

## ANNEX V

# Instructions for the provision of information in accordance with Annexes I, II, III and IV

---

<b>1. General instructions</b>	<b>3</b>
1.1 Structure and convention	3
1.2 General remarks	4
<b>2. Template-related instructions</b>	<b>5</b>
2.1 Annex I – Rules and guidance	5
2.1.1 General remarks	5
2.2 Annex II – Options and discretions	5
2.2.1 General remarks	5
2.2.2 Instruction concerning specific rows	6
2.2.3 Instructions concerning specific columns	6
2.2.4 Instructions concerning specific rows	7
2.2.5 Instructions concerning specific columns	8
2.3 Annex III – Supervisory review and evaluation process (SREP)	9
2.3.1 General remarks	9
2.3.2 Instructions specific to the rows	10
2.4 Annex IV – Aggregate statistical data	12
2.4.1 General remarks	12
2.4.2 Scope of the institutions and consolidation subject to the data collection	13
2.4.3 General remarks	13
2.4.4 Part 1 – Consolidated data per competent authority	13
2.4.5 Part 2 – Data on credit risk	16

---

2.4.6	General remarks	16
2.4.7	Instructions specific to the rows	16
2.4.8	Part 3 – Data on market risk	21
2.4.8.1	General remarks	22
2.4.8.2	Instructions specific to the rows in relation to credit institutions and investment firms	22
2.4.9	Part 4 – Data on operational risk	22
2.4.9.1	General remarks	22
2.4.9.2	Instructions specific to the rows in relation to credit institutions and investment firms	23
2.4.10	Part 5 – Data on supervisory measures and administrative penalties	24
2.4.10.1	General remarks	24
2.4.11	Part 6 – Data on waivers	24
2.4.11.2	General remarks	24

# 1. General instructions

---

## 1.1 Structure and convention

1. The framework consists of four sets of templates, which comprise 18 parts in accordance with the following scheme:

(a) Annex I – Rules and guidance

- Part 1: Transposition of Directive 2013/36/EU
- Part 2: Model approval
- Part 3: Specialised lending exposures
- Part 4: Credit risk mitigation
- Part 5: Specific disclosure requirements applied to institutions
- Part 6: Waivers for the application of prudential requirements
- Part 7: Qualifying holdings in a credit institution
- Part 8: Regulatory and financial reporting

(b) Annex II – Options and discretions

- Part 1: Overview of options and discretions set out in Directive 2013/36/EU, Regulation (EU) No 575/2013 and LCR Delegated Regulation (EU) 2015/61
- Part 2: Transitional options and discretions set out in Directive 2013/36/EU and Regulation (EU) No 575/2013
- Part 3: Variable elements of remuneration (Article 94 of Directive 2013/36 EU)

(c) Annex III – Supervisory review and evaluation process (SREP)

- Part 1: Supervisory review and evaluation process (SREP)

(d) Annex IV – Statistical data

- Part 1: Consolidated data per competent authority
  - Part 2: Data on credit risk
  - Part 3: Data on market risk
  - Part 4: Data on operational risk
  - Part 5: Data on supervisory measures and administrative penalties
  - Part 6: Data on waivers
2. For each template legal references are provided, as well as further detailed information regarding aspects of the reporting.

## 1.2 General remarks

3. Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. In particular, when publishing information on the general criteria and methodologies in accordance with Article 143(1)(c) of Directive 2013/36/EU, competent authorities shall not disclose any supervisory measures directed at specific institutions, whether taken with respect to a single institution or to a group of institutions. Competent authorities shall disclose aggregate statistical data in accordance with Article 143(1)(d) of Directive 2013/36/EU, ensuring that institution-specific data cannot be derived from the aggregate data. Competent authorities shall remain solely responsible for determining where information in the form of aggregate statistical data cannot be published in order to prevent the identification of institution-specific data.
4. The competent authorities shall remain solely responsible for the information made available on their websites.

## 2. Template-related instructions

---

### 2.1 Annex I – Rules and guidance

#### 2.1.1 General remarks

5. Annex I consists of eight parts.
6. For the purpose of publishing administrative rules and general guidance in accordance with Article 143(1)(a) of Directive 2014/36/EU, competent authorities shall disclose any official document or official communication that instructs institutions in their jurisdiction in relation to compliance with prudential requirements, regardless of the form of the legal instrument used.

Part 1: Transposition of Directive 2013/36/EU

7. For the purpose of disclosing information in accordance with Annex I, competent authorities shall provide links to the relevant national text of the provisions applicable in their jurisdictions in the 'national text' column and details of the relevant title, chapter and paragraph of those national provisions in the 'references' column.

Part 2: Model approval

8. Competent authorities shall explain the supervisory approach for the approval of internal models for calculating minimum capital requirements for credit, market, operational and counterparty credit risk.

Part 3: Specialised lending exposures

Part 4: Credit risk mitigation

Part 5: Specific disclosure requirements applied to institutions

Part 6: Waivers for the application of prudential requirements

Part 7: Qualifying holdings in a credit institution

Part 8: Regulatory and financial reporting

### 2.2 Annex II – Options and discretions

#### 2.2.1 General remarks

9. Annex II requires competent authorities to disclose how they are exercising the options and discretions available in EU law.

10. The Parts 1 and 2 of the Annex II shall be filled in as follows.

### 2.2.2 Instruction concerning specific rows

- a) For each row the legal reference is provided.

### 2.2.3 Instructions concerning specific columns

Reference	Instructions
r010	<p><b>Date of last update of the template</b></p> <p>Date when the information contained in the template was updated by the reporting competent authority.</p>
c010	<p><b>Exercised (Y, N, NA)</b></p> <p>Competent authorities/Member States shall disclose whether they exercise an option or discretion or not ('Y' (yes), 'N' (no) and 'NA' (not applicable)).</p> <p>'Y' indicates that the competent authority ( or Member State) has exercised the option, in the sense that it has taken either an individual decision on the treatment described or a policy decision on which approach it will take at the moment when it is called to take a decision.</p> <p>'N' indicates the opposite of the above.</p> <p>'NA' shall be used, for example, when a jurisdiction has different competent authorities for credit institutions and investment firms. We would expect 'NA' for those options and discretions out of their respective scope.</p>
c020	<p><b>National text</b></p> <p>Disclosure of the national legal basis text.</p>
c030	<p><b>References</b></p> <p>Link to the legal text in the country's official language.</p>

Reference	Instructions
	<b>Available in EN</b>
c040	Competent authorities shall indicate if the legal text is available in English.
	<b>Details/comments</b>
c050	Further information.

11. The Part 3 of the template of Annex II shall be filled in as follows.

#### 2.2.4 Instructions concerning specific rows

Row	Instructions and legal references
	<b>Date of last update of the template</b>
010	Date when the information contained in the template was updated by the reporting competent authority
	<b>Article 94(1)(g)(i) of the Directive 2013/36/EU</b>
020	Competent authorities shall provide the maximum percentage set in national law for the ratio of variable remuneration to fixed remuneration an institution may award to staff should be indicated. This can be any percentage between 0% and 100%. Reported value shall be expressed in percentage (%).
	<b>Article 94(1)(g)(ii) of the Directive 2013/36/EU</b>
030	Competent authorities shall provide the maximum percentage set in national law for the ratio of variable remuneration to fixed remuneration that may be approved by shareholders or owners or members of the institution, that may be awarded to staff should be indicated. This can be any percentage above the percentage provided for under Article 94(1)(g)(i) and 200%. Reported value shall be expressed in percentage (%).

Row Instructions and legal references

---

**Article 94(1)(g)(iii) of the Directive 2013/36/EU**

040 Competent authorities shall provide the maximum percentage set in national law for the part of the total variable remuneration to which the discount rate may be applied if the conditions are met. This can be any percentage between 0% (if the application of the discount rate is not allowed) and any percentage up to 25%. Reported value shall be expressed in percentage (%).

---

**Article 94 (1)(l) of the Directive 2013/36/EU**

050 Competent authorities shall provide description of any restriction on the types and designs or prohibitions of instruments that can be used for the purposes of awarding variable remuneration.

'Yes' indicates that the competent authority (or Member State) has exercised the option, in the sense that it has put restrictions on the types and designs of instruments or prohibited certain instruments for the use of paying out variable remuneration.

'No' indicates the opposite of the above.

---

## 2.2.5 Instructions concerning specific columns

Column Instructions

---

010 **Information to disclose**

---

**Exercised (Y/N/NA)**

020 Competent authorities/Member States shall disclose whether they exercise an option or discretion or not ('Y' (yes), 'N' (no), and 'NA' (not applicable)).

'Y' indicates that the competent authority(/Member State) has exercised the option, in the sense that it has taken either an individual decision on the treatment described or a policy decision on which approach it will take at the moment when it is called to take a decision.

---



Column	Instructions
	<p>'N' indicates the opposite of the above.</p> <p>'NA' shall be used, for example, when a jurisdiction has different competent authorities for credit institutions and investment firms. We would expect 'NA' for those options and discretions out of their respective scope.</p>
030	<p><b>References</b></p> <p>Link to the legal text in the country's official language.</p>
040	<p><b>Available in EN (Y/N)</b></p> <p>Competent authorities shall indicate if the legal text is available in English.</p>
050	<p><b>Details/comments</b></p> <p>Further information.</p> <p>For Article 94(1)(l), row 050, competent authorities shall provide further information on the restrictions or prohibitions placed regarding the use of certain instruments for the payout of variable remuneration. Mandatory in case such restrictions or prohibitions have been placed (i.e. the 'Exercised' has been answered with 'Yes').</p>

## 2.3 Annex III – Supervisory review and evaluation process (SREP)

### 2.3.1 General remarks

12. Annex III requires the disclosure of information on supervisory review and evaluation process (SREP).
13. The disclosure of information on the SREP is split into four categories:
  - (a) scope of application of SREP (Articles 108 to 110 of Directive 2013/36/EU);
  - (b) assessment of SREP elements (Articles 74 to 96 of Directive 2013/36/EU);

- (c) review and evaluation of ICAAP and ILAAP (Articles 73, 86, 97, 98 and 103 of Directive 2013/36/EU); and
- (d) overall assessment and supervisory measures (Articles 102 and 104 of Directive 2013/36/EU).

### 2.3.2 Instructions specific to the rows

14. Competent authorities are required to disclose the criteria and methodologies used in categories (a) to (c) and for the overall assessments in category (d). The type of information that shall be disclosed in form of an explanatory note is described in the second column of Annex III. Further guidance is provided in the following paragraphs of these instructions.

Rows	Instructions
010	<p><b>Date of the last update of information in this template</b></p> <p><b>(a) Information to be disclosed under the category ‘Scope of application of SREP’</b></p> <p>Competent authorities shall explicitly state which type of entities are covered by/excluded from the SREP, especially where the level of application of SREP is wider than CRR/CRD institutions.</p> <p>Each competent authority shall provide a high-level overview of how it addresses proportionality when considering the scope of its SREP both at the institutional level and in respect of its own resources.</p>
020	<p>In particular, competent authority shall explain the approach used to classify institutions into different categories for SREP purposes, explaining the use of quantitative and qualitative criteria, and how overall impact on financial stability or other overall supervisory objectives are considered in such categorisation.</p> <p>Competent authority shall also explain how categorisation is put in practice for the purposes of minimum engagement in SREP assessments, including what the frequencies are for the assessment of all SREP elements for different categories of institutions.</p>
030	<p><b>(b) Information to be disclosed under the category ‘Assessment of SREP elements’</b></p> <p>Competent authority shall describe the approach to the assessment of SREP elements (business model analysis, assessment of internal</p>

Rows	Instructions
	<p>governance and institution-wide controls, assessment of risks to capital and capital adequacy, and assessment of risks to funding and liquidity adequacy).</p> <p>The explanatory note shall also show how competent authority applies the principle of proportionality in the depth and granularity of these assessments and what working tools, e.g. on-site inspections and off-site examinations, qualitative and quantitative criteria, statistical data etc. are used in the assessments. Hyperlinks to any guidance on the website of the competent authorities are also recommended.</p>
040	<p><b>(c) Information to be disclosed under the category ‘Review and evaluation of ICAAP and ILAAP’</b></p> <p>The explanatory note shall provide an overview of the competent authority’s approach to collecting and assessing ICAAP and ILAAP information, and in particular what the submission process and format are for ICAAP and ILAAP information. Competent authorities shall clarify whether an independent review of the ICAAP and ILAAP is required.</p> <p>Competent authorities shall also explain how the assessment of ICAAP and ILAAP is covered by the minimum engagement models applied for proportionality purposes based on SREP categories (see above) as well as how proportionality is applied for the purposes of specifying supervisory expectations to ICAAP and ILAAP, and in particular, any guidelines or minimum requirements for the ICAAP and ILAAP the competent authorities have issued.</p>
050	<p><b>(d) Information to be disclosed under the category ‘Overall assessment and supervisory measures’</b></p> <p>The explanatory note shall explain the approach competent authorities apply to arrive to the overall SREP assessment and its communication to the institutions. The overall assessment by the competent authority is based on a review of all the elements referred to under categories (a) through (c), along with any other relevant information about the institution that the competent authority may obtain.</p> <p>The competent authorities may also disclose the policies that guide their decisions on taking supervisory measures (within the meaning of Articles 102 and 104 of the Directive 2013/36/EU) and early intervention measures (within the meaning of Article 27 of the Bank Recovery and</p>

Rows	Instructions
	<p>Resolution Directive(BRRD)) whenever their assessment of an institution identifies weaknesses or inadequacies that call for supervisory intervention. Such disclosures might include the publication of internal guidelines or other documents describing general supervisory practices. However, no disclosure is required regarding decisions on individual institutions, to respect the principle of confidentiality.</p> <p>Furthermore, competent authorities shall provide information regarding the implications if an institution violates a relevant legal provision or does not comply with the supervisory or early intervention measures imposed based on the SREP outcomes, e.g. it shall advise what enforcement procedures are in place (where applicable).</p>

## 2.4 Annex IV – Aggregate statistical data

### 2.4.1 General remarks

15. Competent authorities shall each year update the information by 31 July based on the position as at 31 December of the preceding year.
16. Aggregate statistical data shall cover institutions as defined in Article 4(1) and (3) of Regulation (EU) No 575/2013/EU supervised under Directive 2013/36/EU.
17. In order to allow meaningful comparisons between the tables for all Member States and to provide a systematic appearance, it is important that the format of the tables (i.e. the numbers of rows and columns) is not changed.
18. Numerical cells shall include only numbers. There shall be no references to national currencies. The currency used is euros and non-euro area countries shall convert their national currencies into euros using the ECB exchange rates (at the common reference date, i.e. the last day of the year under review), with figures rounded to one decimal place when disclosing amounts in millions.
19. The unit of disclosure shall be ‘millions of euros’ for the reported monetary amounts.
20. Percentages shall be disclosed rounded to two decimal places.
21. If data are not disclosed, the reason for non-disclosure shall be provided using the EBA nomenclature, i.e. ‘N/A’ for ‘not available’ or ‘C’ for ‘confidential’.

22. The data shall be disclosed on an aggregated basis without identifying individual credit institutions or investment firms.

#### **2.4.2 Scope of the institutions and consolidation subject to the data collection**

#### **2.4.3 General remarks**

23. References to COREP templates pursuant to Commission Implementing Regulation (EU) No 680/2014 are provided in the second column for Parts 1 to 4 where available.
24. Competent authorities shall collect data relating to XXXX onwards on a consolidated basis. This will ensure the consistency of the information collected.
25. The reporting scope of the institutions and the level of application are as follows.
26. The six parts of the templates for the statistical data shall be read in conjunction with the reporting scope of consolidation hereby defined. To ensure efficient collection, it has been differentiated between credit institutions and investment firms, the same level of consolidation shall be applied in both cases.

##### ***a) Credit institutions***

27. Without prejudice to the disclosure requirements set out in Article 143 CRD, for credit institutions established in Member States participating in the Single Supervisory Mechanism as referred to in Council Regulation (EU) No 1024/2013 and in accordance with the framework cooperation set out in Regulation (EU) No 468/2014 of the European Central Bank (ECB) and the relevant definitions thereof:

- a) The ECB shall publish aggregate statistical data for supervised entities for which it conducts and exercises direct supervision at the reference date of the disclosure.
- b) National competent authorities shall publish aggregate statistical data for credit institutions not directly supervised by the ECB.

##### ***b) Investment firms***

28. Data shall be compiled only for investment firms under Directive 2013/36/EU. Investment firms that are not covered by the Regulation (EU) No 575/2013/EU/Directive 2013/36/EU regime are excluded from the data collection exercise.

#### **2.4.4 Part 1 – Consolidated data per competent authority**

29. Part 1 requires the disclosure of the following aggregate information per competent authority:
30. The data shall be reported for credit institutions and investment firms separately.
31. **Number and size of credit institutions and investment firms:** the data are calculated according to the scope specified. The data shall cover institutions as defined in Article 4(1)(3) of Regulation (EU) No 575/2013/EU supervised under Directive 2013/36/EU.

Rows	Legal references and instructions
	<b>Number of credit institutions/investment firms</b>
010, 130	As referred to in point 2.4.3.
	<b>Total assets of the jurisdiction (in MEUR)</b>
020, 140	Total assets (in MEUR): the total assets figure shall be the total assets value of the country for national competent authorities and the total assets value of the credit institutions for the ECB.
	<b>Total assets of the jurisdiction as % of GDP</b>
030, 150	Total assets of the jurisdiction as a percentage of that jurisdiction's GDP: at market price (suggested source, Eurostat/ECB).

32. **Number and size of foreign credit institutions – from third countries:**

Rows	Legal references and instructions
	<b>Number of branches</b>
040	Number of branches as defined in Article 4(17) of Regulation (EU) No 575/2013/EU. Any number of places of business set up in the same country by a credit institution with headquarters in a third country shall be counted as a single branch.
	<b>Total assets of branches (in MEUR)</b>
050	Total assets of branches (in MEUR): sum of the total assets of branches as defined in row 040.

Rows                      Legal references and instructions

---

**Number of subsidiaries**

060                      Number of subsidiaries as defined in Article 4(16) of Regulation (EU) No 575/2013/EU. Any subsidiary of a subsidiary undertaking shall be regarded as a subsidiary of the parent undertaking that is at the head of those undertakings.

---

**Total assets of subsidiaries (in MEUR)**

070                      Sum of the total consolidated assets of subsidiaries as defined in row 060.

---

**33. Total capital and capital requirements of credit institutions and investment firms:**

Rows                      Legal references and instructions

---

**Total Common Equity Tier 1 capital as % of total capital**

080, 160                      Ratio of Common Equity Tier 1 capital as defined in Article 50 of Regulation (EU) No 575/2013/EU to own funds as defined in Article 4(1) and (118) and Article 72 of Regulation (EU) No 575/2013/EU expressed as a percentage.

---

**Total Additional Tier 1 capital as % of total capital**

090, 170                      Ratio of Additional Tier 1 Capital as defined in Article 61 of Regulation (EU) No 575/2013/EU to own funds as defined in Article 4(1) and (118) and Article 72 of Regulation (EU) No 575/2013/EU expressed as a percentage.

---

**Total Tier 2 capital as % of total capital**

100, 180                      Ratio of Tier 2 Capital as defined in Article 71 of Regulation (EU) No 575/2013/EU to own funds as defined in Article 4(1) and (118) and Article 72 of Regulation (EU) No 575/2013/EU expressed as a percentage.

---

Rows	Legal references and instructions
	<b>Total capital requirements (in MEUR)</b>
110, 190	The 8% of total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of Regulation (EU) No 575/2013/EU.
	<b>Total capital ratio</b>
120, 200	The ratio of own funds to the total risk exposure amount as defined in Article 92(2)(c) of Regulation (EU) No 575/2013/EU expressed as a percentage.

#### 2.4.5 Part 2 – Data on credit risk

#### 2.4.6 General remarks

34. Part 2 provides information on the credit risk requirements for credit risk.

#### 2.4.7 Instructions specific to the rows

35. Competent authorities shall provide the following information.

#### 36. Credit institutions – own funds requirements for credit risk:

Rows	Legal references and instructions
	<b>% of total own funds requirements</b>
010	Own funds requirements for credit risk as a percentage of total own funds requirements: ratio of own funds requirements for credit risk as defined in Article 92(3)(a) and (f) of Regulation (EU) No 575/2013/EU to total own funds as defined in Articles 92(3), 95, 96 and 98 of Regulation (EU) No 575/2013/EU.

#### 37. Credit institutions – breakdown by approach:



Rows	Legal references and instructions
------	-----------------------------------

**% based on the total number of credit institutions**

020, 030, 040	<p>Competent authorities shall provide the breakdown in terms of numbers of credit institutions that apply the standardised approach (SA), the internal ratings-based (IRB) approach when neither own estimates of Loss Given Default nor conversion factors are used and IRB approach when own estimates of Loss Given Default and/or conversion factors are used respectively in relation to the total number of credit of institutions. The figures shall be expressed in percentage (%).</p>
---------------	--

If an institution uses more than one approach, it shall be counted in each of these approaches. Hence the sum of the percentages reported for the three approaches may be higher than 100%.

**% based on total own funds requirements for credit risk**

050, 060, 070	<p>Competent authorities shall provide the breakdown the percentages of the own funds requirements of credit institutions that apply the Standardised Approach (SA), the internal ratings-based approach (IRB) when neither own estimates of Loss Given Default nor conversion factors are used and IRB approach when own estimates of Loss Given Default and/or conversion factors are used respectively in relation to the total own fund requirements for credit risk as defined in Articles 92(3)(a) and (f) of Regulation (EU) No 575/2013/EU.</p>
---------------	---

**38. Credit institutions – breakdown by IRB and SA exposure class:**

Rows	Legal references and instructions
------	-----------------------------------

**% based on total IRB/SA risk weighted exposure amount**

080 to 450	<p>Percentage based on the total IRB/SA risk-weighted exposure amount: the ratio of the assets class risk-weighted exposure amount to the total IRB/SA risk-weighted exposure amount.</p>
------------	---

**39. Credit institutions – breakdown by credit risk mitigation approach:**

Rows	Legal references and instructions
------	-----------------------------------

---

**Credit institutions: breakdown by credit risk mitigation (CRM) approach: % based on the total number of credit institutions**

460, 470	Competent authorities shall provide the breakdown expressed in percentage (in %) of the number of credit institutions that apply the Financial Collateral Simple Method and/or the Financial Collateral Comprehensive Method.
----------	---

In the exceptional cases where an institution uses more than one approach, it shall be counted in each of these approaches.

Hence, the sum of the percentages reported may be higher than 100%.

---

**40. Investment firms – own funds requirements for credit risk:**

Rows	Legal references and instructions
------	-----------------------------------

---

**% of total own funds requirements**

480	Own funds requirements for credit risk as a percentage of total own funds requirements: ratio of own funds requirements for credit risk as defined in Article 92(3)(a) and (f) of Regulation (EU) No 575/2013/EU to total own funds as defined in Articles 92(3), 95, 96 and 98 of Regulation (EU) No 575/2013/EU.
-----	--

---

**% based on the total number of investment firms**

490, 500	Competent authorities shall provide the breakdown in terms of number of investment firms that apply the SA and the IRB approach respectively in relation to the total number of investment firms set out in the scope. The figures shall be expressed as percentages.
----------	---

If an institution uses more than one approach, it shall be counted in each of these approaches. Hence the sum of the percentages reported for the three approaches may be higher than 100%.

---

Rows                      Legal references and instructions

---

**% based on total own funds requirements for credit risk**

510, 520                      Competent authorities shall provide the breakdown the percentage of the own funds requirements of investment firms that apply the SA and the IRB approach, respectively, in relation to total own funds requirements for credit risk as defined in Articles 92(3)(a) and (f) of Regulation (EU) No 575/2013/EU.

---

**41. Additional information on securitisation (in MEUR):**

Rows                      Legal references and instructions

---

**Total amount of securitisation exposures originated on balance sheet and off balance sheet**

530                              Total amount of securitisation exposures originated on balance sheet and off balance sheet. This includes securitisations treated under the SA and the IRB approach.

---

**Total amount of securitisation positions retained (securitisation positions – original exposure pre conversion factors) on balance sheet and off balance sheet**

540                              Total amount of securitisation positions retained (securitisation positions – original exposure pre conversion factors) on balance sheet and off balance sheet.

---

**42. Exposures and losses from lending collateralised by immovable property (in MEUR):**

43. The amount of the estimated losses shall be reported at the reporting reference date.

44. It shall include the part of the exposure value that is treated as fully secured.

45. The data for residential property and commercial immovable property shall be reported separately.

---

46. The 'total' template of the Credit Risk Immovable Property (CR IP) Losses template (Annex VI of the ITS on Supervisory Reporting (Commission Implementing Regulation (EU) No 680/2014)) shall be reported so as to cover all national markets that institutions are exposed to according to Article 101(1) of Regulation (EU) No 575/2013/EU.

Rows	Legal references and instructions
	<p><b>Use of residential property as collateral</b></p>
	<p><b>Sum of exposures secured by residential property</b></p>
550	<p>As defined in Article 101(1)(c) and (f) of Regulation (EU) No 575/2013/EU, respectively.</p> <p>Market value and mortgage lending value in accordance with Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p> <p>Only for the part of the exposure treated as fully and completely secured in accordance with Article 124(1) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Sum of losses stemming from lending up to the reference percentages</b></p>
560	<p>As defined in Article 101(1)(a) and (d) of Regulation (EU) No 575/2013/EU.</p> <p>Market value and mortgage lending value in accordance with Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Of which: immovable property valued with mortgage lending value</b></p>
570	<p>When the collateral has been calculated as mortgage lending value.</p>
	<p><b>Sum of overall losses</b></p>
580	<p>As defined in Article 101(1)(b) and (e) of Regulation (EU) No 575/2013/EU.</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Of which: immovable property valued with mortgage lending value</b></p>
590	<p>When the value of the collateral has been calculated as mortgage lending value.</p>

Rows	Legal references and instructions
	<p><b>Use of commercial immovable property as collateral</b></p>
	<p><b>Sum of exposures secured by commercial immovable property</b></p>
600	<p>As defined in Article 101(1)(c) (f) of Regulation (EU) No 575/2013/EU, respectively.</p>
	<p>Market value and mortgage lending value in accordance with Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p>
	<p>Only for the part of exposure treated as fully and completely secured in accordance with Article 124(1) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Sum of losses stemming from lending up to the reference percentages</b></p>
610	<p>As defined in Article 101(1)(a) and (d) of Regulation (EU) No 575/2013/EU.</p>
	<p>Market value and mortgage lending value in accordance with Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Of which: immovable property valued with mortgage lending value</b></p>
620	<p>When the collateral has been calculated as mortgage lending value.</p>
	<p><b>Sum of overall losses</b></p>
630	<p>As defined in Article 101(1)(b) and (e) of Regulation (EU) No 575/2013/EU.</p>
	<p>Market value and mortgage lending value in accordance with Article 4(74) and (76) of Regulation (EU) No 575/2013/EU.</p>
	<p><b>Of which: immovable property valued with mortgage lending value</b></p>
640	<p>When the value of the collateral has been calculated as mortgage lending value.</p>

### 2.4.8.1 General remarks

47. Part 3 provides information on market risk positions. It shall include all institutions and not only those with market risk positions.
48. The data shall be reported for credit institutions and investment firms separately.

### 2.4.8.2 Instructions specific to the rows in relation to credit institutions and investment firms

Rows	Legal references and instructions
	<b>% of total own funds requirements</b>
010, 060	Ratio of the total risk exposure amount for position, foreign exchange and commodities risks as defined in Article 92(3)(b)(i) and (c)(i) and (iii) and 92(4)(b) of Regulation (EU) No 575/2013/EU to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of Regulation (EU) No 575/2013/EU (as a percentage).
	<b>Breakdown by approach</b>
020, 030	<b>Breakdown (in %) of the number of credit institutions / investment firms that apply the Standardised Approach (SA) and/or the Internal Models approach (IMM).</b>
070, 080	If an institution uses more than one approach, it shall be counted in each of these approaches. Hence the sum of the percentages reported may be higher than 100%, but also lower than 100% as entities with small trading portfolio are not obliged to determine market risk
	<b>Breakdown by approach</b>
040, 050	<b>% of total own funds requirements SA/IMM</b>
090, 100	Percentage of total own funds requirements for market risk under standardised approaches/internal models respectively (in %).

## 2.4.9 Part 4 – Data on operational risk

### 2.4.9.1 General remarks

49. Part 4 shall provide information concerning own funds requirements and losses relating to operational risk.

50. The data shall be reported for credit institutions and investment firms separately.

#### 2.4.9.2 Instructions specific to the rows in relation to credit institutions and investment firms

Rows	Legal references and instructions
	<b>% of total own funds requirements</b>
010	Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of Regulation (EU) No 575/2013/EU to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of Regulation (EU) No 575/2013/EU (as a percentage).
090	
	<b>Breakdown by approach</b>
020, 030, 040	Breakdown (expressed as percentages) of the numbers of credit institutions/investment firms that apply the Basic Indicator Approach (BIA), the Standardised Approach (TSA) or Alternative Standardised Approach (ASA), or the Advanced Measurement Approaches (AMA).  If an institution uses more than one approach, it shall be counted in each of these approaches. Hence the sum of the percentages reported may be higher than 100%, but also lower than 100% as some investment firms are not obliged to count operational risk capital charges
	<b>% based on the total own funds requirements for operational risk</b>
050, 060, 070	Percentages of total own funds requirements for operational risk under BIA, TSA/ASA and AMAs.
	<b>Total gross loss as % of total gross income</b>
080	Ratio of total loss amount for all business lines to the sum of the relevant indicator for banking activities according to the losses reported for AMA, TSA/ASA and BIA as defined in Commission Implementing Regulation (EU) No 680/2014 for the last year (as a percentage).
160	

## **2.4.10 Part 5 – Data on supervisory measures and administrative penalties**

### **2.4.10.1 General remarks**

51. Legal references are provided in the template.
52. Information on Part 5 shall be reported based on the date of the decision.
53. Competent authorities shall report the administrative sanctions that they impose.
54. Competent authorities shall report all administrative penalties against which there is no appeal available in their jurisdiction by the reference date of the disclosure. Competent authorities of Member States where it is permitted to publish administrative penalties against which there is an appeal shall also report those administrative penalties unless the appeal annulled the administrative penalty issued.

## **2.4.11 Part 6 – Data on waivers**

### **2.4.11.2 General remarks**

55. Information on waiver practices shall be reported based on the total number of waivers by the competent authority and still effective or in force. The information to be reported within the four subsections in Part 6 is limited to those entities being granted with a waiver.
56. Where the information is not available, i.e. not part of the regular reporting, it shall be reported as 'N/A'.