



**Single  
Rulebook  
Q&A**

<b>Question ID</b>	2014_1574
<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>	99
<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 II
<b>Date of submission</b>	24/10/2014
<b>Published as Final Q&amp;A</b>	30/04/2021
<b>Disclose name of institution / entity</b>	Yes
<b>Name of institution / submitter</b>	ECM Ltd
<b>Country of incorporation / residence</b>	United Kingdom
<b>Type of submitter</b>	Credit institution
<b>Subject matter</b>	Basis of reporting value - C 04.00 row 840 - Own funds based on Fixed Overheads
<b>Question</b>	Please clarify the basis for reporting this number should it be on the basis of a risk weighted exposure or an own funds requirement.exposure at 8%

<b>Background on the question</b>	It feels inconsistent to move between a risk weighted asset basis to facilitate 3 separate ratios to then move to an own funds requirement.
<b>EBA answer</b>	<p>According to the instructions in Part 2, paragraph 1.5.1 of Annex II to Regulation (EU) No 680/2014 (ITS on Supervisory Reporting), institutions are required to report the own funds requirements based on fixed overheads in row 840 of template C 04.00. However, the instructions on row 840 are ambiguous since Art. 96 (2) b) and Art. 98 (1) a) of Regulation (EU) No 575/2013 relate to risk weighted exposure amounts whereas Art. 97 CRR relates to own funds requirements. Therefore, the instructions on row 840 of template C 04.00 will be amended to clarify that institutions are supposed to report own funds requirements resulting from the application of Art. 96 (2) b), Art. 97 and Art. 98 (1) a) CRR. Moreover, the legal references will be complemented by also referring to Art. 95 (2) b) CRR. The risk weighted exposure amount (RWA) related to the own funds requirements reported in row 840 of template C 04.00 shall be reported in row 630 of template C 02.00 according to the instructions in Part 2, paragraph 1.3.1 of Annex II of the ITS on Supervisory Reporting.</p>
<b>Link</b>	<a href="https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1574">https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1574</a>

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