



EUROPEAN
COMMISSION

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COMMISSION IMPLEMENTING REGULATION (EU) .../...

of 8.12.2025

**amending the implementing technical standards laid down in Implementing Regulation
(EU) 2024/3117 as regards operational risk supervisory reporting of institutions**

(Text with EEA relevance)

COMMISSION IMPLEMENTING REGULATION (EU) .../...

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amending the implementing technical standards laid down in Implementing Regulation (EU) 2024/3117 as regards operational risk supervisory reporting of institutions

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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 amending Regulation (EU) No 648/2012¹ and in particular Article 430(7), fifth subparagraph thereof,

Whereas:

- (1) Regulation (EU) No 575/2013 was amended by Regulation (EU) 2024/1623 of the European Parliament and of the Council² to implement the latest set of international standards of the Basel Committee on Banking Supervision (Basel III). Those standards led to the adoption of Commission Implementing Regulation (EU) 2024/3117³, which lays down implementing technical standards for the application of Regulation (EU) No 575/2013 with regard to supervisory reporting of institutions.
- (2) Given the changes to the prudential framework for own funds requirements for operational risk, new reporting templates were necessary to ensure that institutions report in accordance with the new framework in place. While some of those changes to the reporting templates were already introduced by Regulation (EU) 2024/3117, the update of several other templates was only possible following further technical development of the operational risk requirements, in particular regarding the specification of the components of the business indicator, the items to be excluded from the business indicator and their mapping to the corresponding reporting cells.
- (3) Commission Delegated Regulation (EU) 2025/1496⁴ postponed the date of application of the own funds requirements for market risk to 1 January 2027. As a result, it is necessary to maintain without changes the existing reporting on the market risk requirements that apply until 31 December 2026. Therefore, the transitional provisions of Regulation (EU) 2024/3117 should be extended and the repeal of the relevant

¹ OJ L 176, 27.6.2013, p. 1, ELI: <http://data.europa.eu/eli/reg/2013/575/oj>.

² Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor (OJ L, 19.6.2024, p.1, ELI: <http://data.europa.eu/eli/reg/2024/1623/oj>).

³ Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regards to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451 (OJ L, 2024/3117, 27.12.2024, p.1, ELI: http://data.europa.eu/eli/reg_impl/2024/3117/oj).

⁴ Commission Delegated Regulation (EU) 2025/1496 of 12 June 2025 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the date of application of the own funds requirements for market risk (OJ L, 2025/1496, 19.9.2025, ELI: http://data.europa.eu/eli/reg_del/2025/1496/oj).

provisions of Commission Implementing Regulation (EU) 2021/451⁵ should be postponed by another year.

- (4) Implementing Regulation (EU) 2024/3117 should therefore be amended accordingly.
- (5) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority (EBA).
- (6) 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 advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council⁶.

HAS ADOPTED THIS REGULATION:

Article 1

Implementing Regulation (EU) 2024/3117 is amended as follows:

- (1) in Article 5, paragraph 4 is replaced by the following:

‘4. For the calculation of the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of Regulation (EU) No 575/2013, institutions shall, until 31 December 2026, submit the information on own funds requirements relating to market risk in accordance with Article 5(12) of Implementing Regulation (EU) 2021/451.’;
- (2) in Article 7, the following point (c) is added:

‘(c) EU parent institutions shall report the information required in Annex I, template C 16.04 related to information on subsidiaries subject to the derogation provided for in Article 314(3) of Regulation (EU) No 575/2013, on a quarterly basis.’;
- (3) in Article 25, paragraphs 1 and 2 are replaced by the following:

‘1. Implementing Regulation (EU) 2021/451 shall cease to apply from 1 January 2025, except for Article 5(12) and Annex I, templates 18 to 24, and Annex II Part II, points 5.1 to 5.7. Article 15 of Implementing Regulation (EU) 2021/451 shall continue to apply until 31 December 2026 only for the purposes of Article 5(4) of this Regulation.

2. Implementing Regulation (EU) 2021/451 is repealed with effect from 31 December 2026.’;
- (4) in Annex I, Section 1 – ‘Reporting on own funds and own funds requirements’, is amended as follows:

⁵ Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/451/oj).

⁶ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: <http://data.europa.eu/eli/reg/2010/1093/oj>).

- (a) template ‘C 16.01 - OPERATIONAL RISK - OWN FUNDS REQUIREMENTS (OPR OF)’ is replaced by the template ‘C 16.01 - OPERATIONAL RISK - OWN FUNDS REQUIREMENTS (OPR OF)’ set out in the Annex to this Regulation;
- (b) template ‘C 16.02 - OPERATIONAL RISK - BUSINESS INDICATOR COMPONENT (OPR BIC)’, template ‘C 16.03 - OPERATIONAL RISK BREAKDOWN (OPR BD) - LOSSES, EXPENSES, PROVISIONS AND OTHER FINANCIAL IMPACTS RESULTING FROM OPERATIONAL RISK EVENTS’ and template ‘C 16.04 - OPERATIONAL RISK - INFORMATION ON SUBSIDIARIES SUBJECT TO ARTICLE 314(3) CRR’ set out in the Annex to this Regulation are added after template ‘C 16.01 - OPERATIONAL RISK - OWN FUNDS REQUIREMENTS (OPR OF)’.

Article 2

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

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

Done at Brussels, 8.12.2025

For the Commission
The President
Ursula VON DER LEYEN