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COMMISSION IMPLEMENTING REGULATION (EU) …/...

of XXX

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, and repealing Commission Implementing Regulation (EU) No 680/2014

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to 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,[[1]](#footnote-1) and in particular the first subparagraph of Article 415(3), the first subparagraph of Article 415(3a), the first subparagraph of Article 430(7) and the second subparagraph of Article 430(9) thereof,

Whereas:

1. Without prejudice to the competent authorities’ powers under point (j) of Article 104(1) of Directive 2013/36/EU of the European Parliament and of the Council[[2]](#footnote-2) and with a view to increasing efficiency and reducing the administrative burden, a coherent reporting framework should be established on the basis of a harmonised set of standards. Commission Implementing Regulation (EU) No 680/2014[[3]](#footnote-3) specifies, on the basis of Article 430 of Regulation (EU) No 575/2013, the modalities according to which institutions are required to report information relevant to their compliance with Regulation (EU) No 575/2013. Commission Implementing Regulation (EU) No 680/2014 has been amended several times[[4]](#footnote-4) as new prudential elements have been introduced into or further developed or amended in Regulation (EU) No 575/2013.
2. Regulation (EU) 2019/876 of the European Parliament and of the Council[[5]](#footnote-5) (CRR2) amended significantly Regulation (EU) No 575/2013 in a number of aspects, such as the leverage ratio, the net stable funding requirement, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, and reporting and disclosure requirements. These developments call for a revision of the reporting framework as set out in Commission Implementing Regulation (EU) No 680/2014. It is therefore necessary to update the set of templates for the collection of information for supervisory reporting purposes accordingly to reflect those rules.
3. Regulation (EU) 2019/876, amending Regulation (EU) No 575/2013, introduced a Tier 1 capital leverage ratio requirement calibrated at 3%. At the same time and in order to avoid the 3% requirement constraining certain business models, lines of business, and activities and services disproportionately, Regulation (EU) 2019/876 provides for a range of adjustments to the calculation of leverage ratio exposure. Regulation (EU) 2019/876 also implemented a leverage ratio buffer requirement for institutions identified as global systemically important institutions (G-SIIs) in accordance with Directive 2013/36/EU, and also reflecting the international standards of the Basel Committee on Banking Supervision. Therefore, leverage ratio reporting has been updated to reflect the new requirements and adjustments in the exposure calculation to the level of detail necessary for supervisory review.
4. Regulation (EU) 2019/876, amending Regulation (EU) No 575/2013, introduced new net stable funding ratio (NSFR) reporting requirements, including simplified requirements. In view of the amendments, a new set of reporting templates and instructions has been developed.
5. Regulation (EU) 2019/876, amending Regulation (EU) No 575/2013, updated the credit risk framework by introducing a new supporting factor to be applied to infrastructure projects’ exposures and by reviewing the approaches to calculating risk-weighted exposure amounts for collective investment undertakings. To reflect these changes and to provide additional information on credit risk in line with the disclosures framework, new templates and instructions have been added and the current instructions have been updated.
6. Regulation (EU) 2019/876, amending Regulation (EU) No 575/2013, updated the counterparty credit risk framework by replacing the standardised approaches with a more risk sensitive standardised approach for counterparty credit risk (SA-CCR). A simplified version (the simplified SA-CCR) has also been introduced to be applied by institutions that meet predefined eligibility criteria. The original exposure method remains available for institutions meeting predefined criteria, although it has been revised to address some shortcomings. To reflect these changes and to provide additional information on counterparty credit risk, new templates and instructions have been added and the current instructions have been updated.
7. Regulation (EU) 2019/876, amending Regulation (EU) No 575/2013, introduced changes in the reporting requirements for large exposures by replacing the references to ‘eligible capital’ in the calculation of large exposures with ‘Tier 1 capital’. Furthermore, another threshold for reporting of large exposures on a consolidated basis has been introduced. The requirement to report the expected run-off of the exposures expressed as the amount maturing within monthly maturity buckets up to 1 year, quarterly maturity buckets up to 3 years and annually thereafter has been repealed. Therefore, large exposures reporting has been updated to take into consideration these changes.
8. Regulation (EU) 2019/630 of the European Parliament and of the Council,[[6]](#footnote-6) amending Regulation (EU) No 575/2013, introduced a prudential backstop for non-performing exposures (NPEs) imposing a deduction from institutions’ own funds where NPEs are not sufficiently covered by provisions or other adjustments, following a predefined calendar to build up a full coverage over time. This requirement applies to exposures originated on or after 26 April 2019 as well as to exposures originated before 26 April 2019, when the latter are modified after that date in a way that increases their exposure value. The measure of this prudential backstop is based on the definitions of ‘non-performing exposure’ and ‘forbearance’ laid down in Commission Implementing Regulation (EU) No 680/2014. As a consequence, it is necessary to review the reporting definitions of ‘non-performing exposure’ and ‘forbearance’ in order to define those terms with reference to the amended Regulation (EU) No 575/2013 to ensure that single definitions of ‘non-performing exposure’ and ‘forbearance’ for both reporting and prudential backstop purposes exist. New templates are also necessary for the collection of information for the backstop calculation.
9. Regulation (EU) 2019/2033 of the European Parliament and of the Council,[[7]](#footnote-7) deletes with effect from 26 June 2026 Chapter 1 of Title I of Part Three, Section 2 (Articles 95 to 98), of Regulation (EU) No 575/2013. For this reason, provisions on reporting for groups that consist only of investment firms subject to Article 95 and 96 of Regulation (EU) No 575/2013 on an individual basis or a consolidated basis stipulated by this Regulation will cease to apply on 26 June 2026.
10. To ensure legal certainty and consistency and in line with the principle of better regulation while having regard to the extensive amendments necessary to reflect the new changes in the prudential framework, it is necessary to fully repeal Commission Implementing Regulation (EU) No 680/2014 and replace it with this Regulation.
11. Regulation (EU) 2020/873 of the European Parliament and of the Council of 24 June 2020 amending Regulations (EU) No 575/2013 and (EU) 2019/876 as regards certain adjustments in response to the COVID-19 pandemic (CRR “quick fix”) was published in the EU Official Journal on 26 June 2020. The CRR “quick fix” is part of a series of measures taken by European institutions to mitigate the impact of the COVID-19 pandemic on institutions across the Member States. The CRR “quick fix” introduces certain adjustments to the CRR and Regulation (EU) 2019/876 which have an impact on supervisory reporting.
12. This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
13. With the exception of the amendments introduced in response to Regulation (EU) 2020/873, 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[[8]](#footnote-8) in relation to the standards. The EBA decided not to carry out public consultations or a cost-benefit analysis on the amendments introduced in response to Regulation (EU) 2020/873 due to the urgency of the matter and the need to provide the institutions with the maximum possible time to prepare themselves for this additional reporting to competent authorities.

HAS ADOPTED THIS REGULATION:

Chapter 1

SUBJECT MATTER AND SCOPE

Article 1

**SUBJECT MATTER AND SCOPE**

This Regulation lays down uniform reporting formats and templates, instructions on and a methodology for how to use those templates, the frequency and dates of reporting, the definitions and the IT solutions for the reporting of institutions to their competent authorities pursuant to paragraphs 3 and 3a of Article 415 of Regulation (EU) No 575/2013, paragraphs 1 to 4 of Article 430 of Regulation (EU) No 575/2013, and paragraphs 7 and 9 of Article 430 of Regulation (EU) No 575/2013.

CHAPTER 2

REPORTING REFERENCE AND REMITTANCE DATES AND REPORTING THRESHOLDS

Article 2

**REPORTING REFERENCE DATES**

1. Institutions shall submit information to competent authorities as this information stands on the following reporting reference dates:

(a) Monthly reporting: on the last day of each month;

(b) Quarterly reporting: 31 March, 30 June, 30 September and 31 December;

(c) Semi-annual reporting: 30 June and 31 December;

(d) Annual reporting: 31 December.

1. Information submitted pursuant to the templates set out in Annex III and Annex IV, in accordance with the instructions in Annex V and referring to a certain period, shall be reported cumulatively from the first day of the accounting year to the reference date.
2. Where institutions are permitted by national laws to report their financial information based on their accounting year-end, which deviates from the calendar year, reporting reference dates may be adjusted accordingly, so that reporting of financial information and of information for the purposes of identifying G-SIIs and assigning G-SII buffer rates is done every 3, 6 or 12 months from their accounting year-end, respectively.

Article 3

**REPORTING REMITTANCE DATES**

1. Institutions shall submit information to competent authorities by close of business on the following remittance dates:

(a) Monthly reporting: 15th calendar day after the reporting reference date;

(b) Quarterly reporting: 12 May, 11 August, 11 November and 11 February;

(c) Semi-annual reporting: 11 August and 11 February;

(d) Annual reporting: 11 February.

1. If the remittance day is a public holiday in the Member State of the competent authority to which the report is to be provided, or a Saturday or a Sunday, data shall be submitted on the following working day.
2. Where institutions report their financial information or the information for the purposes of identifying G-SIIs and assigning G-SII buffer rates using adjusted reporting reference dates based on their accounting year-end as set out in paragraph 3 of Article 2, the remittance dates may also be adjusted accordingly so that the same remittance period from the adjusted reporting reference date is maintained.
3. Institutions may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, the revised, audited figures shall be submitted without undue delay. Unaudited figures are figures that have not received an external auditor’s opinion whereas audited figures are figures audited by an external auditor expressing an audit opinion.
4. Other corrections to the submitted reports shall also be submitted to the competent authorities without undue delay.

Article 4

**REPORTING THRESHOLDS — ENTRY AND EXIT CRITERIA**

1. Institutions that meet or cease to meet the conditions set out in Article 4(1) points (145) or (146) of Regulation (EU) No 575/2013 shall commence or cease, respectively, reporting information as small and non-complex or as large institutions, on the first reporting reference date after these conditions have been met or have ceased to be met.
2. Institutions shall commence reporting information subject to the thresholds set out in this Regulation on the next reporting reference date after these thresholds have been exceeded on two consecutive reporting reference dates. Institutions may stop reporting information subject to the thresholds set out in this Regulation on the next reporting reference date provided that they have fallen below the relevant thresholds on three consecutive reporting reference dates.

CHAPTER 3

FORMAT AND FREQUENCY OF REPORTING ON OWN FUNDS, OWN FUNDS REQUIREMENTS

Article 5

**INDIVIDUAL BASIS - QUARTERLY REPORTING**

1. In order to report information on own funds and on own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit information as set out in the following paragraphs with a quarterly frequency. Institutions shall submit information in accordance with paragraphs 2 to 15 of this Article.
2. Information relating to own funds and own funds requirements shall be submitted as specified in templates 1 to 5 of Annex I, in accordance with the instructions in point 1 of Part II of Annex II.
3. Information on credit risk and counterparty credit risk exposures treated under the standardised approach shall be submitted as specified in template 7 of Annex I, in accordance with the instructions in point 3.2 of Part II of Annex II.
4. Information on credit risk and counterparty credit risk exposures treated under the internal ratings-based approach shall be submitted as specified in templates 8.1 and 8.2 of Annex I, in accordance with the instructions in point 3.3 of Part II of Annex II.
5. Information on the geographical distribution of exposures by country, as well as aggregated at a total level, shall be submitted as specified in template 9 of Annex I, in accordance with the instructions in point 3.4 of Part II of Annex II. Information specified in templates 9.1 and 9.2, and in particular information on the geographical distribution of exposures by country, shall be submitted where non-domestic original exposures in all non-domestic countries in all exposure classes, as reported in row 0850 of template 4 of Annex I, are equal to or higher than 10% of total domestic and non-domestic original exposures as reported in row 0860 of template 4 of Annex I. Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is established. The entry and exit criteria of Article 4 shall apply.
6. Information on counterparty credit risk shall be submitted as specified in templates 34.01 to 34.05 and 34.08 to 34.10 of Annex I, in accordance with the instructions in point 3.9 of Part II of Annex II.
7. Information in template 34.06 of Annex I on counterparty credit risk shall be submitted by institutions applying the standardised approach or the internal model method for the calculation of counterparty credit risk exposures following Sections 3 and 6 of Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013. The information shall be submitted in accordance with the instructions in point 3.9.7 of Part II of Annex II.
8. Information on equity exposures treated under the internal ratings-based approach shall be submitted as specified in template 10 of Annex I, in accordance with the instructions in point 3.5 of Part II of Annex II.
9. Information on settlement risk shall be submitted as specified in template 11 of Annex I, in accordance with the instructions in point 3.6 of Part II of Annex II.
10. Information on securitisation exposures shall be submitted as specified in template 13.01 of Annex I, in accordance with the instructions in point 3.7 of Part II of Annex II.
11. Information on own funds requirements and losses relating to operational risk shall be submitted as specified in template 16 of Annex I, in accordance with the instructions in point 4.1 of Part II of Annex II.
12. Information on own funds requirements relating to market risk shall be submitted as specified in templates 18 to 24 of Annex I, in accordance with the instructions in points 5.1 to 5.7 of Part II of Annex II.
13. Information on own funds requirements relating to credit valuation adjustment risk shall be submitted as specified in template 25 of Annex I, in accordance with the instructions in point 5.8 of Part II of Annex II.
14. Information on prudent valuation shall be submitted as specified in template 32 of Annex I in accordance with the instructions in point 6 of Part II, of Annex II as follows:

(a) all institutions shall submit the information specified in template 32.1 of Annex I in accordance with the instructions in point 6 of Part II of Annex II;

(b) institutions that apply the core approach pursuant to Commission Delegated Regulation (EU) 2016/101[[9]](#footnote-9) shall also report the information specified in template 32.2 of Annex I in accordance with the instructions in point 6 of Part II of Annex II;

(c) institutions that apply the core approach pursuant to Commission Delegated Regulation (EU) 2016/101 and which exceed the threshold referred to in Article 4(1) of that Regulation shall also report the information specified in templates 32.3 and 32.4 of Annex I in accordance with the instructions in point 6 of Part II of Annex II.

The entry and exit criteria of Article 4 shall not apply.

1. Information on the prudential backstop for NPEs shall be submitted as specified in templates 35.01 to 35.03 of Annex I, in accordance with the instructions in point 8 of Part II of Annex II.

Article 6

**INDIVIDUAL BASIS - SEMI-ANNUAL REPORTING**

1. In order to report information on own funds and on own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on an individual basis, institutions shall submit information as set out in the following paragraphs with a semi-annual frequency.

Institutions shall submit information in accordance with paragraphs 2 and 3, point (a) of paragraph 4, and paragraph 5.

Large institutions shall also submit information in accordance with points (b) to (f) of paragraph 4.

1. Information on all securitisation exposures shall be reported as specified in templates 14 and 14.01 of Annex I, in accordance with the instructions in point 3.8 of Part II of Annex II;

Institutions shall be exempted from submitting those securitisation details where they are part of a group in the same country in which they are subject to own funds requirements;

1. Information on sovereign exposures shall be submitted in the following manner:

(a) Institutions shall submit the information specified in template 33 in accordance with the instructions in Part II point 7 of Annex II where the aggregate carrying amount of financial assets from the counterparty sector ‘General governments’ is equal to or higher than 1% of the sum of total carrying amount for ‘Debt securities’ and ‘Loans and advances’. To calculate the relevant values, institutions shall follow the instructions in Annex III or Annex IV, as applicable for template 4;

(b) Institutions that meet the criterion referred to in point (a) and where the value reported for domestic exposures of non-derivative financial assets as defined in row 0010, column 0010 of template 33 is less than 90% of the value reported for domestic and non-domestic exposures for the same data point shall submit the information specified in template 33, in accordance with the instructions in point 7 of Part II of Annex II but with a full country breakdown;

(c) Institutions that meet the criterion referred to in point (a) but do not meet the criterion referred in point (b) shall submit the information specified in template 33, in accordance with the instructions in point 7 of Part II of Annex II but with exposures aggregated at (i) a total level and (ii) a domestic level.

The entry and exit criteria of Article 4(2) shall apply.

1. Information on material losses regarding operational risk shall be reported in the following manner:

(a) institutions that calculate own funds requirements relating to operational risk in accordance with Chapter 4 of Title III of Part Three of Regulation (EU) No 575/2013 shall report this information as specified in template 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;

(b) large institutions that calculate own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 shall report this information as specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;

(c) institutions other than large institutions that calculate own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 shall report the information specified in points (i) and (ii) in accordance with the instructions in point 4.2 of Part II of Annex II:

i. The information specified for column 0080 of template 17.01 of Annex I for the following rows:

1. number of events (new events) (row 0910);

2. gross loss amount (new events) (row 0920);

3. number of events subject to loss adjustments (row 0930)

4. loss adjustments relating to previous reporting periods (row 0940)

5. maximum single loss (row 0950);

6. sum of the five largest losses (row 0960);

7. total direct loss recovery (except insurance and other risk transfer mechanisms) (row 0970)

8. total recoveries from insurance and other risk transfer mechanisms (row 0980)

ii. The information as specified in template 17.02 of Annex I.

(d) the institutions referred to in point (c) may report the complete set of information specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;

(e) Large institutions that calculate own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 shall report the information specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;

(f) Institutions other than large institutions that calculate own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 may report the information referred to in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;

The entry and exit criteria of Article 4(2) shall apply.

1. The information in template 34.06 of Annex I on counterparty credit risk shall be submitted by institutions applying the simplified standardised approach or the original exposure method for the calculation of counterparty credit risk exposures following Sections 4 and 5 of Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013. The information shall be submitted in accordance with the instructions in point 3.9.7 of Part II of Annex II.

Article 7

**REPORTING ON A CONSOLIDATED BASIS**

In order to report information on own funds and own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit:

(a) the information specified in Articles 5 and 6 on a consolidated basis with the frequency specified therein;

(b) the information specified in template 6 of Annex I, in accordance with the instructions provided in point 2 of Part II of Annex II regarding entities included in the scope of consolidation, with a semi-annual frequency.

Article 8

**ADDITIONAL REPORTING REQUIREMENTS ON INDIVIDUAL AND CONSOLIDATED BASIS**

1. The information specified in templates 8.3, 8.4, 8.5, 8.5b, 8.6, 8.7 and 34.11 of Annex I on credit risk and counterparty credit risk shall be submitted solely by institutions subject to an equivalent disclosure requirement, with the same disclosure frequency and at the same consolidated level, in accordance with the instructions in points 3.3 and 3.9.12 of Part II of Annex II.
2. The information specified in template 34.07 of Annex I on counterparty credit risk shall be submitted solely by institutions subject to the disclosure of template EU CCR4 under Commission Implementing Regulation (EU) [ITS on disclosure [based on Article 434a CRR – please include the reference at the time of the publication], with the same disclosure frequency and at the same consolidated level, in accordance with the instructions in point 3.9.8 of Part II of Annex II.

Article 9

**REPORTING FOR INVESTMENT FIRMS SUBJECT TO ARTICLES 95 AND 96 REGULATION (EU) NO 575/2013 ON AN INDIVIDUAL BASIS**

1. Investment firms that make use of the transitional provisions of Article 57(3) of Regulation (EU) 2019/2033 shall submit information as set out in the following paragraphs.
2. In order to report information on own funds and on own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on an individual basis, with the exception of information on the leverage ratio, investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 95 of Regulation (EU) No 575/2013 shall submit the information specified in templates 1 to 5 of Annex I, in accordance with the instructions in point 1 of Part II of Annex II, with a quarterly frequency.
3. In order to report information on own funds and own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on an individual basis, investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 96 of Regulation (EU) No 575/2013 shall submit the information specified in points (1) to (5) and points (8) to (13) of Article 5 of this Regulation and point (2) of Article 6 of this Regulation with the frequency specified therein.

Article 10

**REPORTING FOR GROUPS THAT CONSIST ONLY OF INVESTMENT FIRMS SUBJECT TO ARTICLES 95 AND 96 OF REGULATION (EU) NO 575/2013 ON A CONSOLIDATED BASIS**

1. Investment firms that make use of the transitional provisions of Article 57(3) of Regulation (EU) 2019/2033 shall submit information as set out in the following paragraphs.
2. In order to report information on own funds and on own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on a consolidated basis, with the exception of information on the leverage ratio, investment firms of groups that consist only of investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 95 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

(a) the information on own funds and own funds requirements specified in templates 1 to 5 of Annex I, in accordance with the instructions in point 1 of Part II of Annex II, with a quarterly frequency;

(b) the information on own funds and own funds requirements regarding entities included in the scope of consolidation specified in template 6 of Annex I, in accordance with the instructions in point 2 of Part II of Annex II, with a semi-annual frequency.

1. In order to report information on own funds and on own funds requirements in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on a consolidated basis, investment firms of groups that consist only of investment firms subject to both Article 95 and Article 96 or groups that consist only of investment firms making use of Article 57(3) of Regulation (EU) 2019/2033 with reference to Article 96 of Regulation (EU) No 575/2013 shall submit the following information on a consolidated basis:

(a) the information specified in points (1) to (5) and points (8) to (13) of Article 5 of this Regulation and point (2) of Article 6 of this Regulation with the frequency specified therein;

(b) the information regarding entities included in the scope of consolidation specified in template 6 of Annex I, in accordance with the instructions in point 2 of Part II of Annex II, with a semi-annual frequency.

CHAPTER 4

FORMAT AND FREQUENCY OF REPORTING ON FINANCIAL INFORMATION

Article 11

**REPORTING ON A CONSOLIDATED BASIS FOR INSTITUTIONS APPLYING REGULATION (EC) NO 1606/2002**

1. In order to report financial information on a consolidated basis in accordance with Article 430(3) or (4) of Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex III on a consolidated basis, in accordance with the instructions in Annex V.
2. The information referred to in paragraph 1 shall be submitted in accordance with the following specifications:

(a) the information specified in Part 1 of Annex III with a quarterly frequency;

(b) the information specified in Part 3 of Annex III with a semi-annual frequency;

(c) the information specified in Part 4 of Annex III, with the exception of the information specified in template 47, with an annual frequency;

(d) the information specified in template 20 in Part 2 of Annex III with a quarterly frequency where the institution exceeds the threshold specified in the second sentence of paragraph 5 of Article 5. The entry and exit criteria referred to in Article 4(2) shall apply;

(e) the information specified in template 21 in Part 2 of Annex III with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10% of total tangible assets as reported in template 1.1 in Part 1 of Annex III. The entry and exit criteria referred to in Article 4(2) shall apply;

(f) the information specified in template 22 in Part 2 of Annex III with a quarterly frequency where net fee and commission income is equal to or higher than 10% of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex III. The entry and exit criteria referred to in Article 4(2) shall apply;

(g) the information specified in templates 23, 24, 25 and 26 in Part 2 of Annex III with a quarterly frequency where both of the following conditions are fulfilled:

i. the institution is not a small and non-complex institution;

ii. the ratio between the institution’s gross carrying amount of non-performing loans and advances and the total gross carrying amount of loans and advances falling under the category of NPEs as set out in Section 17 of Part 2 of Annex V to this Regulation is equal to or higher than 5%. For the purpose of this point, the ratio shall not include loans and advances classified as held for sale, cash balances at central banks and other demand deposits in either the denominator or the numerator.

The entry and exit criteria referred to in Article 4(2) shall apply.

(h) the information specified in template 47 in Part 4 of Annex III with an annual frequency where both of the conditions set out in points (i) and (ii) of point (g) of this paragraph are fulfilled. The entry and exit criteria referred to in Article 4(2) shall apply.

Article 12

**CONSOLIDATED REPORTING FOR INSTITUTIONS APPLYING NATIONAL ACCOUNTING FRAMEWORKS**

1. Where a competent authority has extended the reporting requirements on financial information to institutions established in a Member State in accordance with Article 430(9) of Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex IV on a consolidated basis, in accordance with the instructions in Annex V.
2. The information referred to in paragraph 1 shall be submitted in accordance with the following specifications:

(a) the information specified in Part 1 of Annex IV with a quarterly frequency;

(b) the information specified in Part 3 of Annex IV with a semi-annual frequency;

(c) the information specified in Part 4 of Annex IV, with the exception of the information specified in template 47, with an annual frequency;

(d) the information specified in template 20 in Part 2 of Annex IV with a quarterly frequency where the institution exceeds the threshold specified in the second sentence of paragraph 5 of Article 5. The entry and exit criteria referred to in Article 4(2) shall apply;

(e) the information specified in template 21 in Part 2 of Annex IV with a quarterly frequency where tangible assets subject to operating leases are equal to or higher than 10% of total tangible assets as reported in template 1.1 in Part 1 of Annex IV. The entry and exit criteria referred to in Article 4(2) shall apply;

(f) the information specified in template 22 in Part 2 of Annex IV with a quarterly frequency where net fee and commission income is equal to or higher than 10% of the sum of net fee and commission income and net interest income as reported in template 2 in Part 1 of Annex IV. The entry and exit criteria referred to in Article 4(2) shall apply;

(g) the information specified in templates 23, 24, 25 and 26 in Part 2 of Annex IV with a quarterly frequency where both of the following conditions are fulfilled:

i. the institution is not a small and non-complex;

ii. the institution’s ratio as specified in point (g)(ii) of Article 11(2) is equal to or higher than 5%.

The entry and exit criteria referred to in Article 4(2) shall apply.

(h) the information specified in template 47 in Part 4 of Annex IV with an annual frequency where both of the conditions set out in points (i) and (ii) of point (g) of this paragraph are fulfilled. The entry and exit criteria referred to in Article 4(2) shall apply.

CHAPTER 5

FORMAT AND FREQUENCY OF SPECIFIC REPORTING OBLIGATIONS ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY IN ACCORDANCE WITH ARTICLE 430a(1) OF REGULATION (EU) No 575/2013

Article 13

1. Institutions shall submit the information specified in Annex VI, in accordance with the instructions in Annex VII, on a consolidated basis with an annual frequency.
2. Institutions shall submit the information specified in Annex VI, in accordance with the instructions in Annex VII, on an individual basis with an annual frequency.
3. Branches in another Member State shall also submit to the competent authority of the host Member State the information specified in Annex VI related to that branch, in accordance with the instructions in Annex VII, with an annual frequency.

CHAPTER 6

FORMAT AND FREQUENCY OF REPORTING ON LARGE EXPOSURES ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 14

1. In order to report information on large exposures to clients and groups of connected clients in accordance with Article 394 of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.
2. In order to report information on the 20 largest exposures to clients or groups of connected clients in accordance with Article 394(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions subject to Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013 shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.
3. In order to report information on exposures of a value greater than or equal to EUR 300 million but less than 10% of the institution’s Tier 1 capital in accordance with Article 394(1) of Regulation (EU) No 575/2013 on a consolidated basis, institutions shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.
4. In order to report information on the 10 largest exposures to institutions on a consolidated basis, and on the 10 largest exposures to shadow banking entities that carry out banking activities outside the regulated framework on a consolidated basis, in accordance with Article 394(2) of Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex VIII, in accordance with the instructions in Annex IX, with a quarterly frequency.

CHAPTER 7

FORMAT AND FREQUENCY OF REPORTING ON LEVERAGE RATIO ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 15

1. In order to report information on the leverage ratio in accordance with point (a) of Article 430(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex X, in accordance with the instructions in Annex XI, with a quarterly frequency. Template 48.00 of Annex X shall be submitted by large institutions only.
2. The information specified in cell {r0410;c0010} of template 40.00 of Annex X shall be reported only by:

i. large institutions that either are G-SIIs or have issued securities that are admitted to trading on a regulated market with a semi-annual frequency;

ii. large institutions other than G-SIIs that are not listed institutions with an annual frequency;

iii. institutions other than large institutions and small and non-complex institutions that have issued securities that are admitted to trading on a regulated market with an annual frequency.

1. Institutions shall calculate the leverage ratio at the reporting reference date in accordance with Article 429 of Regulation (EU) No 575/2013.
2. Institutions shall report the information referred to in paragraph 13 of Part II of Annex XI if one of the following conditions is met:

(a) the derivatives share referred to in paragraph 5 of Part II of Annex XI is more than 1,5 %;

(b) the derivatives share referred to in paragraph 5 of Part II of Annex XI exceeds 2,0 %.

The entry and exit criteria of Article 4(2) shall apply, except in relation to point (b), in which case institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

1. Institutions for which the total notional value of derivatives as defined in paragraph 8 of Part II of Annex XI exceeds EUR 10 billion shall report the information referred to in paragraph 13 of Part II of Annex XI even if their derivatives share does not fulfil the conditions set out in paragraph 3.

The entry criteria of Article 4(2) shall not apply. Institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

1. Institutions are required to report the information referred to in paragraph 14 of Part II of Annex XI where one of the following conditions is met:

(a) the credit derivatives volume referred to in paragraph 9 of Part II of Annex XI is more than EUR 300 million;

(b) the credit derivatives volume referred to in paragraph 9 of Part II of Annex XI exceeds EUR 500 million.

The entry and exit criteria of Article 4(2) shall apply, except in relation to point (b), in which case institutions shall start reporting information from the next reporting reference date where they have exceeded the threshold on one reporting reference date.

CHAPTER 8

FORMAT AND FREQUENCY OF REPORTING ON LIQUIDITY AND ON STABLE FUNDING ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 16

**REPORTING ON LIQUIDITY COVERAGE REQUIREMENT**

1. In order to report information on the liquidity coverage requirement in accordance with point (d) of Article 430(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XXIV, in accordance with the instructions in Annex XXV, with a monthly frequency;
2. The information set out in Annex XXIV shall take into account the information submitted for the reference date and the information on the cash-flows of the institution over the following 30 calendar days.

Article 17

**REPORTING ON STABLE FUNDING**

In order to report information on stable funding in accordance with point (d) of Article 430(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XII, in accordance with the instructions in Annex XIII, with a quarterly frequency as follows:

(a) small and non-complex institutions that have chosen to calculate their NSFR using the methodology set out in Chapters 6 and 7 of Title IV of Part Six of Regulation (EU) No 575/2013, with the prior permission of their competent authority in accordance with Article 428ai of Regulation (EU) No 575/2013, shall submit templates 82 and 83 of Annex XII, in accordance with the instructions in Annex XIII;

(b) all other institutions shall submit templates 80 and 81 of Annex XII, in accordance with the instructions in Annex XIII;

(c) all institutions shall submit template 84 of Annex XII, in accordance with the instructions in Annex XIII.

CHAPTER 9

FORMAT AND FREQUENCY OF REPORTING ON ADDITIONAL LIQUIDITY MONITORING METRICS ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 18

1. In order to report information on additional liquidity monitoring metrics in accordance with point (d) of Article 430(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit all of the following information with a monthly frequency:

(a) the information specified in Annex XVIII in accordance with the instructions in Annex XIX;

(b) the information specified in Annex XX in accordance with the instructions in Annex XXI;

(c) the information specified in Annex XXII in accordance with the instructions in Annex XXIII.

1. By way of derogation from paragraph 1, an institution that meets all the conditions set out in point (145) of Article 4(1) of Regulation (EU) No 575/2013 may report the information on additional liquidity monitoring metrics with a quarterly frequency.

CHAPTER 10

FORMAT AND FREQUENCY OF REPORTING ON ASSET ENCUMBRANCE ON AN INDIVIDUAL AND A CONSOLIDATED BASIS

Article 19

1. In order to report information on asset encumbrance in accordance with point (g) of Article 430(1) of Regulation (EU) No 575/2013 on an individual and a consolidated basis, institutions shall submit the information specified in Annex XVI to this Regulation, in accordance with the instructions set out in Annex XVII to this Regulation.
2. The information referred to in paragraph 1 shall be submitted in accordance with the following specifications:

(a) the information specified in Parts A, B and D of Annex XVI with a quarterly frequency;

(b) the information specified in Part C of Annex XVI with an annual frequency;

(c) the information specified in Part E of Annex XVI with a semi-annual frequency.

1. Institutions shall not be required to report the information in Parts B, C and E of Annex XVI where both of the following conditions are met:

(a) the institution is not considered a large institution;

(b) the asset encumbrance level of the institution, as calculated in accordance with paragraph 9 of point 1.6 of Annex XVII, is below 15%.

The entry and exit criteria of Article 4(2) shall apply.

1. Institutions shall be required to report the information specified in Part D of Annex XVI only where they issue bonds referred to in the first subparagraph of Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council[[10]](#footnote-10).

The entry and exit criteria of Article 4(2) shall apply.

CHAPTER 11

FORMAT AND FREQUENCY OF SUPPLEMENTARY REPORTING FOR THE PURPOSES OF IDENTIFYING G-SIIs AND ASSIGNING G-SII BUFFER RATES

Article 20

1. In order to report supplementary information for the purposes of identifying G-SIIs and assigning G-SII buffer rates under Article 131 of Directive 2013/36/EU, EU parent institutions, EU parent financial holdings and EU mixed financial holdings shall submit the information specified in Annex XXVI, in accordance with the instructions in Annex XXVII, on a consolidated basis with a quarterly frequency.
2. EU parent institutions, EU parent financial holdings and EU mixed financial holdings shall only submit the information specified in paragraph 1, where both of the following conditions are met:

(a) the total exposure measure of the group is equal to or exceeds EUR 125 billion;

(b) the EU parent or any of its subsidiaries or any branch operated by the parent or by a subsidiary is located in a participating Member State as referred to in Article 4 of Regulation (EU) No 806/2014 of the European Parliament and of the Council[[11]](#footnote-11).

1. By derogation from point (b) of Article 3(1) of this Regulation, the information specified in paragraph 1 shall be submitted by close of business on the following remittance dates: 1 July, 1 October, 2 January and 1 April.
2. By derogation from Article 4 of this Regulation, the following shall apply with regard to the threshold specified in point (a) of paragraph 2:

(a) the EU parent institution, EU parent financial holding or EU mixed financial holding shall immediately start reporting the information in accordance with this Article where its leverage ratio exposure measure exceeds the specified threshold as of the end of the accounting year, and shall report this information at least for the end of that accounting year and the subsequent three quarterly reference dates;

(b) the EU parent institution, EU parent financial holding or EU mixed financial holding shall immediately stop reporting the information in accordance with this Article where its leverage ratio exposure measure falls below the specified threshold as of the end of their accounting year.

CHAPTER 12

DATA PRECISION AND INFORMATION accompanying SUBMISSIONS

Article 21

1. Institutions shall submit the information referred to in this Regulation in the data exchange formats and representations specified by the competent authorities and respecting the data point definition of the data point model referred to in Annex XIV and the validation formulae referred to in Annex XV as well as the following specifications:

(a) information that is not required or not applicable shall not be included in a data submission;

(b) numerical values shall be submitted as facts in accordance with the following specifications:

i. data points with the data type ‘Monetary’ shall be reported using a minimum precision equivalent to thousands of units;

ii. data points with the data type ‘Percentage’ shall be expressed as per unit with a minimum precision equivalent to four decimals;

iii. data points with the data type ‘Integer’ shall be reported using no decimals and a precision equivalent to units.

(c) Institutions and insurance undertakings shall be identified solely by their Legal Entity Identifier (LEI). Legal entities and counterparties other than institutions and insurance undertakings shall be identified by their LEI where available.

1. The data submitted by the institutions shall be accompanied by the following information:

(a) reporting reference date and reference period;

(b) reporting currency;

(c) accounting standard;

(d) identifier of the reporting institution (LEI);

(e) scope of consolidation.

CHAPTER 13

FINAL PROVISIONS

Article 22

1. Commission Implementing Regulation (EU) No 680/2014 is repealed with effect from 28 June 2021.
2. References to the repealed Regulation shall be construed as references to this Regulation.

Article 23

Entry into force and date of application

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

It shall apply from 28 June 2021.

Notwithstanding paragraph 2, reporting on leverage ratio buffer requirement for institutions identified as G-SIIs provided for in template C47.00 of Annex X shall apply from ………….[to be included by OJ EU].

Articles 9 and 10 shall cease to apply on 26 June 2026.

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

Done at Brussels,

For the Commission

The President  
   
   
  
 On behalf of the President  
   
 [Position]

1. OJ L 176, 27.6.2013, p. 1. [↑](#footnote-ref-1)
2. Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 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 (OJ L 176, 27.6.2013, p. 338). [↑](#footnote-ref-2)
3. Commission 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 (OJ L 191, 28.6.2014, p. 1). [↑](#footnote-ref-3)
4. For more detailed analysis of the revisions, see the EBA website (<https://eba.europa.eu/risk-analysis-and-data/reporting-frameworks>). [↑](#footnote-ref-4)
5. Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150, 7.6.2019, p. 1–225). [↑](#footnote-ref-5)
6. Regulation (EU) 2019/630 of the European Parliament and of the Council of 17 April 2019 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures (OJ L 111, 25.4.2019, p. 4.). [↑](#footnote-ref-6)
7. Regulation (EU) 2019/2033 of the European Parliament and of the Council of 27 November 2019 on the prudential requirements of investment firms and amending Regulations (EU) No 1093/2010, (EU) No 575/2013, (EU) No 600/2014 and (EU) No 806/2014 (OJ L 314, 5.12.2019, p. 1). [↑](#footnote-ref-7)
8. 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, 15.12.2020, p. 12). [↑](#footnote-ref-8)
9. Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) ( OJ L 21, 28.1.2016, p. 54.). [↑](#footnote-ref-9)
10. Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32). [↑](#footnote-ref-10)
11. Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (OJ L 225, 30.7.2014, p. 1). [↑](#footnote-ref-11)