL]</b>
		<b>Group structure</b>
40,1	F 40.01	Breakdown of loans and advances to non-financial corporations by NACE codes
40,2	F 40.02	Group structure: 'instrument-by-instrument'
		<b>Fair value</b>
41,1	F 41.01	Fair value hierarchy: financial instruments at amortised cost
41,2	F 41.02	Use of the Fair Value Option
41,3	F 41.03	Hybrid financial instruments not designated at fair value through profit or loss
42	F 42.00	<b>Tangible and intangible assets: carrying amount by measurement method</b>
43	F 43.00	<b>Provisions</b>
		<b>Defined benefit plans and employee benefits</b>
44,1	F 44.01	<b>Derivatives — Hedge accounting</b>
44,2	F 44.02	Derivatives — Hedge accounting: Breakdown by type of risk and type of hedge
44,3	F 44.03	Derivatives — Hedge accounting under National GAAP: Breakdown by type of risk
		<b>Breakdown of selected items of statement of profit or loss</b>
45,1	F 45.01	Gains or losses on financial assets and liabilities designated at fair value through profit or loss by accounting portfolio
45,2	F 45.02	Gains or losses on derecognition of non-financial assets other than held for sale
45,3	F 45.03	Other operating income and expenses
46	F 46.00	<b>Statement of changes in equity</b>

**REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY**

<b>IP LOSSES TEMPLATES</b>			
<b>Template number</b>	<b>Template code</b>	<b>Name of the template /group of templates</b>	<b>Short name</b>
		<b>IP LOSSES</b>	<b>LE</b>
15	C 15.00	Exposures and losses from lending collateralised by immovable property	CR IP LOSSES

**TEMPLATES FOR REPORTING LARGE EXPOSURES AND CONCENTRATION RISK****LARGE EXPOSURES TEMPLATES**

<b>Template number</b>	<b>Template code</b>	<b>Name of the template /group of templates</b>	<b>Short name</b>
		<b>LARGE EXPOSURES</b>	<b>LE</b>
26	C 26.00	Large Exposures limits	LE LIMITS
27	C 27.00	Identification of the counterparty	LE 1
28	C 28.00	Exposures in the non-trading and trading book	LE 2
29	C 29.00	Detail of the exposures to individual clients within groups of connected clients	LE 3
30	C 30.00	Maturity buckets of the exposures in the non-trading and trading book	LE 4
31	C 31.00	Maturity buckets of exposures to individual clients within groups of connected clients	LE 5

**REPORTING ON LEVERAGE**

<b>LEVERAGE RATIO REPORTING TEMPLATES</b>			
<b>Template code</b>	<b>Template code</b>	<b>Name of the template</b>	<b>Short name</b>
45	C 45.00	Leverage ratio calculation	LRCalc
40	C 40.00	Alternative treatment of the exposure measure	LR1
41	C 41.00	On- and Off-Balance Sheet items — Additional breakdown of exposures	LR2
42	C 42.00	Alternative definition of capital	LR3
43	C 43.00	Breakdown of leverage ratio exposure measure components	LR4
44	C 44.00	General information	LR5
46	C 46.00	Entities that are consolidated for accounting purposes but are not within the scope of prudential consolidation	LR6

## REPORTING ON LIQUIDITY

LIQUIDITY TEMPLATES		
Template number	Template code	Name of the template/group of templates
<b>LIQUIDITY COVERAGE TEMPLATES</b>		
51	C 51.00	<b>PART I — LIQUID ASSETS</b> LIQUIDITY COVERAGE — LIQUID ASSETS
52	C 52.00	<b>PART II — OUTFLOWS</b> LIQUIDITY COVERAGE — OUTFLOWS
53	C 53.00	<b>PART III — INFLOWS</b> LIQUIDITY COVERAGE — INFLOWS
54	C 54.00	<b>PART IV — COLLATERAL SWAPS</b> LIQUIDITY COVERAGE — COLLATERAL SWAPS
<b>STABLE FUNDING TEMPLATES</b>		
60	C 60.00	<b>PART V — STABLE FUNDING</b> STABLE FUNDING — ITEMS REQUIRING STABLE FUNDING
61	C 61.00	STABLE FUNDING — ITEMS PROVIDING STABLE FUNDING

*ANNEX XIV*

**DATA POINT MODEL — DICTIONARY**

*ANNEX XV*

**VALIDATION FORMULAE**

## REPORTING ON ASSET ENCUMBRANCE

ASSET ENCUMBRANCE TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
		<b>PART A — ENCUMBRANCE OVERVIEW</b>	
32.1	F 32.01	ASSETS OF THE REPORTING INSTITUTION	AE-ASS
32.2	F 32.02	COLLATERAL RECEIVED	AE-COL
32.3	F 32.03	OWN COVERED BONDS AND ABSs ISSUED AND NOT YET PLEDGED	AE-NPL
32.4	F 32.04	SOURCES OF ENCUMBRANCE	AE-SOU
		<b>PART B — MATURITY DATA</b>	
33	F 33.00	<i>MATURITY DATA</i>	AE-MAT
		<b>PART C — CONTINGENT ENCUMBRANCE</b>	
34	F 34.00	CONTINGENT ENCUMBRANCE	AE-CONT
		<b>PART D — COVERED BONDS</b>	
35	F 35.00	COVERED BONDS ISSUANCE	AE-CB
		<b>PART E — ADVANCED DATA</b>	
36.1	F 36.01	ADVANCED DATA. PART I	AE-ADV1
36.2	F 36.02	ADVANCED DATA. PART II	AE-ADV2