

# Single Rulebook Q&A

<b>Question ID</b>	2013_580
<b>Status</b>	Final Q&A
<b>Legal act</b>	Regulation (EU) No 575/2013 (CRR)
<b>Topic</b>	Supervisory reporting - COREP (incl. IP Losses)
<b>Article</b>	312-324
<b>Paragraph</b>	-
<b>Subparagraph</b>	-
<b>COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations</b>	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
<b>Article/Paragraph</b>	Annex I, C 16.00 and C 17.00
<b>Date of submission</b>	28/11/2013
<b>Published as Final Q&amp;A</b>	04/04/2014
<b>Disclose name of institution / entity</b>	No
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	Operational Risk (OPR) templates
<b>Question</b>	<p>The suggested questions are related to both operational risk models C 16.00 (OPR) and C 17.00 (OPR Details):</p> <p>-C 16.00 1.-Are the relevant indicators (year X) calculated with the information of the last natural years (from 1 of January of X-1 to 31 of December of X-1) or with the information of the last cycle of 365 days (for 30 June X reporting reference date, from 1 July X-1 to 30 June X)? 2.-If they are calculated with the last natural years, the value of the relevant indicators and the own fund requirements will not change in the reports made during the year. Thus, which cells of the template could be modified among the reports made during the year?</p> <p>-C 17.00 3.-Is there any threshold to report losses or must they be considered losses even when they are negligible?</p>
<b>Background on the question</b>	<p>The suggested questions are related to both operational risk models C 16.00 (OPR) and C 17.00 (OPR Details):</p> <p>-C 16.00 1.-Are the relevant indicators (year X) calculated with the information of the last natural years (from 1 of January of X-1 to 31 of December of X-1) or with the information of the last cycle of 365 days (for 30 June X reporting reference date, from 1 July X-1 to 30 June X)? 2.-If they are calculated with the last natural years, the value of the relevant indicators and the own fund requirements will not change in the</p>

	<p>reports made during the year. Thus, which cells of the template could be modified among the reports made during the year? -C 17.00 3.-Is there any threshold to report losses or must they be considered losses even when they are negligible?</p>
<b>Final answer</b>	<p>OPR (C 16.00) template</p> <ol style="list-style-type: none"> <li>1. In Article 315 (1), second paragraph of Regulation (EU) No 575/2013 (CRR) and Article 317 (4), first paragraph of CRR it is referred to the end of the financial year. If the financial year ends 31 December, the three year average is calculated on the basis of the last three twelve-monthly observations at the end of the financial year, i.e. for the reporting date March 31, 2017, the calculation will be based on the financial situation on 31 December 2016, using the whole financial years 2014-2016.</li> <li>2. According to Article 315 (1) of CRR, last sentence, and Article 317 (4) of CRR, second sentence of first paragraph, it is possible to use business estimates, when audited figures are not available. Therefore it is not only the cells referring to AMA data but also the other cells which may change during the year.</li> </ol> <p>OPR Details (C 17.00) template</p> <ol style="list-style-type: none"> <li>1. According to Article 322 (3) point c of CRR, last sentence, institutions shall define appropriate minimum thresholds for internal loss data collections. These thresholds are also applicable for C 17.00 and are reported in columns 090-100.</li> </ol>
<b>Link</b>	<p><a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_580">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2013_580</a></p>

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