Commission Implementing Regulation (EU) No 650/2014 of 4 June 2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance)

## COMMISSION IMPLEMENTING REGULATION (EU) No 650/2014

of 4 June 2014

laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council

(Text with EEA relevance)

### THE EUROPEAN COMMISSION,

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

Having regard to Directive 2013/36/EU of 26 June 2013 of the European Parliament and of the Council 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<sup>(1)</sup>, and in particular Article 143(3) thereof,

#### Whereas:

- (1) Directive 2013/36/EU requires competent authorities to disclose certain information in order for the internal banking market to operate with increasing effectiveness and for citizens of the Union to have adequate levels of transparency. The information disclosed should be sufficient to enable a meaningful comparison of the approaches adopted by the competent authorities of the different Member States.
- (2) In order to further facilitate this assessment, information from all competent authorities should be published in a common format, updated regularly and made accessible at a single electronic location. While the supervisory disclosure requirements in Title VIII of Directive 2013/36/EU extend across the field of prudential regulation, as a first step these technical standards focus on the supervisory responsibilities which stem from that Directive and from Regulation (EU) No 575/2013 of the European Parliament and of the Council<sup>(2)</sup>.
- (3) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (4) The EBA 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>(3)</sup>.

#### HAS ADOPTED THIS REGULATION:

### **Modifications etc. (not altering text)**

- C1 The "appropriate regulator" has power to make such provision as they consider appropriate by means of an instrument in writing to prevent, remedy or mitigate any failure of the provisions of this Regulation to operate effectively or any other deficiency arising from the withdrawal of the United Kingdom from the EU, see The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4 para. 131 (with saving on IP completion day by S.I. 2019/680, regs. 1(2), 11; 2020 c. 1, Sch. 5 para. 1(1))
- C2 Regulation: power to modify conferred (11.7.2023) by Financial Services and Markets Act 2023 (c. 29), ss. 3, 86(3), Sch. 1 Pt. 3; S.I. 2023/779, reg. 2(d)

### Article 1

## Laws, regulations, administrative rules and general guidance

Competent authorities shall, pursuant to Article 143(1)(a) of Directive 2013/36/EU, publish the information on texts of laws, regulations, administrative rules and general guidance adopted in their Member State in the field of prudential regulation using the applicable forms set out in parts 1 to 8 of Annex I.

## Article 2

## **Options and discretions**

Competent authorities shall, pursuant to Article 143(1)(b) of Directive 2013/36/EU, publish the information on the manner of exercising the options and discretions available in Union law using the applicable forms set out in Parts 1 to 12 of Annex II.

## Article 3

## General criteria and methodologies for supervisory review and evaluation process

Competent authorities shall, pursuant to Article 143(1)(c) of Directive 2013/36/EU, publish information on the general criteria and methodologies they use in the supervisory review and evaluation referred to in Article 97 of that Directive using the form set out in Annex III.

#### Article 4

### Aggregate statistical data

Competent authorities shall, pursuant to Article 143(1)(d) of Directive 2013/36/EU, publish the information on aggregate statistical data on key aspects of the implementation of the prudential framework using the forms set out in parts 1 to 6 of Annex IV.

#### Article 5

## Annual publication date

Competent authorities shall publish the information listed in Article 143(1) of Directive 2013/36/EU at a single electronic location for the first time by 31 July 2014.

[F1Competent authorities shall update the information referred to in point (d) of Article 143(1) of that Directive by 31 July of each year. That information shall cover the preceding calendar year.

Competent authorities shall, for the institutions subject to their prudential supervision, update the information referred to in points (a) to (c) of Article 143(1) of that Directive on a regular basis, and in any event by 31 July of each year, unless there is no change in the information last published.]

#### **Textual Amendments**

F1 Substituted by Commission Implementing Regulation (EU) 2019/912 of 28 May 2019 amending Implementing Regulation (EU) No 650/2014 laying down implementing technical standards with regard to the format, structure, contents list and annual publication date of the information to be disclosed by competent authorities in accordance with Directive 2013/36/EU of the European Parliament and of the Council (Text with EEA relevance).

### Article 6

## **Final provisions**

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

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

### **RULES AND GUIDANCE**

#### LIST OF TEMPLATES

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	

General remarks on filling in templates in Annex I

When publishing information on the general criteria and methodologies, 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.

#### PART 1

Transposition of Directive 2013/36/EU

	Transposition of provisions of Directive 2013/36/EU	Provisions of Directive 2013/36/EU	Links to national text <sup>a</sup>	Reference(s) to national provisions <sup>b</sup>	Available in EN (Y/N)
010	Date of the last update of information in this template		(dd/mm/yyyy)		
020	I. Subje matte scope and defin	er,			

- Hyperlink(s) to the website containing the national text transposing the Union provision in question.
- Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

030	II.	Articles 4 to 7 Competent authorities	tails) View outstanding changes
040	III.	Articles 8 to Requirements for access to the activity of credit institutions	
050	1.	Articles 8 to General requirements for access to the activity of credit institutions	
060	2.	Articles 22 to Qualifying holding in a credit institution	
070	IV.	Articles 28 to Initial <sub>32</sub> capital of investment firms	
080	V.	Articles 33 to Provisions concerning the freedom of establishment and the freedom to provide services	

**a** Hyperlink(s) to the website containing the national text transposing the Union provision in question.

**b** Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

090	1.	Articles 33 to General4 principles	details) View outstanding changes
100	2.	The right of establishment of credit institutions	
110	3.	Article 39 Exercise of the freedom to provide services	
120	4.	Articles 40 to Power 46 of the competent authorities of the host Member State	
130	VI.	Articles 47 to Relations with third countries	
140	VII.	Articles 49 to Prudential supervision	
150	1.	Articles 49 to Principles of prudential supervision	
160	1.1	Competence and duties of home	

Hyperlink(s) to the website containing the national text transposing the Union provision in question.

Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

relevant am	ending instrumen	ts can be found on their websit and host Member States	e/s. (See end of Document fo	r details) View outstanding changes
170	1.2	Articles 53 to Exchange of information and professional secrecy		
180	1.3	Duty of persons responsible for the legal control of annual and consolidated accounts		
190	1.4	Articles 64 to Supervisory powers, powers to impose penalties and right of appeal		
200	2.	Articles 73 to Review <sub>10</sub> processes		
210	2.1	Article 73 Internal capital adequacy assessment process		
220	2.2	Articles 74 to Arrangements, processes and		

a Hyperlink(s) to the website containing the national text transposing the Union provision in question.

**b** Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

relevant amending	instruments can be	found on their website/	s. (See end of Docume	ent for details) View or	utstanding changes
	of	hanisms			
		tutions			
230	2.3 Supereview and eval	Articles 97 to erygory			
	proc	ess			
240	2.4 Supermeater and pow	Articles 102 ery softy sures			
250	2.5 Leve of appl	Articles 108 to 110			
260	on a	olidated			
270	for cond supe on a	olidated			
280	hold com mix- final hold com and mix- activ hold com	panies, ed ncial ing panies ed- vity ing panies			
290	4. Cap	Articles 128 ital o 142 ers			

a Hyperlink(s) to the website containing the national text transposing the Union provision in question.

**b** Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

			details) View outstanding changes
300	4.1	Buffers 134	
310	4.2	Setting 140 and calculating countercyclical capital buffers	
320	4.3	Articles 141 Capitalo 142 conservation measures	
330	VIII.	Articles 143 Disclosure 4 by competent authorities	
340	IX.	Article 150 Amendments of Directive 2002/87/ EC	
350	X.	Articles 151 Transitional and final provisions	
360	1.	Articles 151 Transitional provisions on the supervision of institutions exercising the freedom of establishment and the freedom to provide services	

a Hyperlink(s) to the website containing the national text transposing the Union provision in question.

**b** Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

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370	2. Trans	Article 160 sitional			
	provi	sions			
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	capita				
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380	3. Final provi	Articles 161 to 165 sions			

- a Hyperlink(s) to the website containing the national text transposing the Union provision in question.
- **b** Detailed references to the national provisions, such as relevant Title, Chapter, paragraph etc.

### PART 2

Model approval

010	Date of the last update of information in this template	(dd/mm/yyyy)
	,	Description of the approach
	Supervisory approach for the Internal Ratings Based (IRB minimum capital requirement	) Approach to calculate
020	Minimum documentation to be provided by the institutions applying for the use of IRB approach	[free text]
030	Description of the assessment process conducted by the competent authority (use of self assessment, reliance on external auditors and on-site-inspections) and main criteria of the assessment	[free text]
040	Form of the decisions taken by the competent authority and communication of the decisions to applicants	[free text]
	Supervisory approach for the Internal Model Approach (Incapital requirements for mar	MA) to calculate minimum
050	Minimum documentation to be provided by the institutions applying for the use of IMA approach	[free text]
060	Description of the assessment process conducted by the competent authority (use of self assessment, reliance on	[free text]

	external auditors and on-site- inspections) and main criteria of the assessment				
070	Form of the decisions taken by the competent authority and communication of the decisions to applicants	[free text]			
	Supervisory approach for th Internal Model Method (IM capital requirements for cou	M) to calculate minimum			
080	Minimum documentation to be provided by the institutions applying for the use of IMM approach	[free text]			
090	Description of the assessment process conducted by the competent authority (use of self assessment, reliance on external auditors and on-site-inspections) and main criteria of the assessment	[free text]			
100	Form of the decisions taken by the competent authority and communication of the decisions to applicants	[free text]			
	Advanced Measurement App	Supervisory approach for the approval of the use of Advanced Measurement Approach (AMA) to calculate minimum capital requirements for operational risk			
110	Minimum documentation to be provided by the institutions applying for the use of AMA approach	[free text]			
120	Description of the assessment process conducted by the competent authority (use of self assessment, reliance on external auditors and on-site-inspections) and main criteria of the assessment	[free text]			
130	Form of the decisions taken by the competent authority and communication of the decisions to applicants	[free text]			

	Regulation (EU) No 575/2013	Provisions	Information to be provided by the competent authority
010	Date of the last update in this template	te of the information	(dd/mm/yyyy)
020	Article 153(5)	Has the competent authority published guidance to specify how institutions should take into account the factors referred to in paragraph 5 of Article 153 when assigning risk weights to specialised lending exposures?	[Yes/No]
030		If so, please provide the reference to the national guidance	[reference to national text]
040		Is the national guidance available in English?	[Yes/No]

## PART 4

## Credit risk mitigation

	Regulation (EU) No 575/2013	Provisions	Description	Information provided by tauthority	to be the competent
010	Date of the la	st update of th	e information i	n this template	(dd/mm/yyyy)
020	Article 201(2)	Publication of the list of financial institutions that are eligible providers of unfunded credit protection or guiding criteria for identifying these financial institutions	Competent authorities shall publish and maintain the list of financial institutions that are eligible providers of unfunded credit protection under point (f) of Article 201(1) of Regulation (EU) No	List of the financial institutions or guiding criteria for their identification	[free text - a hyperlink to such list or guiding criteria on the competent authority's website can be provided]

relevant amending	instruments can be fo	ound on their website/.	s. (See end of Docume 575/2013 or	ent for details) View of	itstanding changes
			the guiding criteria for identifying such eligible providers		
030		Description of the applicable prudential requirements	Competent authorities shall publish a description of the applicable prudential requirements together with the list of the eligible financial institutions or the guiding criteria for identifying these financial institutions	Description of the prudential requirements applied by the competent authority	[free text]
040	Article 227(2)(e)	Condition for applying a 0 % volatility adjustment	Under the Financial collateral Comprehensive Method institutions may apply a 0 % volatility adjustment provided that the transaction is settled in a settlement system proven for that type of transaction	Detailed description on how the ecompetent authority considers the settlement system as a proven system	[free text]
050	Article 227(2)(f)	Condition for applying a 0 % volatility adjustment	Under the Financial collateral Comprehensive Method institutions may apply a 0 % volatility	Specification of the documentation eto be considered as standard market documentation	[free text]

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relevant amending	instruments can be fo	und on their website/.	s. (See end of Docume	nt for details) View or	ıtstanding changes
			adjustment		
			provided		
			that the		
			documentation		
			covering the		
			agreement or		
			transaction		
			is standard		
			market		
			documentation		
			for		
			repurchase		
			transactions		
			or securities		
			lending or		
			borrowing		
			transactions		
			in the		
			securities		
			concerned		
060	Article 229(1)	Valuation principles for immovable property collateral under the IRB approach	The immovable property may be valued by an independent valuer at or at less than the mortgage lending value in the Member States that have laid down rigorous criteria for the assessment of this mortgage lending value in statutory or regulatory provisions	Criteria set out in the national legislation for the assessment of the mortgage lending value	[free text]

### PART 5

## Specific disclosure requirements applied to institutions

Directive 2013/36/EU Regulation (EU) No 575/2013 Provision to be provided by the	
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				competent authority	
010	Date of the las	st update of inf	ormation in thi	s template	(dd/mm/yyyy)
020	Article 106(1)(a)		Competent authorities may require institutions to publish information referred to in Part Eight of Regulation (EU) No 575/2013 more than once per year, and to set deadlines for publication	Frequency and deadlines for publication applicable to institutions	[free text]
030	Article 106(1)(b)		Competent authorities may require institutions to use specific media and locations for publications other than the financial statements	Types of specific media to be used by institutions	[free text]
040		Article 13(1) and (2)	Significant subsidiaries and those which are of material significance for their local market shall disclose information specified in Part Eight of Regulation (EU) No 575/2013 on an individual or subconsolidated basis.	Criteria applied by the competent authority to assess the significance of a subsidiary	[free text]

	Regulation (EU) No 575/2013	Provisions	Description	Information to be provided by the competent authority	
010	Date of the las	st update of the	information in	this template	(dd/mm/yyyy)
020	Article 7(1) and (2) (Individual waivers for subsidiaries)	Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Five and Eight of Regulation (EU) No 575/2013	The waiver may be granted to any subsidiary provided that there is no current or foreseen material practical or legal impediment to the prompt transfer of own funds or repayment of liabilities by its parent undertaking pursuant to point (a) of Article 7(1).	Criteria applied by the competent authority to assess that there is no obstacle to the prompt transfer of own funds or repayment of liabilities	[free text]
030	Article 7(3) (Individual waivers for parent institutions)	Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Five and Eight of Regulation (EU) No 575/2013	The waiver may be granted to a parent institution provided that there is no current or foreseen material practical or legal impediment to the prompt transfer of own funds or repayment of liabilities	Criteria applied by the competent authority to assess that there is no obstacle to the prompt transfer of own funds or repayment of liabilities	[free text]

	nding instruments can be fo		to the parent institution pursuant to point (a) of Article 7(3).		
040	Article 8 (Liquidity waivers for subsidiaries)	Exemption from the application on an individual basis of liquidity requirements set out in Part Six of Regulation (EU) No 575/2013	The waiver may be granted to institutions within a sub-group provided that these institutions have entered into contracts that, to the satisfaction of the competent authorities, provide for the free movement of funds between them to enable them to meet their individual and joint obligations as they become due pursuant to point (c) of Article 8(1).	Criteria applied by the competent authority to assess whether the contracts provide for free movement of funds between the institutions in a liquidity sub-group	[free text]
050	Article 9(1) (Individual consolidation method)	Permission granted to parent institutions to incorporate subsidiaries in the calculation of their prudential requirements set out in Parts Two to Five and Eight of Regulation	The permission is granted only where the parent institution demonstrates fully to the competent authorities that there is no current or foreseen material practical or legal impediment	Criteria applied by the competent authority to assess that there is no obstacle to the prompt transfer of own funds or repayment of liabilities	[free text]

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relevant amending	instruments can be fo	ound on their website/.	s. (See end of Docume	ent for details) View of	utstanding changes
		(EU) No	to the prompt		
		575/2013	transfer of		
			own funds,		
			or repayment		
			of liabilities		
			when due by		
			the subsidiary		
			incorporated		
			in the		
			calculation of		
			requirements		
			to its parent		
			institution		
			pursuant to		
			Article 9(2).		
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060	Article 10	Exemption	Member	Applicable	[reference to
	(Credit	from the	States may	national law /	national text]
	institutions	application on	maintain and	regulation	
	permanently	an individual	make use	regarding the	
	affiliated to a	basis of	of existing	application of	
	central body)	prudential	national	the waiver	
		requirements	legislation		
		set out in	regarding the		
		Parts Two	application		
		to Eight of	of the waiver		
		Regulation	as long as		
		(EU) No	it does not		
		575/2013	conflict		
			with the		
			Regulation		
			(EU) No		
			575/2013		
			or Directive		
			2013/36/EU		
			2013/30/110		

## PART 7

## Qualifying holdings in a credit institution

Directive 2013/36/EU	Assessment criteria and information that is necessary for assessing the suitability of the proposed acquirer seeking to acquire a credit institution and	Information to be provided by the competent authority
	the financial	

		soundness of the proposed acquisition				
010	Date of the last u template	Date of the last update of information in this template				
020	Article 23(1)(a)	Reputation of the proposed acquirer	Description on how the competent authority assesses the integrity of the proposed acquirer	[free text]		
030			Description on how the competent authority assesses the professional competence of the proposed acquirer	[free text]		
040			Practical details on the cooperation process between competent authorities pursuant to Article 24 of Directive 2013/36/EU	[free text]		
050	Article 23(1)(b)	Reputation, knowledge, skills and experience of any member of the management body or senior management who will direct the business of the credit institution	Description on how the competent authority assesses the reputation, knowledge, skills and experience of members of management body and senior managers	[free text]		
060	Article 23(1)(c)	Financial soundness of the proposed acquirer	Description on how the competent authority assesses the	[free text]		

relevant amending inst	ruments can be found on t	heir website/s. (See end o	f Document for details) Vi	w outstanding changes
			financial soundness of the proposed acquirer	
070			Practical details on the cooperation process between competent authorities pursuant to Article 24 of Directive 2013/36/EU	[free text]
080	Article 23(1)(d)	Compliance of the credit institution with the prudential requirements	Description on how the competent authority assesses whether or not the credit institution will be able to comply with the prudential requirements	[free text]
090	Article 23(1)(e)	Suspicion of money laundering or terrorist financing	Description on how the competent authority assesses whether or not there are reasonable grounds to suspect money laundering or terrorist financing	[free text]
100			Practical details on the cooperation process between competent authorities pursuant to Article 24 of Directive 2013/36/EU	[free text]
110	Article 23(4)	List specifying the information to be provided	List of information that must be provided	[free text]

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authorities at the time of notification  notification  notification  in order for the competent authority to carry out the assessment of the proposed	 ,	to the competent	by the proposed	
the time of notification  the time of notification  in order for the competent authority to carry out the assessment of			1 2 1	
notification in order for the competent authority to carry out the assessment of		authorities at	acquirer at	
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the competent authority to carry out the assessment of		notification	notification	
authority to carry out the assessment of			in order for	
carry out the assessment of			the competent	
assessment of			authority to	
			carry out the	
the proposed			assessment of	
			the proposed	
acquirer and			acquirer and	
the proposed			the proposed	
acquisition			acquisition	

### PART 8

Regulatory and financial reporting

010	Date of the last update of information in this template	(dd/mm/yyyy)
020	Implementation of the repor in accordance with the Com Regulation 680/2014	ting on financial information mission Implementing
030	Is the application of the requirement set out in Article 99(2) of Regulation (EU) No 575/2013 extended to institutions which do not apply international accounting standards as applicable under Regulation (EC) No 1606/2002?	[Yes/No]
040	If so, what accounting frameworks apply to these institutions?	[free text]
050	If so, which is the level of application of the reporting? (solo/consolidated/subconsolidated basis)	[free text]
060	Is the application of requirements set out in Article 99(2) of Regulation (EU) No 575/2013 extended to financial entities other than credit institutions or investment firms?	[Yes/No]
070	If so, what types of financial entities (e.g. financial firms) are subject to these reporting requirements?	[free text]

relevant untending this run	ienis can be jound on their website/s. (See end by Docume	ent for details) view outstanding changes
080	If so, what is the size of these financial entities in terms of total balance sheet (on a solo basis)?	[free text]
090	Are XBRL standards used for submitting the reporting to the competent authority?	[Yes/No]
100	Implementation of the repor funds requirements in accord Implementing Regulation 68	dance with the Commission
110	Is the application of requirements set out in Article 99(1) of Regulation (EU) No 575/2013 extended to financial entities other than credit institutions or investment firms?	[Yes/No]
120	If so, what accounting frameworks apply to these financial entities?	[free text]
130	If so, what types of financial entities (e.g. financial firms) are subject to these reporting requirements?	[free text]
140	If so, what is the size of these financial entities in terms of total balance sheet (on a solo basis)?	[free text]
150	Are XBRL standards used for submitting the reporting to the competent authority?	[Yes/No]]

# [F1ANNEX II

## **OPTIONS AND DISCRETIONS**

### LIST OF TEMPLATES

Part 1	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

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Part 3 Variable elements of remuneration (Article 94 of Directive 2013/36/EU)

Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. When publishing information on the general criteria and methodologies, 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.

PART 1

Options and discretions set out in Directive 2013/36/EU, Regulation (EU) No 575/2013 and LCR Delegated Regulation (EU) 2015/61

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Document Generated: 2024-06-25

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject

to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

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Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes PART 2

## Transitional options and discretions set out in Directive 2013/36/EU and Regulation (EU) No 575/2013

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033		and of Investment	shall % to	[Y/ Mand N/ if Y NA]	atMayndatMayndatory if Y if Y
034		mea at fair valu	surpdiblish 2016 the 40 applicable percentage of 100 unrealised	[Y/ Mand N/ if Y NA]	al <b>M</b> andalMandatory if Y if Y
035			gains 2017 in the (20 ranges % to specifiet00 in %) points (a) to (c) of paragraph 2 of Article 468 that is removed from Common Equity Tier 1 capital.	N/ NA] if Y	at Mandat Mandatory if Y if Y
036		Investment firms equi hold in insu com		[Y/ Mand N/ if Y NA]	atMayndatMayndatory if Y if Y

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037		Article	Comp	e <b>Cene</b> tdit	Introdu	a <b>B</b> tvon	[Year]	[Y/	Manda	ıt <b>lofra</b> nda	ıt <b>lofra</b> ında	itory
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relevan	t amending instru	nents can be fou	and on their we	bsite/s. (Seas) application multiply the factor applied in accordance with paragray 4 of Articles	able, lied d lance	Document	for details	) View out	standing (	changes
038	Artic 478(2	2) Ins	vestn <b>Equ</b> ity ms Tier	percer nofithe alterna applie	tt@e % to ttl:000 \$%)	[Y/ N/ NA]	Manda if Y	at <b>lyfry</b> nda if Y	atl <b>ofa</b> ynda if Y	atory
039			items for deferr tax assets	(perce in the ranges edpecifi in paragr	(10 % to 100	[Y/ N/ NA]	Manda if Y	a <b>tlofry</b> nda if Y	a <b>ttvfry</b> nd: if Y	atory
040			prior to 1 Janua	2 of d Article 478)	2016	[Y/ N/ NA]	Manda if Y	a <b>tlofa</b> ynda if Y	a <b>tMa</b> nda if Y	atory
041			2014		2017 (30 % to 100 %)	[Y/ N/ NA]	Manda if Y	a <b>tlyfry</b> nda if Y	a <b>ttvfry</b> nd if Y	atory
042					2018 (40 % to 100 %)	[Y/ N/ NA]	Manda if Y	att <b>vr</b> ynda if Y	atl <b>ofra</b> nda if Y	atory
043					2019 (50 % to 100 %)	[Y/ N/ NA]	Manda if Y	att <b>vr</b> ynda if Y	atl <b>ofa</b> ynda if Y	atory
044					2020 (60 % to 100 %)	[Y/ N/ NA]	Manda if Y	a <b>tlofra</b> nda if Y	a <b>tlofra</b> nd: if Y	atory

	ending instruments ca	n be found on their we						
045			2021 (70 % to 100 %)	[Y/ N/ NA]	Manda if Y	i <b>ts/r</b> ynda if Y	itt <b>vfr</b> ynda if Y	atory
046			2022 (80 % to 100 %)	[Y/ N/ NA]	Manda if Y	i <b>tvr</b> ynda if Y	i <b>tvfz</b> ynda if Y	atory
047			2023 (90 % to 100 %)	[Y/ N/ NA]	Manda if Y	it <b>vr</b> ynda if Y	i <b>tMa</b> ynda if Y	atory
048	Article 478(3) (a)	Credit Transi Institutideduc and from Investneentm firms Equity	tionshori (129) shall % to note term in (20)	[Y/ N/ NA]	Manda if Y	it <b>vr</b> ynda if Y	it <b>vr</b> ynda if Y	atory
049		Tier 1, Additi Tier 1 and Tier	publish 2015 an (40 capablicable percentage to 100 in the ranges	[Y/ N/ NA]	Manda if Y	i <b>tvr</b> ynda if Y	a <b>tlyfsy</b> nda if Y	atory
050		2 items	specified 16 in (60 paragraphso 1 and 100 2 of %) Article	[Y/ N/ NA]	Manda if Y	i <b>tVra</b> ynda if Y	a <b>tlofa</b> ynda if Y	atory
051			for (80 (a) % to the individual deductions required pursuant to points (a) to (h) of Article 36(1), excluding deferred tax assets that	[Y/ N/ NA]	Manda if Y	if Y	i <b>M</b> aynda	atory

reievan am	ending instruments can		rely on future profitability and arise from temporary differences;					
052	Article 478(3) (b)	Credit Transit Institutionsuct and from Investmentm firms Equity Tier	shall % to ode term in 60	[Y/ N/ NA]	Manda if Y	it <b>Vra</b> ynda if Y	it <b>Vry</b> nda if Y	itory
053		Addition Tier	publish 2015 an (40) apaphlicable percentage (50) in the ranges	[Y/ N/ NA]	Manda if Y	it <b>Vry</b> nda if Y	it <b>Ma</b> nda if Y	itory
054		2 items	specificab16 in (60 paragraphso 1 and 100 2 of %) Article	[Y/ N/ NA]	Manda if Y	it <b>Vr</b> ynda if Y	it <b>Ma</b> nda if Y	itory
055			for (80 % to 100 aggregate) amount of deferred tax assets that rely on future profitability and arise from temporary differences and the items referred to in point	[Y/ N/ NA]	Manda if Y	itMaynda if Y	itMaynda if Y	itory

relevant an	nending instruments ca	n be found on their website/s. (See (i) of Article 36(1) that is require to be deduct pursua to Article	ed ed nt	nt for details)	View outstanding o	hanges
056	Article 478(3) (c)	Credit Transitional points Institutided uction thor and from shall Investneed firms Equity and	iti26 N/ % to NA]		MayndatMaynda if Y if Y	itory
057		Tier publish 1, an Addition percen 1 and in the Tier ranges	(40 able 100 tage 100 %)		MayndatMaynda if Y if Y	itory
058		2 specifi items in paragr 1 and 2 of	2016 [Y/ (60 N/ apaliso NA] 100 %)		MandatManda if Y if Y	itory
059		Article 478 for (c) each deduct require pursua to points (b) to (d) of Article 56;	2017 [Y/ (80 N/ % to NA] 100 i%) ed int		MayndatMaynda if Y if Y	itory
060	Article 478(3) (d)	Credit Transitional of Institution theorem and from shall Investment of Equity and	iti26 N/ % to NA] nith20		MandatManda if Y if Y	itory
061		Tier publish 1, an Addition percen 1 and in the Tier ranges	(40 able 1% to 180   180		MayndatMaynda if Y if Y	itory

		n be found on their web						
062	S and an arrange of	items	specifie 2016 in (60 paragraphs 100 2 of %) Article 2017	[Y/ N/ NA]	Manda if Y Manda	if Y  attoraynda	if Y  if Y	atory
			for (80 % to each 100 deduction) required pursuant to points (b) to (d) of Article 66.	N/ NA]	if Y	if Y	if Y	
064	Article 479(4)	Credit Transi Institutions gn and in Investmentsol firms Comm	idiathori (10%) shall to 80 idetedmily	[Y/ N/ NA]	if Y	at <b>lyra</b> ynda if Y	if Y	
065		Equity Tier 1 capital	publish 2015 the 10 60 applicable percentage	[Y/ N/ NA]	if Y	if Y	if Y	
066		of instrur and items that	in the 2016 neantges (0 % specified 40 in %) paragraph	[Y/ N/ NA]	if Y	if Y	if Y	
067		do not qualify as minori interes	ty ts	[Y/ N/ NA]	if Y	atMaynda if Y	if Y	
068	Article 480(3)	Credit Transi Institutions gn and of Investmentori firms interes	shall to	[Y/ N/ NA]	if Y	att <b>v/ra</b> ynda if Y	if Y	J
069		and qualify Additi Tier	publish (0,4)  ting (0,4)  to (1,0)	[Y/ N/ NA]	if Y	att <b>vfr</b> ynda if Y	if Y	
070		1 and Tier 2 capital	applicable 6 factor (0,6 in the ranges	[Y/ N/ NA]	Manda if Y	a <b>tlofa</b> ynda if Y	i <b>tMa</b> ynda if Y	atory

relevant an	nending instruments c	an be found on their webs	ite/s. (See end of L specifi <b>ed</b>	ocument <sub>.</sub>	for details,	) View out	standing c	hange
			(n   1,0)					
)71			paragraph 2017 2 of (0,8 Article to 1,0)	[Y/ N/ NA]	Manda if Y	i <b>tVry</b> nda if Y	i <b>tVry</b> nda if Y	itory
)72	Article 481(1)	Institutions and investment is	Applical 10 to 80 single %)	[Y/ N/ NA]	Manda if Y	a <b>tlyfs</b> ynda if Y	itt <b>vfry</b> nda if Y	itory
073			percentage 2015 (0 % percentage to 60 %)	[Y/ N/ NA]	Manda if Y	att <b>v/ra</b> ynda if Y	itt <b>vfry</b> nda if Y	itory
)74			specifie 2016 in (0 % paragraph 40	[Y/ N/ NA]	Manda if Y	a <b>tMry</b> nda if Y	i <b>tMa</b> nda if Y	itory
)75			Article 2017 (0 % to 20 %)	[Y/ N/ NA]	Manda if Y	itt <b>vfry</b> nda if Y	it <b>M</b> anda if Y	itory
)76	Article 481(5)	and	mach (0 % to 80 %)	[Y/ N/ NA]	Manda if Y	it <b>vry</b> nda if Y	it <b>vr</b> ynda if Y	itory
)77			deduction referred 015 referred 0 % to in to 60 paragraphs 1	[Y/ N/ NA]	Manda if Y	it <b>vr</b> ynda if Y	itt <b>vir</b> ynda if Y	itory
078			2 of 2016 Article (0 % to 40 competent	[Y/ N/ NA]	Manda if Y	a <b>tMry</b> nda if Y	i <b>tMa</b> nda if Y	itory
)79			authorities 2017 chall (0% and to 20 coublish che applicable percentages in the canges specified	[Y/ N/ NA]	Manda if Y	if Y	if Y	itory

		an be found on their we	3 and 4 of that Article					
080	Article 486(6)	Institutifoms and grand Investmofit firms items	Applicatole4 percentage fathering% to determ 800ng the limits	[Y/ N/ NA]	Manda if Y	itt <b>vfry</b> nda if Y	itt <b>ofr</b> ynda if Y	itory
081		Comn Equity Tier 1	of 70	[Y/ N/ NA]	Manda if Y	t <b>lofa</b> nda if Y	i <b>tMa</b> nda if Y	itory
082		and Tier 2 items	Comm 2016 Equity (20 Tier 1 % to items 60 pursuan%) to	[Y/ N/ NA]	Manda if Y	itt <b>\ra</b> nda	itt <b>vfry</b> nda if Y	itory
083			paragraph 7 2 of (0 % Article to 50 486	[Y/ N/ NA]	Manda if Y	t <b>løfa</b> ynda if Y	i <b>tMa</b> nda if Y	itory
)84			(percentages in the 10 % ranges to 40 specified)	[Y/ N/ NA]	Manda if Y	i <b>tMra</b> ynda if Y	u <b>tørz</b> ynda if Y	itory
085			paragraph 5 of (0 % to 30 Article) (0 %)	[Y/ N/ NA]	Manda if Y	i <b>tMra</b> ynda if Y	ut <b>vr</b> ynda if Y	itory
086			2020 (0 % to 20 %)	[Y/ N/ NA]	Manda if Y	i <b>tMry</b> nda if Y	u <b>tMra</b> ynda if Y	itory
)87			2021 (0 % to 10 %)	[Y/ N/ NA]	Manda if Y	it <b>Ma</b> nda if Y	itt <b>%ra</b> nda if Y	itory
088			Applicative4 percentage for % to determations the %)	[Y/ N/ NA]	Manda if Y	itt <b>ofry</b> nda if Y	utofrynda if Y	itory
089			limits for 2015 grandfatherin of	[Y/ N/ NA]	Manda if Y	uttorrynda if Y	u <b>tofr</b> ynda if Y	itory

	struments can be found on their						
		within %)					
090		Additional Tier 2016 1 (20 items pursuant)	[Y/ N/ NA]	Manda if Y	a <b>tlofry</b> nda if Y	attofrynda if Y	atory
091		paragra <b>p0</b> 17 3 of (0 % Article to 50 486 %)	[Y/ N/ NA]	Manda if Y	a <b>tlofa</b> nda if Y	att <b>of</b> randa if Y	atory
092		(percentage in the 2018 ranges (0 % specified 40 in %)	[Y/ N/ NA]	Manda if Y	at <b>lyfry</b> nda if Y	atl <b>ofa</b> nda if Y	atory
093		paragra <b>ph</b> 19 5 of (0 % that to 30 Article)%)	[Y/ N/ NA]	Manda if Y	a <b>tlyfa</b> ynda if Y	a <b>tlofra</b> nda if Y	atory
094		2020 (0 % to 20 %)	[Y/ N/ NA]	Manda if Y	att <b>vr</b> anda if Y	atl <b>ofa</b> nda if Y	atory
095		2021 (0 % to 10 %)	[Y/ N/ NA]	Manda if Y	att <b>vr</b> aynda if Y	atl <b>ofa</b> nda if Y	atory
096		Applicate 4 percentage for % to determission g the %)	[Y/ N/ NA]	Manda if Y	if Y	at <b>lyfa</b> ynda if Y	atory
)97		limits for 2015 grandfatherin of items within 70	[Y/ N/ ngNA]	Manda if Y	at <b>lyfry</b> nda if Y	attofraynda if Y	atory
098		Tier 2016 2 (20 % to pursuar60 to %)	[Y/ N/ NA]	Manda if Y	a <b>tlofa</b> ynda if Y	atl <b>ofa</b> nda if Y	atory
099		paragraph 4 of 2017 Article (0 % to 50) (percentage in the	[Y/ N/ NA]	Manda if Y	a <b>tlofra</b> ynda if Y	attofraynda if Y	atory

relevan	ig instrum			site/s. (Se	e end of L					
100	2			ranges specifi in paragr 5 of	2018 66 % to 40	[Y/ N/ NA]			itt <b>vfr</b> ynda if Y	
101				that Article	2019 (0 % to 30 %)	[Y/ N/ NA]	Manda if Y	itt <b>vfry</b> nda if Y	itMaynda if Y	itory
102					2020 (0 % to 20 %)	[Y/ N/ NA]	Manda if Y	itt <b>vr</b> ynda if Y	it <b>vr</b> ynda if Y	itory
103					2021 (0 % to 10 %)	[Y/ N/ NA]	Manda if Y	itt <b>vfry</b> nda if Y	it <b>vr</b> ynda if Y	itory
104	Article 495(1)	Institu and	the IRB	ewtay of deroga	nber etent ities t ent ries ares	[Y/ N/ NA]	Manda if Y	if Y	if Y	itory

relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes institutions in that Member State as at 31 December 2007. Mandatlofandatlofandatory 105 Article Credit Transitionail [Year] [Y/ 496(1) Institutionosvision N/ if Y if Y if Y and December NA] on Investmbet 2017, calculatiompetent firms authorities of own may fund waive requirements for full exposuresin in the part form the 10 % of coveredimit bonds for senior units issued by French Fonds Communs de Créances or by securitisation entities which are equivalent to French Fonds Communs de Créances laid down in points (d) and

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

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				(b) of			
				Article 496(1)	)		
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				fulfilled.			
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PART 3

Variable elements of remuneration (Article 94 of Directive 2013/36 EU)

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	94(1)	States	Institutio		in %]		if Y	if Y	
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050	Article	Member		Descript		[Y/N]		r <b>M</b> andato	rly
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 $\mbox{\sc III}$  SUPERVISORY REVIEW AND EVALUATION PROCESS (SREP) $^0$ 

010	Date of the last updathis template	Date of the last update of information in this template				
020	Scope of application of SREP (Articles 108 to 110 of CRD)	Description of the approach of the competent authority to the scope of application of SREP including:  — what types of institutions are covered by/excluded from SREP, especially if the scope is different from those specified in Regulation (EU) No 575/2013 and Directive	[free text or reference or hyperlink to such guidance]			

### Provided to the competent authority takes into account the principle of proportionality when considering the scope of SREP and frequency of assessment of Various SREP elements*  (Articles 74 to 96 of CRD)  ### CRD   Description of the approach of the competent authority to the assessment of individual SREP elements (as referred to in EBA Guidelines on common procedures and methodologies for SREP-EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment of individual SREP elements (as referred to in EBA Guidelines on common procedures and methodologies for SREP-EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment of individual SREP elements, as referred to in EBA Guidelines on common procedures and methodologies for SREP-EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment of individual SREP elements, as referred to in EBA Guidelines on common procedures and methodologies for SREP-EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment process and methodologies for SREP. EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment procedures and methodologies for SREP. EBA/GL/2014/13) including:  #### CRU   Description of the approach of the competent authority to the assessment process and methodologies applied to the assessment process and methodologies applied to the assessment of internal governance   Description of the approach of the competent authority to the approach of the competent authority to the approach of		2, 3, Sch. Pt. 4. These amendmen		
BU; a high-level overview of how the competent authority takes into account the principle of proportionality when considering the scope of SREP and frequency of assessment of various SREP elements  (Articles 74 to 96 of CRD)  Assessment of SREP pelements (Articles 74 to 96 of CRD)  Assessment of SREP pelements (as referred to in EBA Guidelines on common procedures and methodologies for SREP - EBA/GL/2014/13) including:  — a high-level overview of the assessment process and methodologies applied to the assessment of SREP elements, including:  (1) business model analysis, (2) assessment of internal	relevant amending instrument	ts can be found on their website/s	s. (See end of Document for deta 2013/36/	ils) View outstanding changes
a high-level overview of how the competent authority takes into account the principle of proportionality when considering the scope of SREP and frequency of assessment of various SREP elements (Articles 74 to 96 of CRD)  Assessment of SREP elements (as referred to in EBA Guidelines on common procedures and methodologies for SREP = BBA/GL/2014/13) including:  — a high-level overview of the assessment process and methodologies applied to the assessment of SREP elements, including:  — a high-level overview of the assessment process and methodologies applied to the assessment of SREP elements, including:  (1) business model analysis, (2) assessment of internal				
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including: (1) business model analysis, (2) assessment of internal			of SREP	
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analysis, (2) assessment of internal				
(2) assessment of internal				
of internal				
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governance				

relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes  and institution- wide controls, (3) assessment of risks to capital, and (4) assessment of risks to liquidity and funding; a high-level
institution- wide controls, (3) assessment of risks to capital, and (4) assessment of risks to liquidity and funding;
wide controls, (3) assessment of risks to capital, and (4) assessment of risks to liquidity and funding;
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and funding;
funding;
i a nign-jever i
overview
of how the
competent
authority
takes into
account the
principle of
proportionality
when
assessing
individual
SREP
elements,
including
how the
categorisation
of
institutions
have been
applied <sup>c</sup> .
O40 Review and Description of the [free text or reference]
<b>evaluation of</b> approach of the or hyperlink to such
<b>ICAAP and ILAAP</b> competent authority <i>guidance</i> ]
(Articles 73, 86, 97, to the review and
98 and 103 of CRD) evaluation of the
internal capital
adequacy assessment
process (ICAAP)
and internal liquidity
adequacy assessment
process (ILAAP) as
part of the SREP,
and, in particular,
for assessing
the reliability of
the ICAAP and
ILAAP capital and
liquidity calculations
for the purposes

		own funds and quantitative liquidity requirements including <sup>d</sup> :  — an overview of the methodology applied by the competent authority to review the ICAAP and ILAAP of institutions;  — Information/reference to the competent authority requirements for submission of ICAAP and ILAAP related information, in particular covering what information need to be submitted; information on	
		whether an independent review of the ICAAP and ILAAP is required from the institution.	
050	Overall SREP assessment and supervisory measures (Articles 102 and 104 of CRD)	Description of the approach of the competent authority to the overall SREP assessment (summary) and application of	[free text or reference or hyperlink to such guidance]

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Document Generated: 2024-06-25

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

supervisory measures on the basis of the overall SREP assessment<sup>e</sup>. Description of how SREP outcomes are linked to the application of early intervention measures according to Article 27 of Directive 2014/59/EU and determination of conditions whether the institution can be considered failing or likely to fail according to Article 32 of that Directive<sup>f</sup>.

- Competent authorities shall disclose the criteria and methodologies used in rows 020 to 040 and in row 050 for the overall assessment. The type of information that shall be disclosed in form of an explanatory note is described in the second
- The scope of SREP to be considered both at a level of an institution and in respect of its own resources. A competent authority shall explain the approach used to classify institutions into different categories for SREP purposes, describing the use of quantitative and qualitative criteria, and how financial stability or other overall supervisory objectives are affected by such categorisation. A competent authority shall also explain how categorisation is put in practice for the purposes of ensuring at least a minimum engagement in SREP assessments, including the description of the frequencies for the assessment of all SREP elements for different categories of institutions
- Including working tools e.g. on-site inspections and off-site examinations, qualitative and quantitative criteria, statistical data used in the assessments. Hyperlinks to any guidance on the website are recommended.
- 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 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.
- The approach competent authorities apply to arrive to the overall SREP assessment and its communication to the institutions. The overall assessment by competent authorities is based on a review of all the elements referred to in row 020 to 040, along with any other relevant information about the institution that the competent authority may obtain.
- Competent authorities may also disclose the policies that guide their decisions for taking supervisory measures (within the meaning of Articles 102 and 104 of the CRD) and early intervention measures (within the meaning of Article 27 of the Bank Recovery and 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 confidentiality principle. Furthermore, competent authorities may provide information regarding the implications if an institution violates relevant legal provisions or does not comply with the supervisory or early intervention measures imposed based on the SREP

outcomes, e.g. it shall list enforcement procedures that are in place (where applicable).]

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

# IFIANNEX IV

### AGGREGATE STATISTICAL DATA

### LIST OF TEMPLATES

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

## General remarks on filling in templates in Annex IV

- Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. When publishing information on the general criteria and methodologies, 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.
- Numerical cells shall include only numbers. There shall be no references to national currencies. The currency used is euros and non-euro area Member States 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 one decimal place when disclosing amounts in millions.
- Unit of disclosure shall be in millions of euro for the reported monetary amounts (hereafter MEUR).
- Percentages shall be disclosed with two decimals.
- If data is not being disclosed, the reason for non-disclosure shall be provided using the EBA nomenclature, i.e. N/A (for not available) or C (for confidential).
- The data shall be disclosed on an aggregated basis without identifying individual either credit institutions or investment firms.
- The references to COREP templates pursuant to the Commission implementing regulation (EU) No 680/2014 are provided in Parts 1 to 4, where available.
- Competent authorities shall collect data relating to XXXX year onwards on consolidated basis. This will ensure the consistency of the information collected.
- The templates of this Annex shall be read in conjunction with the reporting scope of consolidation hereby defined. To ensure efficient data collection, the information for credit institutions and investment firms shall be reported separately, but the same level of consolidation shall be applied in both cases.
- In order to ensure the coherence and comparability of reported data, the ECB shall publish only aggregate statistical data for supervised entities for which it conducts and exercises direct supervision at the reference date of the disclosure, while national

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes competent authorities shall publish aggregate statistical data only for credit institutions not directly supervised by the ECB.

Data shall be compiled only for investment firms subject to CRD. Investment firms which are not subject to CRD regime are excluded from the data collection exercise.

## PART 1

Consolidated data per Competent Authority (year XXXX)

	Authority (year A	Reference to COREP	Data
institutions		•	
Number of cree	dit institutions		[Value]
Total assets of to (in MEUR) <sup>a</sup>	the jurisdiction		[Value]
Total assets of tas % of GDPb	the jurisdiction <sup>a</sup>		[Value]
	_		
From third countries	Number of branches <sup>d</sup>		[Value]
	Total assets of branches (in MEUR)		[Value]
	Number of subsidiarie <sup>e</sup>		[Value]
	Total assets of subsidiaries (in MEUR)		[Value]
	d capital		
		CA1 (row 020 / row 010)	[Value]
	•	CA1 (row 530 / row 010)	[Value]
Total Tier 2 cap	pital as % of total	CA1 (row 750 / row 010)	[Value]
Total capital re MEUR) <sup>i</sup>	Total capital requirements (in MEUR) <sup>i</sup>		[Value]
Total capital ra	ntio (%) <sup>j</sup>	CA3 (row 050)	[Value]
Number and siz firms	e of investment		
Number of invo	estment firms		[Value]
Total assets (in	MEUR) <sup>a</sup>		[Value]
	Total assets of as % of GDPb  Number and sisteredit institution  From third countries  Total Common capital as % of total capital as % of total capital h  Total capital remember and sisteredit institution of total capital as % of total capital as % of total capital as % of total capital remember and sistered capital remember and siste	Total assets of the jurisdiction (in MEUR) <sup>a</sup> Total assets of the jurisdiction <sup>a</sup> as % of GDP <sup>b</sup> Number and size of foreign credit institutions <sup>c</sup> From third countries  Number of branches <sup>d</sup> Total assets of branches (in MEUR)  Number of subsidiarie <sup>c</sup> Total assets of subsidiaries (in MEUR)  Total capital and capital requirements of credit institutions  Total Common Equity Tier 1 capital as % of total capital <sup>f</sup> Total Additional Tier 1 capital as % of total capital <sup>g</sup> Total Tier 2 capital as % of total capital <sup>h</sup> Total capital requirements (in MEUR) <sup>i</sup> Total capital ratio (%) <sup>j</sup> Number and size of investment	Number and size of credit institutions  Number of credit institutions  Total assets of the jurisdiction (in MEUR)*  Total assets of the jurisdiction* as % of GDP*  Number and size of foreign credit institutions*  From third countries  Number of branches (in MEUR)  Number of subsidiarie*  Total assets of subsidiaries (in MEUR)  Total Common Equity Tier 1 capital as % of total capital*  Total Additional Tier 1 capital as % of total capital*  Total Tier 2 capital as % of total capital capital requirements (in MEUR)  Total Common Equity Tier 1 capital as % of total capital capita

150	Total assets as % of GDP		[Value]
	Total capital and capital requirements of investment firms		
160	Total Common Equity Tier 1 capital as % of total capital f	CA1 (row 020 / row 010)	[Value]
170	Total Additional Tier 1 capital as % of total capital <sup>s</sup>	CA1 (row 530 / row 010)	[Value]
180	Total Tier 2 capital as % of total capital <sup>h</sup>	CA1 (row 750 / row 010)	[Value]
190	Total capital requirements (in MEUR) <sup>i</sup>	CA2 (row 010) *8 %	[Value]
200	Total capital ratio (%) <sup>j</sup>	CA3 (row 050)	[Value]

- a The total assets figure shall be the total assets value of the country for the national competent authorities, only for rows 020 and 030, and for the ECB the total assets value of Significant Institutions for the whole SSM.
- **b** GDP at market price; suggested source Eurostat/ECB.
- c EEA countries shall not be included.
- **d** Number of branches as defined in point (1) of Article 4(1) of CRR. Any number of places of business set up in the same country by a credit institution with headquarters in a third country should be counted as a single branch.
- e Number of subsidiaries as defined in point (16) of Article 4(1) of CRR. Any subsidiary of a subsidiary undertaking shall be regarded as a subsidiary of the parent undertaking, which is at the head of those undertakings.
- f Ratio of Common Equity Tier 1 capital as defined in Article 50 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).
- g Ratio of Additional Tier 1 Capital as defined in Article 61 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).
- h Ratio of Tier 2 Capital as defined in Article 71 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).
- i The 8 % of total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR.
- j The ratio of the own funds to the total risk exposure amount as defined in point (c) of Article 92(2) of CRR, expressed in percentage (%).

#### PART 2

Data on credit risk (year XXXX)

	Credit risk da	Credit risk data			data
	Credit institut requirements				
010	Credit institutions: own funds requirements for credit risk	requirements <sup>a</sup>		CA2 (row 040) / (row 010)	[Value]
020	Credit institutions: breakdown by approach	% based on the total number	Standardised Approach (SA)		[Value]

relevant amending	instruments can be fo	ound on their website/. of credit	s. (See end of Docume	ent for details) View of	utstanding changes
030		institutions <sup>b</sup>	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used		[Value]
040			IRB approach when own estimates of Loss Given Default and/or conversion factors are used		[Value]
050		% based on total own funds	SA	CA2 (row 050) / (row 040)	[Value]
060		requirements for credit risk	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used	CR IRB, Foundation IRB (row 010, col 260) / CA2 (row 040)	[Value]
070			IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CR IRB, Advanced IRB (row 010, col 260) / CA2 (row 040)	[Value]
080	Credit institutions: breakdown by IRB exposure class	% based on total IRB risk weighted exposure amount	IRB approach when neither own estimates of Loss Given Default nor conversion	CA2 (row 250 / row 240)	[Value]

		factors are used	onger details) (ten e	
090		Central governments and central banks	CA2 (row 260 / row 240)	[Value]
100		Institutions	CA2 (row 270 / row 240)	[Value]
110		Corporates - SME	CA2 (row 280 / row 240)	[Value]
120		Corporates - Specialised Lending	CA2 (row 290 / row 240)	[Value]
130		Corporates - Other	CA2 (row 300 / row 240)	[Value]
140		IRB approach when own estimates of Loss Given Default and/or conversion factors are used	CA2 (row 310 / row 240)	[Value]
150		Central governments and central banks	CA2 (row 320 / row 240)	[Value]
160		Institutions	CA2 (row 330 / row 240)	[Value]
170		Corporates - SME	CA2 (row 340 / row 240)	[Value]
180		Corporates - Specialised Lending	CA2 (row 350 / row 240)	[Value]
190		Corporates - Other	CA2 (row 360 / row 240)	[Value]

	instruments can be fo				outstanding changes
200			Retail - Secured by real estate SME	CA2 (row 370 / row 240)	[Value]
210			Retail - Secured by real estate non-SME	CA2 (row 380 / row 240)	[Value]
220			Retail - Qualifying revolving	CA2 (row 390 / row 240)	[Value]
230			Retail - Other SME	CA2 (row 400 / row 240)	[Value]
240			Retail - Other non-SME	CA2 (row 410 / row 240)	[Value]
250			<b>Equity IRB</b>	CA2 (row 420 / row 240)	[Value]
260			Securitisation positions IRB	CA2 (row 430 / row 240)	[Value]
270			Other non credit- obligation assets	CA2 (row 450 / row 240)	[Value]
	Credit risk da	ata		Reference to COREP template	data
280	Credit institut requirements	ions: Own fun for credit risk	ds		
290	Credit institutions: breakdown by SA exposure	% based on total SA risk weighted exposure	Central governments or central banks	CA2 (row 070 / row 050)	[Value]
300	class*	amount	Regional governments or local authorities	CA2 (row 080 / row 050)	[Value]
310			Public sector entities	CA2 (row 090 / row 050)	[Value]
320			Multilateral Development Banks	CA2 (row 100 / row 050)	[Value]

<u>relevant amending</u> in	nstruments can be found	on their website/s	s. (See end of Docume	ent for details) Vie	v outstanding changes
330			International Organisations	CA2 (row 110 / row 050)	[Value]
340			Institutions	CA2 (row 120 / row 050)	[Value]
350			Corporates	CA2 (row 130 / row 050)	[Value]
360			Retail	CA2 (row 140 / row 050)	[Value]
370			Secured by mortgages on immovable property	CA2 (row 150 / row 050)	[Value]
380			Exposures in default	CA2 (row 160 / row 050)	[Value]
390			Items associated with particular high risk	CA2 (row 170 / row 050)	[Value]
400			Covered bonds	CA2 (row 180 / row 050)	[Value]
410			Claims on institutions and corporates with a short-term credit assessment	CA2 (row 190 / row 050)	[Value]
420			Collective investment undertakings	CA2 (row 200 / row 050)	[Value]
430			Equity	CA2 (row 210 / row 050)	[Value]
440			Other items	CA2 (row 211 / row 050)	[Value]
450			Securitisation positions SA	CA2 (row 220 / row 050)	[Value]

460	Credit institutions: breakdown by credit risk	% based on the total number of credit	Financial collateral simple method	ni jor aetaits) View o	utstanding changes [Value]
470	mitigation (CRM) approach	institutions <sup>c</sup>	Financial collateral comprehensive method		[Value]
	Investment fir requirements	ms: Own fund for credit risk	S		
480	Investment firms: own funds requirements for credit risk	requirements <sup>d</sup>		CA2 (row 040) / (row 010)	[Value]
490	Investment	% based	SA		[Value]
500	firms: breakdown by approach	on the total number of investment firms <sup>b</sup>	IRB		[Value]
510		% based on total own funds	SA	(CA2 (row 050) / (row 040)	[Value]
520		requirements for credit risk <sup>e</sup>	IRB	(CA2 (row 240) / row 040)	[Value]
	(in MEUR)	Additional information on securitisation (in MEUR)  Credit institutions: originator			data
530		Total amount of securitisation exposures originated on balance sheet and off-			[Value]
540	retained (secu exposure pre	Total amount of securitisation positions retained (securitisation positions - original exposure pre conversion factors) on balance sheet and off-balance sheet			[Value]
		d losses from le by immovable		Reference to COREP template	data

		ound on their website/s. (See end of Docume		
550	Use of residential	Sum of exposures secured	CR IP Losses	[Value]
	property as collateral	by residential property <sup>g</sup>	(row 010, col 050)	
560	Conateral	Sum of losses stemming	CR IP Losses	[Value]
		from lending up to the reference percentages <sup>h</sup>	(row 010, col 010)	
570		Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 020)	[Value]
580		Sum of overall losses <sup>i</sup>	CR IP Losses (row 010, col 030)	[Value]
590		Of which: immovable property valued with mortgage lending value	CR IP Losses (row 010, col 040)	[Value]
600	Use of commercial immovable	Sum of exposures secured by immovable commercial property <sup>g</sup>	CR IP Losses (row 020, col 050)	[Value]
610	property as collateral	Sum of losses stemming from lending up to the reference percentages <sup>h</sup>	CR IP Losses (row 020, col 010)	[Value]
620		Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 020)	[Value]
630		Sum of overall losses <sup>j</sup>	CR IP Losses (row 020, col 030)	[Value]
640		Of which: immovable property valued with mortgage lending value	CR IP Losses (row 020, col 040)	[Value]

- a Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Articles 92(3), 95, 96 and 98 of CRR.
- b 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 %.
- c 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 %.
- d Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Articles 92(3), 95, 96 and 98 of CRR.
- e The percentage of the own fund requirements of investment firms that apply the SA and IRB approach respectively in relation to the total own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR.
- f The amount of the estimated losses shall be reported at the reporting reference date.
- g As defined in points (c) and (f) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1); only for the part of exposure treated as fully and completely secured according to Article 124 (1) of CRR;
- **h** As defined in points (a) and (d) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

i When the value of the collateral has been calculated as mortgage lending value.

j As defined in points (b) and (e) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

### PART 3

Data on market risk<sup>0</sup>(year XXXX)

	Market risk (	data		Reference to COREP template	data
		tions: Own fun for market risl			
010	Credit institutions: own funds requirements for market risk	requirements <sup>b</sup>		CA2 (row 520) / (row 010)	[Value]
020	Credit institutions:	% based on the total	Standardised approach		[Value]
030	breakdown by approach	of crodit	Internal models		[Value]
040		% based on total own funds	Standardised approach	CA2 (row 530) / (row 520)	[Value]
050		requirements	Internal models	CA2 (row 580) / (row 520)	[Value]
	I	ms: Own fund for market risl			
060	Investment firms: own funds requirements for market risk	% of total own funds requirements <sup>b</sup>		CA2 (row 520) / (row 010)	[Value]
070	Investment firms:	% based on the total	Standardised approach		[Value]
080	breakdown by approach	number of	Internal models		[Value]

- a The template shall include information on all institutions and not only on those with market risk positions.
- **b** Ratio of the total risk exposure amount for position, foreign exchange and commodities risks as defined in point (i) of point (b), points (i) and (iii) of point (c) of Articles 92(3) of CRR and point (b) of Article 92(4) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).
- c 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.

	investment firms <sup>c</sup>			
090	% based on total own funds	Standardised approach	CA2 (row 530) / (row 520)	[Value]
100	requiremen for market risk		CA2 (row 580) / (row 520)	[Value]

- a The template shall include information on all institutions and not only on those with market risk positions.
- **b** Ratio of the total risk exposure amount for position, foreign exchange and commodities risks as defined in point (i) of point (b), points (i) and (iii) of point (c) of Articles 92(3) of CRR and point (b) of Article 92(4) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).
- c 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.

### PART 4

Data on operational risk (year XXXX)

	Operational r	Operational risk data  Credit institutions: Own funds requirements for operational risk			data
010	Credit institutions: own funds requirements for operational risk	% of total own funds requirements <sup>a</sup>		CA2 (row 590) / (row 010)	[Value]
020	Credit institutions: breakdown by approach	% based on the total number of credit	Basic Indicator Approach (BIA)		[Value]
030		institutions <sup>b</sup>	Standardised Approach (TSA) / Alternative Standardised Approach (ASA)		[Value]

- a Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).
- b 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.
- c Only with respect to entities, which use AMA or TSA/ASA approach; ratio of the total loss amount for all business lines to the sum of the relevant indicator for banking activities subject to TSA/ASA and AMA for the last year (in %).

<u>relevant ame</u>	nding instruments can be fo	und on their website/	<u>s. (See end of Docume</u>	ent for details) View o	utstanding changes
040			Advanced Measurement Approach (AMA)		[Value]
050		% based on total own funds	BIA	CA2 (row 600) / (row 590)	[Value]
060		requirements for operational risk	TSA/ASA	CA2 (row 610) / (row 590)	[Value]
070			AMA	CA2 (row 620) / (row 590)	[Value]
	Credit institut operational ris	ions: Losses di sk	ie to		
080	Credit institutions: total gross loss	Total gross loss as % of total gross income <sup>c</sup>		OPR Details (row 920, col 080) / OPR ((sum (row 010 to row 130), col 030)	[Value]
		ms: Own fund for operationa			
090	Investment firms: own funds requirements for operational risk	% of total own funds requirements <sup>a</sup>		CA2 (row 590) / (row 010)	[Value]
100	Investment	% based	BIA		[Value]
110	firms: breakdown by	number of	TSA/ASA		[Value]
120	approach		AMA		[Value]
130		% based on total own funds requirements for	BIA	CA2 (row 600) / (row 590)	[Value]

a Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).

b 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.

c Only with respect to entities, which use AMA or TSA/ASA approach; ratio of the total loss amount for all business lines to the sum of the relevant indicator for banking activities subject to TSA/ASA and AMA for the last year (in %).

relevant amending	instruments can be fo		s. (See end of Docum	ent for details) View o	utstanding changes
140		operational risk	TSA/ASA	CA2 (row 610) / (row 590)	[Value]
150			AMA	CA2 (row 620) / (row 590)	[Value]
	Investment fir operational ri	rms: Losses du sk			
160	Investment firms: total gross loss	Total gross los total gross inc		OPR Details (row 920, col 080) / OPR (sum (row 010 to row 130), col 030)	[Value]

- a Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).
- **b** 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.
- c Only with respect to entities, which use AMA or TSA/ASA approach; ratio of the total loss amount for all business lines to the sum of the relevant indicator for banking activities subject to TSA/ASA and AMA for the last year (in %).

## PART 5

Data on supervisory measures and administrative penalties<sup>0</sup>(year XXXX)

	Supervisory measure	es	data
	<b>Credit institutions</b>		
010	Supervisory measures taken in accordance with Article 102(1)(a)	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	[Value]
011		to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	[Value]
012		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	[Value]
013		to present a plan to restore compliance with supervisory	[Value]

relevant amending instrumen	ts can be found on their website/	s. (See end of Document for deta	ils) View outstanding changes
		requirements [Article 104(1)(c)]	
014		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	[Value]
015		to restrict/limit business or activities [Article 104(1)(e)]	[Value]
016		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	[Value]
017		to limit variable remuneration [Article 104(1)(g)]	[Value]
018		to strengthen own funds by using net profits [Article 104(1)(h)]	[Value]
019		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	[Value]
020		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	[Value]
021		to impose specific liquidity requirements [Article 104(1)(k)]	[Value]
022		to impose additional disclosure requirements [Article 104(1)(l)]	[Value]
023		Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	[Value]
024	Supervisory measures taken in accordance with	Total number of supervisory measures taken in accordance	[Value]

relevant amending instrumen	ts can be found on their website/. Article 102(1)(b) and	s. (See end of Document for deta	ils) View outstanding changes
	other provisions of	of Directive 2013/36/	
	Directive 2013/36/	EU:	
025	EU or Regulation (EU) No 575/2013	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	[Value]
026		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	[Value]
027		to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	[Value]
028		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	[Value]
029		to restrict/limit business or activities [Article 104(1)(e)]	[Value]
030		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	[Value]
031		to limit variable remuneration [Article 104(1)(g)]	[Value]
032		to strengthen own funds by using net profits [Article 104(1)(h)]	[Value]
033		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	[Value]
034		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	[Value]

, , ,	ts can be found on their website/.		0 0
035		to impose specific liquidity requirements [Article 104(1)(k)]	[Value]
036		to impose additional disclosure requirements [Article 104(1)(l)]	[Value]
037		Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	[Value]
	Supervisory measure	es	data
	Investment firms		
037	Supervisory measures taken in accordance with Article 102(1)(a)	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	[Value]
038		to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	[Value]
039		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	[Value]
040		to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	[Value]
041		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	[Value]
042		to restrict/limit business or activities [Article 104(1)(e)]	[Value]

relevant amending instrumen	us can be found on their website/	s. (See end of Document for deta	ils) View outstanding changes
043		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	[Value]
044		to limit variable remuneration [Article 104(1)(g)]	[Value]
045		to strengthen own funds by using net profits [Article 104(1)(h)]	[Value]
046		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	[Value]
047		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	[Value]
048		to impose specific liquidity requirements [Article 104(1)(k)]	[Value]
049		to impose additional disclosure requirements [Article 104(1)(l)]	[Value]
050		Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	[Value]
051	Supervisory measures taken in accordance with Article 102(1)(b) and other provisions of Directive 2013/36/	Total number of supervisory measures taken in accordance with Article 104(1) of Directive 2013/36/EU:	[Value]
052	EU or Regulation (EU) No 575/2013	to hold own funds in excess of the minimum capital requirements [Article 104(1)(a)]	[Value]

<u>relevant amending instrument</u>	ts can be found on their website/s	s. (See end of Document for deta	ils) View outstanding changes
053		to reinforce governance arrangements and internal capital management [Article 104(1)(b)]	[Value]
054		to present a plan to restore compliance with supervisory requirements [Article 104(1)(c)]	[Value]
055		to apply a specific provisioning policy or treatment of assets [Article 104(1)(d)]	[Value]
056		to restrict/limit business or activities [Article 104(1)(e)]	[Value]
057		to reduce the risk inherent in the activities, products and systems [Article 104(1)(f)]	[Value]
058		to limit variable remuneration [Article 104(1)(g)]	[Value]
059		to strengthen own funds by using net profits [Article 104(1)(h)]	[Value]
060		to restrict/prohibit distributions or interest payments [Article 104(1)(i)]	[Value]
061		to impose additional or more frequent reporting requirements [Article 104(1)(j)]	[Value]
062		to impose specific liquidity requirements [Article 104(1)(k)]	[Value]
063		to impose additional disclosure requirements [Article 104(1)(l)]	[Value]

064	g instruments can be found on their websii	Number and nature of other supervisory measures taken (not listed in Article 104(1) of Directive 2013/36/EU)	[Value]
	Administrative pen	alties <sup>b</sup>	data
	Credit institutions		
065	Administrative penalties (for breaches of authorisation/acquisitions of	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	[Value]
066	qualifying holding requirements)	public statements identifying the natural/legal person responsible and the nature of the breach [Article 66(2)(a)]	[Value]
067		orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	[Value]
068		administrative pecuniary penalties imposed on legal/natural person [points (c) to (e) of Article 66(2)]	[Value]
069		suspensions of the voting rights of shareholders [Article 66(2)(f)]	[Value]
070		Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	[free text]
071	Administrative penalties (for other breaches of requirements	Total number of administrative penalties from Article	[Value]

retevant amenating instrumen	imposed by Directive	67(2) of Directive	us) view ouisianaing changes
	2013/36/EU or	2013/36/EU applied:	
072	Regulation (EU) No 575/2013)	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	[Value]
073		orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	[Value]
074		withdrawals of authorisation of credit institution [Article 67(2)(c)]	[Value]
075		temporary bans against natural person from exercising functions in credit institutions [Article 67(2)(d)]	[Value]
076		administrative pecuniary penalties imposed on legal/ natural person [points (e) to (g) of Article 67(2)]	[Value]
077		Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	[free text]
	Investment firms		
078	Administrative penalties (for breaches of authorisation/ acquisitions of	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	[Value]
079	qualifying holding requirements)	public statements identifying the natural/legal person responsible and the	[Value]

relevant amending instrumen	ts can be found on their website/.	s. (See end of Document for deta	ils) View outstanding changes
		[Article 66(2)(a)]	
080		orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 66(2)(b)]	[Value]
081		administrative pecuniary penalties imposed on a legal person [points (c) to (e) of Article 66(2)]	[Value]
082		suspensions of the voting rights of shareholders [Article 66(2)(f)]	[Value]
083		Number and nature of other administrative penalties applied (not specified in Article 66(2) of Directive 2013/36/EU)	[Value]
084	Administrative penalties (for other breaches of requirements imposed by Directive	Total number of administrative penalties from Article 66(2) of Directive 2013/36/EU applied:	[Value]
085	2013/36/EU or Regulation (EU) No 575/2013)	public statements identifying the natural/legal person responsible and the nature of the breach [Article 67(2)(a)]	[Value]
086		orders requiring the natural/legal person responsible to cease the conduct and to desist from a repetition of that conduct [Article 67(2)(b)]	[Value]
087		withdrawals of authorisation of investment firms [Article 67(2)(c)]	[Value]

Changes to legislation: Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s. (See end of Document for details) View outstanding changes

	s can be jound on their website.	s. (see ena oj Documeni jor aeia	, , , , , , , , , , , , , , , , , , , ,
088		temporary bans	[Value]
		against natural	
		person from	
		exercising functions	
		in investment firms	
		[Article 67(2)(d)]	
089		administrative pecuniary penalties imposed on legal/natural person [points (e) to (g) of Article 67(2)]	[Value]
090		Number and nature of other administrative penalties applied (not specified in Article 67(2) of Directive 2013/36/EU)	[free text]

- a Information shall be reported based on the date of decision.Due to differences in national regulations as well as in supervisory practices and approaches across the competent authorities the figures provided in this table might not allow for a meaningful comparison between jurisdictions. Any conclusions without carefully considering these differences can be misleading.
- b The administrative penalties imposed by competent authorities. 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 subject to an appeal, shall also report those administrative penalties unless the appeal annulling the administrative penalty is issued.

Competent authorities shall not disclose supervisory actions or decisions directed at specific institutions. When publishing information on the general criteria and methodologies, 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.

### PART 6

## Data on waivers<sup>0</sup>(year XXXX)

	Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Five, Seven and Eight of Regulation (EU) No 575/2013		
	Legal reference in Regulation (EU) No 575/2013	Article 7(1) and (2)(waivers for subsidiaries) <sup>b</sup>	Article 7(3)(waivers for parent institutions)
010	Total number of waivers granted	[Value]	[Value]
011	Number of waivers granted to parent institutions which have or hold participations	N/A	[Value]

- a Competent authorities shall report Information on waiver practices based on the total number of waivers by the competent authority, which are still effective or in force. The information to be reported is limited to those entities granted a waiver. Where the information is not available, i.e. not part of the regular reporting, it shall be reported as 'N/A'.
- **b** The number of institutions which have been granted the waiver shall be used as a basis for counting the waivers.]

•	g instruments can be found on their website/ in subsidiaries established in third countries		, , ,
012	Total amount of consolidated own funds held in the subsidiaries established in third countries (in MEUR)	N/A	[Value]
013	Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)	N/A	[Value]
014	Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)	N/A	[Value]
	Permission granted to subsidiaries in the ca- set out in Parts Two t 575/2013	lculation of their pr	udential requirements
	Legal reference in Regulation (EU) No 575/2013	Article 9(1)(Individual method)	lual consolidation
015	Regulation (EU) No	` ' '	lual consolidation
015	Regulation (EU) No 575/2013  Total number of	method)	dual consolidation

a Competent authorities shall report Information on waiver practices based on the total number of waivers by the competent authority, which are still effective or in force. The information to be reported is limited to those entities granted a waiver. Where the information is not available, i.e. not part of the regular reporting, it shall be reported as 'N/A'.

**b** The number of institutions which have been granted the waiver shall be used as a basis for counting the waivers.]

relevant amending instrumen	established in their website/ established in third countries (in MEUR)	s. (See end of Document for details) View outstanding changes
018	Percentage of the total consolidated own funds held in subsidiaries established in third countries (%)	[Value]
019	Percentage of the consolidated own funds requirements allocated to subsidiaries established in third countries (%)	[Value]
	Exemption from the application on an individual basis of liquidity requirements set out in Part Six of Regulation 575/2013	
	Legal reference in Regulation (EU) No 575/2013	Article 8(Liquidity waivers for subsidiaries)
020	Total number of waivers granted	[Value]
021	Number of waivers granted pursuant to Article 8(2) where all institutions within a single liquidity sub- group are authorised in the same Member State	[Value]
022	Number of waivers granted pursuant to Article 8(1) where all institutions within a single liquidity sub- group are authorised in several Member States	[Value]
023	Number of waivers granted pursuant to Article 8(3) to institutions which are members of the	[Value]

a Competent authorities shall report Information on waiver practices based on the total number of waivers by the competent authority, which are still effective or in force. The information to be reported is limited to those entities granted a waiver. Where the information is not available, i.e. not part of the regular reporting, it shall be reported as 'N/A'.

b The number of institutions which have been granted the waiver shall be used as a basis for counting the waivers.]

	same Institutional Protection Scheme		
	prudential requireme	Exemption from the application on an individual basis of prudential requirements set out in Parts Two to Eight of Regulation (EU) No 575/2013	
	Legal reference in Regulation (EU) No 575/2013	Article 10(Credit institutions permanently affiliated to a central body)	
024	Total number of waivers granted	[Value]	
025	Number of waivers granted to credit institutions permanently affiliated to a central body	[Value]	
026	Number of waivers granted to central bodies	[Value]	

a Competent authorities shall report Information on waiver practices based on the total number of waivers by the competent authority, which are still effective or in force. The information to be reported is limited to those entities granted a waiver. Where the information is not available, i.e. not part of the regular reporting, it shall be reported as 'N/A'.

**b** The number of institutions which have been granted the waiver shall be used as a basis for counting the waivers.]

- **(1)** OJ L 176, 27.6.2013, p. 338.
- (2) 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 (OJ L 176, 27.6.2013, p. 1).
- (3) 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).

### **Changes to legislation:**

Commission Implementing Regulation (EU) No 650/2014 is up to date with all changes known to be in force on or before 25 June 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

EUR 2014 No. 650 may be subject to amendment by EU Exit Instruments made by both the Prudential Regulation Authority and the Financial Conduct Authority under powers set out in The Financial Regulators' Powers (Technical Standards etc.) (Amendment etc.) (EU Exit) Regulations 2018 (S.I. 2018/1115), regs. 2, 3, Sch. Pt. 4. These amendments are not currently available on legislation.gov.uk. Details of relevant amending instruments can be found on their website/s.

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## Changes and effects yet to be applied to:

- Regulation revoked by 2023 c. 29 Sch. 1 Pt. 3