



EUROPEAN  
COMMISSION

Brussels, 8.12.2025  
C(2025) 8378 final

ANNEX

**ANNEX**

*to the*

**COMMISSION IMPLEMENTING REGULATION (EU) .../...**

**amending the implementing technical standards laid down in Implementing Regulation  
(EU) 2024/3117 as regards operational risk supervisory reporting of institutions**

## C 16.01 - OPERATIONAL RISK - OWN Funds Requirements (OPR OF)

		Value	of which: adjustments due to merge/acquisition of entities or activities	(Adjustments due to disposal of entities or activities)	Own fund requirements	Risk exposure amount
			0020	0030		
		0010			0040	0050
0010	<b>Business indicator component and ASA</b>					
0020	Business indicator					
0030	<b>Interest, leases and dividend component</b>					
0040	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))					
0050	ILDC for entities considered by Article 314(3)					
0060	<b>Services component</b>			-		
0070	<b>Financial component</b>					
0080	<b>ASA under Article 314(4) (Retail banking)</b>					
0090	<b>ASA under Article 314(4) (Commercial banking)</b>					
0100	<b>Memorandum Item:</b> ILDC related to the Individual institution/consolidated Group, including entities considered by Article 314(3)					
<b>Other information</b>						
0110	<b>Approach used for calculating FC</b>					

‘C 16.02 - OPERATIONAL RISK - Business Indicator Component (OPR BIC)’

**C 16.02 - OPERATIONAL RISK - Business Indicator Component (OPR BIC)**

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value - Prudential Boundary Approach	Accounting Value	Value - Prudential Boundary Approach	Accounting Value	Value - Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
<b>0010 - 0210</b>	<b>1. Interest, leases and dividend component (ILDC)</b>							
0010	<b>Interest component</b>							
0020	<b>Net Income</b>							
0030	<b>Interest Income (including from leased assets (Financial &amp; Operating))</b>							
0040	Interest Income							
0050	Income from leased assets (Financial&Operating) other than Interest income							
0060	Profits from leased assets (Financial&Operating)							
0070	<b>(Interest expenses (including from leased assets (Financial&amp;Operating)))</b>							
0080	(Interest expenses)							
0090	(Expenses for operating leased assets other than Interest expenses)							
0100	(Losses from operating leased assets)							
0110	<b>Asset component</b>							
0120	<b>Total assets</b>							

0130	Cash balances at central banks and other demand deposits							
0140	Debt securities							
0150	Loans and advances							
0160	Derivatives							
0170	Trading and economic hedges							
0180	Hedge accounting							
0190	Assets subject to leases							
0200	<b>Dividend component</b>							
0210	Dividend income							
<b>0220 - 0360</b>	<b>2. Services component (SC)</b>							
0220	<b>Other operating income</b>							
0230	Other operating income from members belonging to the same IPS							
0240	Profit from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
0250	Other							
0260	<b>(Other operating expenses)</b>							
0270	(Other operating expenses to members belonging to the same IPS)							
0280	(Total losses, expenses, provisions and other financial impacts due to operational risk events)							
0290	(Losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations)							
0300	(Other)							
0310	<b>Fee and commission income component</b>							
0320	Fee and commission income							
0330	of which: from members belonging to the same IPS							

0340	<b>(Fee and commission expenses component)</b>							
0350	(Fee and commission expenses)							
0360	(of which: to members belonging to the same IPS)							
<b>0370 - 0480</b>	<b>3. Financial component (FC)</b>							
0370	<b>Trading book component</b>							
0380	<b>Net profit or (-)loss applicable to trading book</b>							
0390	Gains or (-) losses on financial assets and liabilities held for trading or trading, net							
0400	Trading book - Gains or (-) losses from hedge accounting, net							
0410	Trading book - Exchange differences [gain or (-) loss], net							
0420	<b>Banking book component</b>							
0430	<b>Net profit or (-)loss applicable to banking book</b>							
0440	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net							
0450	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net							
0460	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							
0470	Banking book - Gains or (-) losses from hedge accounting, net							
0480	Banking book - Exchange differences [gain or (-) loss], net							

‘C 16.03 - OPERATIONAL RISK BREAKDOWN (OPR BD) - Losses, expenses, provisions and other financial impacts resulting from operational risk events’

<b>C 16.03 - OPERATIONAL RISK BREAKDOWN (OPR BD) - Losses, expenses, provisions and other financial impacts resulting from operational risk events</b>				
		<b>Accounting Value</b>		
		<b>YEAR-3</b>	<b>YEAR-2</b>	<b>LAST YEAR</b>
		0010	0020	0030
<b>0010 - 0080</b>	<b>Losses, expenses, provisions and other financial impacts due to operational risk events as follows:</b>			
0010	(Interest expenses)			
0020	(Other Operating Expenses)			
0030	(Administrative expenses)			
0040	(Depreciation due to operational risk events)			
0050	(Provisions or (-) reversal of provisions)			
0060	(Impairment or (-) reversal of impairment)			
0070	(Other)			
0080	<b>(Total)</b>			

‘C 16.04 - OPERATIONAL RISK - Information on subsidiaries subject to Article 314(3) CRR’

<b>C 16.04 - OPERATIONAL RISK - Information on subsidiaries subject to Article 314(3) CRR</b>
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	Legal Entity name	LEI Code	ILDC	IC	AC	DC
Rows	0010	0020	0030	0040	0050	0060
...						