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## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

### Textual Amendments

- F1** Substituted by [Commission Implementing Regulation \(EU\) 2020/429 of 14 February 2020 amending Implementing Regulation \(EU\) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation \(EU\) No 575/2013 of the European Parliament and of the Council \(Text with EEA relevance\).](#)

## PART II: TEMPLATE RELATED INSTRUCTIONS

4. OPERATIONAL RISK TEMPLATES
  - 4.1. C 16.00 – OPERATIONAL RISK (OPR)
    - 4.1.1. General Remarks
      114. This template provides information on the calculation of own funds requirements in accordance with Articles 312 to 324 CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level.
      115. Institutions using the BIA, TSA or ASA shall calculate their own funds requirement, based on the information at financial year-end. Where audited figures are not available, institutions may use business estimates. Where audited figures are used, institutions shall report the audited figures which are expected to remain unchanged. Deviations from this ‘unchanged’ principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.
      116. Where an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. The competent authority may also on its own initiative require an institution to modify the calculation. An institution that has been in operation for less than three years may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as those data are available.
      117. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. Where applicable, it must be detailed which part of that amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.

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118. By rows information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.

119. This template shall be submitted by all institutions subject to operational risk own funds requirement.

4.1.2. Instructions concerning specific positions

| <b>Columns</b> |   |
|----------------|---|
| 010-030        | <p><b>RELEVANT INDICATOR</b></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) shall report the relevant indicator for the respective years in columns 010 to 030. Moreover, in case of a combined use of different approaches as referred in Article 314 CRR, institutions shall also report, for information purposes, relevant the indicator for the activities subject to AMA. The same shall apply for all other AMA banks. Hereafter, the term ‘relevant indicator’ refers to ‘the sum of the elements’ at the end of the financial year as referred to in point 1 in Table 1 of Article 316 CRR. Where the institution has less than 3 years of data on ‘relevant indicator’ available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the template. Where, for instance, historical data for only one year is available, those data shall be reported in column 030. Where it seems reasonable, the forward looking estimates shall be included in column 020 (estimate of next year) and column 010 (estimate of year +2). Furthermore, where there are no historical data on ‘relevant indicator’ available, the institution may use forward-looking business estimates.</p> |
| 040-060        | <p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>These columns shall be used to report the amounts of the loans and advances, as referred to in point (b) of Article 319(1) CRR, for business lines ‘commercial banking’ and ‘retail banking’. Those amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities</p>   |

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|         |   |
|---------|---|
|         | For the 'commercial banking' business line, securities held in the non-trading book shall also be included.   |
| 070     | <b>OWN FUND REQUIREMENT</b><br>The own fund requirement shall be calculated in accordance with the approaches used and in accordance with Articles 312 to 324 CRR The resulting amount shall be reported in column 070.   |
| 071     | <b>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</b><br>Article 92(4) CRR<br>Own funds requirements in column 070 multiplied by 12,5.  |
| 080     | <b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b><br>Where a permission to use the AMA at consolidated level (Article 18(1) CRR) has been granted in accordance with Article 312(2) CRR, operational risk capital shall be allocated between the different entities of the group on the basis of the methodology applied by the institutions to consider diversification effects in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or an EU parent mixed financial holding company. The result of that allocation shall be reported in this column. |
| 090-120 | <b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b>  |
| 090     | <b>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b><br>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).   |
| 100     | <b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b>  |

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110

**(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION**

The diversification effect in column 110 shall be the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a 'perfect dependence' situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than 'perfect dependence' between the risk classes). The 'perfect dependence' situation occurs in the 'default case', that is where the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is calculated as the sum of the individual operational risk measures of the chosen risk classes. In that case, the correlation between the risk classes is assumed to be 100 % and the value in the column has to be set to zero. Conversely, where the institution calculates an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the 'default case' and the AMA capital obtained after applying the correlations structure between the risk classes. The value reflects the 'diversification capacity' of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In column 110, the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.

120

**(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)**

In column 120 the impact of insurance and other risk transfer mechanisms as referred to in Article 323 CRR shall be reported.

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|         |   |
|---------|---|
| 010     | <p><b>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b><br/>This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 CRR).</p>  |
| 020     | <p><b>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES</b><br/>The own funds requirement calculated in accordance with the TSA and ASA (Articles 317, 318 and 319 CRR) shall be reported.</p>   |
| 030-100 | <p><b>SUBJECT TO TSA</b><br/>Where the TSA is used, the relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines referred to in Table 2 of Article 317 CRR. The mapping of activities into business lines shall follow the principles described in Article 318 CRR.</p>   |
| 110-120 | <p><b>SUBJECT TO ASA</b><br/>Institutions using the ASA (Article 319 CRR) shall report for the respective years the relevant indicator separately for each business line in rows 030 to 050 and 080 to 100 and in rows 110 and 120 for business lines 'commercial banking' and 'retail banking'.<br/>Rows 110 and 120 shall present the amount of the relevant indicator of activities subject to ASA, distinguishing between the amount corresponding to the business line 'commercial banking' and the amounts corresponding to the business line 'retail banking' (Article 319 CRR). There can be amounts for the rows corresponding to 'commercial banking' and 'retail banking' under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p> |
| 130     | <p><b>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b><br/>The relevant data for AMA institutions (Article 312(2) and Articles 321, 322 and 323 CRR) shall be reported.<br/>Where different approaches are combined as indicated in Article 314 CRR, information</p>   |

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#### 4.2. OPERATIONAL RISK: DETAILED INFORMATION ON LOSSES IN THE LAST YEAR (OPR DETAILS)

##### 4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year by event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the most recent year.
121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.
122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk in accordance with Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02, irrespective of the approach applied to calculate own funds requirements.
123. ‘Gross loss’ means a loss – as referred to in point (b) of Article 322(3) CRR – stemming from an operational risk event or loss event type before recoveries of any kind, without prejudice to ‘rapidly recovered loss events’ as defined below.
124. ‘Recovery’ means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.
125. ‘Rapidly recovered loss events’ means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, and neither into the OPR DETAILS reporting.
126. ‘Date of accounting’ means the date when a loss or reserve/provision was first recognised in the Profit and Loss statement, against an operational risk loss. Those date logically follow the ‘Date of occurrence’ (i.e. the date when the operational risk event happened or first began) and the ‘Date of discovery’ (i.e. the date on which the institution became aware of the operational risk event).
127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses (‘root-event’) are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts, respectively amounts of loss adjustments, shall be summed up.
128. The figures reported in June of the respective year shall be interim figures, while the final figures shall be reported in December. Therefore, the figures in June shall have a six-month reference period (i.e. from 1 January to 30 June of the calendar year)

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December, 'previous reporting reference periods' shall mean all reporting reference periods until and including the one ending at the preceding calendar year end.

129. In order to verify compliance with the criterion laid down in point (i) of Article 5(b) (2)(b) of this Implementing Regulation, an institution shall use the latest statistics as available in the Supervisory Disclosure webpage of EBA to get 'the sum of individual balance sheet totals of all institutions within the same Member State'. In order to verify the criterion laid down in point (iii) of Article 5(b)2(b) of this Implementing Regulation, the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010)<sup>(1)</sup> and published by Eurostat for the previous calendar year shall be used.

4.2.2. C 17.01: Operational risk losses and recoveries by business lines and loss event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

130. In template C 17.01, the information shall be presented by distributing the losses and recoveries above internal thresholds amongst business lines (as listed in Table 2 of Article 317 CRR, including the additional business line 'corporate items' referred to in point (b) of Article 322(3) CRR) and loss event types (as referred to in Article 324 CRR). It is possible that the losses corresponding to one loss event are distributed amongst several business lines.

131. Columns present the different loss event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold where there is more than one threshold.

132. Rows present the business lines, and within each business line, information on the number of loss events (new loss events), the gross loss amount (new loss events), the number of loss events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

133. For the total business lines, data on the number of loss events and the gross loss amount shall also be reported for certain ranges based on set thresholds, that is 10 000, 20 000, 100 000, and 1 000 000. The thresholds are set in EUR and are included for comparability purposes of the reported losses among institutions. Those thresholds do therefore not necessarily relate to the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

**Columns**

0010-0070

**EVENT TYPES**

Institutions shall report the losses in the respective columns 010 to 070 in accordance with the loss event types referred to in Article 324 CRR.

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955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

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|           | <p>institutions that calculate their own funds on requirement in accordance with the BIA may report those losses for which the loss event type is not identified in column 080 only.</p>   |
| 0080      | <p><b>TOTAL LOSS EVENT TYPES</b><br/>In column 080, for each business line, institutions shall report the total ‘number of loss events (new loss events)’, the total of ‘gross loss amount (new loss events)’, the total ‘number of loss events subject to loss adjustments’, the total of ‘loss adjustments relating to previous reporting periods’, the ‘maximum single loss’, the ‘sum of the five largest losses’, the total of ‘total direct loss recovery’ and the total of ‘total recovery from insurance and other risk transfer mechanisms’.<br/>Provided that the institution has identified the loss event types for all losses, column 080 shall show the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 010 to 070.<br/>The ‘maximum single loss’ reported in column 080 shall be the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 010 to 070, provided that the institution has identified the loss event types for all losses.<br/>For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line shall be reported.</p> |
| 0090-0100 | <p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b><br/>Institutions shall report in columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with the last sentence of point (c) of Article 322(3) CRR.<br/>Where the institution applies only one threshold for in each business line, only column 090 shall be filled in.<br/>Where there are different thresholds applied within the same regulatory business line, the highest applicable threshold (column 100) shall be filled in as well.</p>  |

**Rows**



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0010-0880

**BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES,**

**RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS**

For each business line referred to in Table 2 of Article 317(4) CRR, including the additional business line 'Corporate items' as referred to in point (b) of Article 322(3) CRR, and for each loss event type, the institution shall report, in accordance with the internal thresholds, the following information: number of loss events (new loss events), gross loss amount (new loss events), the number of loss events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.

For a loss event that affects more than one business line the 'gross loss amount' shall be distributed amongst all the affected business lines.

Institutions that calculate their own funds requirement in accordance with the BIA can report those losses for which the business line is not identified in rows 910-980 only.

0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810

**Number of loss events (new loss events)**

The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.

The number of loss events shall refer to 'new events', i.e. operational risk events:

- (i) 'accounted for the first time' within the reporting reference period; or
- (ii) 'accounted for the first time' within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus/minus all loss adjustments made in

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|  | <p>collection threshold only in the current reporting reference period. 'New loss events' do not include loss events 'accounted for the first time' within a previous reporting reference period, which were already included in previous supervisory reports.</p>   |
| 0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820 | <p><b>Gross loss amount (new loss events)</b><br/>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g. direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period. The reported gross loss amount shall refer to 'new loss events' as referred to in the row above of this table. For loss events 'accounted for the first time' within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date. The amounts to be reported shall not take into account obtained recoveries.</p> |
| 0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830 | <p><b>Number of loss events subject to loss adjustments</b><br/>The number of loss events subject to loss adjustments shall be the number of operational risk loss events 'accounted for the first time' in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period. Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>  |
| 0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840 | <p><b>Loss adjustments relating to previous reporting periods</b></p>  |

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(See end of Document for details) EUR 2014 No. 680 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, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 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|   | <p>Loss adjustments relating to previous reporting reference periods shall be the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events ‘accounted for the first time’ and reported in previous reporting reference periods;</li> <li>(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events ‘accounted for the first time’ and reported in previous reporting reference periods.</li> </ul>  |
|   | <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period. Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/ minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself. The amounts to be reported shall not take into account obtained recoveries.</p> |
| <p>0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850</p> | <p><b>Maximum single loss</b><br/>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> <li>(i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and</li> <li>(ii) the largest positive loss adjustment amount (as referred to in rows 0040, 0140, ..., 0840 above) related to a loss event reported for the first</li> </ul>   |

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|   | <p>The amounts to be reported shall not take into account obtained recoveries.</p>   |
| <p>0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860</p> | <p><b>Sum of the five largest losses</b><br/> The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and</li> <li>(ii) the positive loss adjustment amounts (as defined for rows 0040, 0140, ..., 0840 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment.</li> </ul> <p>The amounts to be reported shall not take into account obtained recoveries.</p> |
| <p>0070, 0170, 0270, 0370, 0470, 0570, 0670, 0770, 0870</p> | <p><b>Total direct loss recovery</b><br/> Direct loss recoveries shall be all loss recoveries obtained, except those which are subject to Article 323 CRR as referred to in the row of this table below.<br/> The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>   |
| <p>0080, 0180, 0280, 0380, 0480, 0580, 0680, 0780, 0880</p> | <p><b>Total recovery from insurance and other risk transfer mechanisms</b><br/> Recoveries from insurance and other risk transfer mechanisms shall be those recoveries which are subject to Article 323 CRR.<br/> The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time</p>  |

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956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

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|-----------|--|
| 0910-0980 | <p><b>TOTAL BUSINESS LINES</b><br/>For each loss event type (column 0010 to 0080), the information on total business lines has to be reported.</p>   |
| 0910-0914 | <p><b>Number of loss events</b><br/>In row 0910, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.<br/>In rows 0911 – 0914, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported.<br/>Provided that the institution has assigned all its losses to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ as referred to in point (b) of Article 322(3) CRR or that it has identified the loss event types for all losses, the following shall apply for column 080, as appropriate:</p> <ul style="list-style-type: none"> <li>— The total number of loss events reported in rows 0910 to 0914 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event.</li> <li>— The figure reported in column 0080, row 0910 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 080, because one loss event can have an impact in different business lines simultaneously.</li> </ul> |
| 0920-0924 | <p><b>Gross loss amount (new loss events)</b><br/>Provided that the institution has assigned all its losses either to a business line listed</p>   |

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(See end of Document for details) EUR 2014 No. 680 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, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 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Details of relevant amending instruments can be found on [www.legislation.gov.uk](http://www.legislation.gov.uk). Details of relevant amending instruments can be found on [www.legislation.gov.uk](http://www.legislation.gov.uk).

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|                  | <p>point (b) of Article 322(3) CRR, the gross loss amount (new loss events) reported in row 0920 shall be the simple aggregation of the gross loss amounts of new loss events for each business line.</p> <p>In rows 0921 – 0924, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>   |
| 0930, 0935, 0936 | <p><b>Number of loss events subject to loss adjustments</b></p> <p>In row 0930, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0130, ..., 0830 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p> |
| 0940, 0945, 0946 | <p><b>Loss adjustments relating to previous reporting periods</b></p> <p>In row 0940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as reported in rows 0040, 0140, ..., 0840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the amount reported in row 0940 shall be the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.</p> <p>The amount of loss adjustments shall be broken down into the amount related to loss events for which a positive loss adjustment</p>   |

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and the amount related to loss events for which a negative loss adjustment was made within the reporting period (row 0946, reported as negative figure). Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the loss event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment with itself.

0950

**Maximum single loss**  
 Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR, the maximum single loss shall be the maximum loss over the internal threshold for each loss event type and amongst all business lines. Those figures may be higher than the highest single loss recorded in each business line where a loss event impacts different business lines.  
 Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line ‘corporate items’ referred to in point (b) of Article 322(3) CRR respectively that it has identified the loss event types for all losses, the following shall apply for column 0080:

- The maximum single loss reported shall be equal to the highest of the values reported in columns 0010 – 0070 of this row.
- Where there are loss events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of ‘Maximum single loss’ per business line reported in other rows of column 080.

0960 **Sum of the five largest losses**

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|------|--|
|      | <p>lines shall be reported. That sum may be higher than the highest sum of the five largest losses recorded in each business line. That sum has to be reported regardless of the number of losses.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line 'corporate items' referred to in point (b) of Article 322(3) CRR and that it has identified the loss event types for all losses, for column 0080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it is not necessarily equal to either the maximum value of 'sum of the five largest losses' in row 0960 or the maximum value of 'sum of the five largest losses' in column 0080.</p> |
| 0970 | <p><b>Total direct loss recovery</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line 'corporate items' referred to in point (b) of Article 322(3) CRR, the total direct loss recovery shall be the simple aggregation of the total direct loss recovery for each business line.</p>  |
| 0980 | <p><b>Total recovery from insurance and other risk transfer mechanisms</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line 'corporate items' referred to in point (b) of Article 322(3) CRR, the total recovery from insurance and other risk transfer mechanisms shall be the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.</p>   |

4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

134. In template C 17.02, information on individual loss events shall be provided (one row per loss event).



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135. The information reported in this template shall refer to new loss events, i.e. operational risk events:

- (a) 'accounted for the first time' within the reporting reference period; or
- (b) 'accounted for the first time' within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

136. Only loss events entailing a gross loss amount of 100 000 € or more shall be reported.

Subject to that threshold:

- (a) the largest event for each event type, provided that the institution has identified the event types for losses; and
- (b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.
- (c) Loss events shall be ranked based on the gross loss attributed to them.
- (d) A loss event shall only be considered once.

#### 4.2.3.2. Instructions concerning specific positions

| <b>Columns</b> |   |
|----------------|---|
| 0010           | <p><b>Event ID</b></p> <p>The event ID is a row identifier and shall be unique for each row in the template. Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.</p> |
| 0020           | <p><b>Date of Accounting</b></p> <p>Date of accounting means the date where a loss or reserve/provision against an operational risk loss was first recognised in the Profit and Loss statement.</p>   |
| 0030           | <p><b>Date of occurrence</b></p> <p>Date of occurrence shall be the date when the operational risk loss event happened or first began.</p>  |
| 0040           | <p><b>Date of discovery</b></p> <p>Date of discovery shall be the date on which the institution became aware of the operational risk loss event.</p>  |
| 0050           | <p><b>Loss event type</b></p> <p>Loss event types as referred to in Article 324 CRR.</p>  |

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|             |   |
|-------------|---|
| 0060        | <p><b>Gross loss</b><br/>Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01</p>  |
| 0070        | <p><b>Gross loss net of direct recoveries</b><br/>Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01, net of direct recoveries pertinent to that loss event</p>  |
| 0080 – 0160 | <p><b>Gross loss by business line</b><br/>The gross loss as reported in column 0060 shall be allocated to the relevant business lines as referred to in Table 2 of Article 317(4) CRR and point (b) of Article 322(3) CRR.</p>  |
| 0170        | <p><b>Legal Entity name</b><br/>Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.</p>   |
| 0180        | <p><b>Legal Entity ID</b><br/>LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.</p>   |
| 0190        | <p><b>Business Unit</b><br/>Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.</p>  |
| 0200        | <p><b>Description</b><br/>Narrative description of the loss event, where necessary in a generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the loss event, where known.]</p> |

**Status:** Point in time view as at 31/12/2020.

**Changes to legislation:** Commission Implementing Regulation (EU) No 680/2014, Division 4. is up to date with all changes known to be in force on or before 22 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. 680 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 the legislation website. [Regulation (EU) No 49/2012 of the European Parliament and of the Council of 21 May 2012 on the European system of national and regional accounts in the European Union (OJ L 174 26.6.2013, p. 1).]

#### Textual Amendments

- F1** Substituted by Commission Implementing Regulation (EU) 2020/429 of 14 February 2020 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance).

**Status:**

Point in time view as at 31/12/2020.

**Changes to legislation:**

Commission Implementing Regulation (EU) No 680/2014, Division 4. is up to date with all changes known to be in force on or before 22 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. 680 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](http://legislation.gov.uk). Details of relevant amending instruments can be found on their website/s.