

EBA/CP/2026/07 Module 6

10 April 2026

Consultation Paper

Revisions to the ITS on supervisory
reporting (Commission Implementing
Regulation (EU) 2024/3117)

Module on COREP OF

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1. Background and rationale

1. The present module sets out amendments to the EBA COREP own funds reporting framework that are essential to ensure coherent, risk-sensitive and proportionate supervisory reporting.
2. The changes put forward include information on provisions introduced by the Capital requirements Regulation as amended by Regulation (EU) 2024/1623 (CRR3) — such as transitional arrangements — as well as supervisory lessons learned from the use of current templates. The proposals also integrate information relevant for the EU-wide stress test starting-point¹, and addresses data gaps and technical inconsistencies identified in the existing framework.

1.1. Simplification objectives

3. This consultation has been developed considering the EBA strategic objectives on simplification and efficiency. The COREP Own funds and credit risks templates have been assessed under this prism, to identify least used templates and streamline reporting requirements. These templates generally reflect the information that is strictly needed on the steps that are necessary to calculate reporting requirements or include information on eligible instruments, with not much room for dropping templates or data points. Still, the EBA sees that on the reporting on information on settlement risk, there is room for streamlining by requiring institutions only to report information on risks weighted exposure amount (RWEA) in template C 02.00 on own funds requirements, dropping template C 11.00 on settlement/delivery risk.
4. Furthermore, simplification could also apply on the way the geographical breakdown is reported in templates C 09.01 - Geographical breakdown of exposures by residence of the obligor (SA exposures) and C 09.02 - Geographical breakdown of exposures by residence of the obligor (IRB exposures). In this regard, the EBA would like to get feedback on the possibility of adding an additional materiality threshold to the reporting of geographical breakdown in these templates, similar to the additional threshold proposed in this same consultation under the FINREP and ESG modules for the geographical breakdown in the relevant templates in those modules. While the templates C 09.01 and C 09.02 as put forward in this consultation do not reflect yet this thresholds, which are otherwise reflected in the template C 09.05 added for the purpose of stress test, a question is raised for consultation to get targeted feedback on this specific point.
5. In addition to simplification, proportionality is already a big driver of COREP OF reporting, and intrinsically driven by the level of complexity of institutions, with e.g. the less complex

¹ Please refer to the 'umbrella' report and to the consultation paper on stress testing that is part of the comprehensive package.

institutions exempted from IRB reporting or output floor templates. Moreover, when building the new template on transitional arrangements, the EBA is trying to focus on those arrangements where there are monitoring mandates for the EBA or for competent authorities. Proportionality has been further considered when discussing possible additions to the IRB templates to reflect provisions on different EBA IRB regulatory products, but those additions have been disregarded at this stage, waiting for the outcomes of the EBA discussion paper on simplification and assessment of the credit risk framework².

1.2. Reporting changes topic by topic

1.2.1. Transitional arrangements

6. The CRR3 includes certain transitional arrangements for the implementation of the CRR3 package, which mandates the EBA to monitor the use of these arrangements and review clauses.
7. A separate template (C 05.03) is included in the capital adequacy module to monitor the aggregate impact of transitional arrangements on pre-floor total risk weighted exposure amounts and the separate impact of specific transitional arrangements introduced by the CRR3. The separate impact of specific transitional arrangements is displayed as memorandum items rows.
8. In the columns of the template, institutions should report the original exposure pre-conversion factors and the exposure value after CRM and CCF.
9. In addition, the unfloored risk-weighted exposure amounts and the standardised risk-weighted exposure amounts, both with and without the impact of transitional arrangements, should be reported.
10. In the first row of the template, institutions should report the total exposures subject to transitional arrangements, information which is needed by supervisors to monitor the aggregate impact transitional arrangements on pre-floor total risk weighted exposure amounts. In the memorandum items rows, the separate impact of specific transitional arrangements should be reported separately.
11. The CRR3 envisages, inter alia, the following transitional arrangements:
 - Reversal to less sophisticated approaches (Article 494d):

² chrome-

extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.eba.europa.eu/sites/default/files/2026-02/36c98e00-5648-4319-98a2-7593b7201ddc/Discussion%20paper%20on%20simplification%20and%20assessment%20of%20the%20credit%20risk%20framework.pdf

- Treatment of equity exposures under the IRB approach (Article 495)
- Transitional arrangements for equity exposures (Article 495a)
- Transitional arrangements for specialised lending exposures (Article 495b – EBA report): LGD input floors (495b(1)), exposures for which a directly applicable credit assessment by a nominated ECAI is not available (495b(3)).
- Transitional arrangements for leasing exposures as a CRM technique (Article 495c – EBA report)
 - Transitional arrangements for unconditional cancellable commitments (Article 495d – review clause)
 - Transitional arrangements for external rating of institutions (Article 495e)
 - Transitional arrangements for property revaluation requirements (Article 495f)
 - Transitional arrangements for certain public guarantees schemes (Article 495g)
- Temporary treatment of public debt issued in the currency of another Member State (Article 500a)
- Transitional arrangements on FRTB (will apply once the FRTB enters into force): Article 325u(4a): Derogation for own funds requirements for residual risks
- Transitional arrangements on the output floor
 - Article 465(5)(a): RW for exposures secured by mortgages on residential property up to 55% of the property value
 - Article 465(5)(b): RW for exposures secured by mortgages on residential property between 55% and 80% of the property value
 - Article 465(3): RW for exposures to unrated corporates with a PD estimate not greater than 0.5%. EBA report
 - Article 465(4): IRB exposures subject to counterparty credit risk under the IMM
 - Article 465(13): transitional arrangements for securitisations

12. The need for efficiency and proportionality has been considered when defining this template to minimise implementation costs for the institutions. More specifically, only the transitional arrangements that the EBA needs to monitor to fulfil mandates coming from the CRR3 or with a review clause (Article 495b, Article 495c, Article 495d, Article 465 (3), (4), (5) and (13) of CRR3), and the transitional arrangements on equity exposures (Articles 495 and 495a of CRR3) that competent authorities need to monitor have been included in dedicated memorandum items rows in the new template C 05.03, where impact of each of these transitional

arrangement should be reported. Furthermore, the transitional arrangements on equity exposures (Articles 495 and 495a of CRR3) have been grouped in a single row, as it may be difficult for institutions to measure the separate impact, reflecting the principles of efficiency and ‘need to have’ versus ‘nice to have’ basis that drive this comprehensive consultation.

13. The transitional arrangements on the temporary treatment of unrealised gains and losses at FVOCI (Article 468 CRR3) have not been included in the template because the transitional period will expire before the first reference date of the draft reporting ITS.

14. Some information on the transitional arrangements was already included in the EBA ITS on supervisory reporting published in 2024, implementing the CRR3 (Commission Implementing Regulation (EU) 2024/3117), in template C 10.00 on output floor, including four columns on the impact of the arrangements envisaged in Articles 465(5)(a), 465(5)(b), 465(3) and 465(4); in template C 07.00 on credit and counterparty credit risk, which include a column reflecting the impact of the arrangements included in Article 495d; and in templates C 13.01 and C 14.01, where the impact of the arrangements included in Article 465(13) is reflected. To avoid double reporting, the cells corresponding to information on transitional arrangements already reported in these templates have been greyed out in template C 05.03 (see below example).

Transitional arrangements - example

Treatment of equity exposures under the IRB Approach and transitional arrangements for equity exposures:
 As of 31/12/2025: The institution applies the treatment of article 495(1) CRR and not the alternative of article 495(2) CRR, i.e. shall apply the higher of RWEA under CRR2 and under 495a CRR3.
 Exposure value pre-conversion factors: 80
 Exposure value: 100 EUR
 IRB RWEA under CRR2: 150 (U-RWEA with transitional arrangements)
 RW under Article 133(2) CRR3: 250% (U-RW without transitional arrangements, S-RW without transitional arrangements)
 RW under Article 495a CRR3: 100% (S-RW with transitional arrangements)

Transitional arrangements for specialised lending exposures: no ECAI rating:
 As of 31/12/2025:
 Exposure value pre-conversion factors: 80
 Exposure value: 100 EUR
 RW under Article 122a(3): 100% (U-RW without transitional arrangements, S-RW without transitional arrangements)
 RW under Article 495b(3): 80% (U-RW with transitional arrangements, S-RW with transitional arrangements)

C 05.03 - IMPACT OF CERTAIN TRANSITIONAL ARRANGEMENTS							
		ORIGINAL EXPOSURE PRE CONVERSI ON FACTORS	EXPOSURE VALUE	U-RWEA		S-RWEA	
				Without transitional arrangements	With transitional arrangements	Without transitional arrangements	With transitional arrangements
		0030	0020	0030	0040	0050	0060
0070	Total exposures subject to transitional arrangements						
MEMORANDUM ITEMS							
0020	Treatment of equity exposures under the IRB Approach and transitional arrangements for equity exposures	80	100	250	150	250	100
0030	Transitional arrangements for specialised lending exposures: Input floors						
0040	Transitional arrangements for specialised lending exposures: no ECAI rating	80	100	100	80	100	80
0050	Transitional arrangements for leasing exposures as a credit risk mitigation technique						
0060	Transitional arrangements for unconditional cancellable commitments						
0070	Exposures secured by mortgages on residential property up to 55% of the property value	= C10.00, r0151,c0010	= C10.00, r0151,c0040				= C10.00, r0151,c0060
0080	Exposures secured by mortgages on residential property between 55% and 80% of the property value	= C10.00, r0152,c0010	= C10.00, r0152,c0040				= C10.00, r0152,c0060
0090	Exposures to unrated corporates with a PD estimate	= C10.00, r0101,c0010	= C10.00, r0101,c0040				= C10.00, r0101,c0060
0100	IRB exposures subject to counterparty credit risk under the IMM						
0110	Securitisations						

15. Finally, in order to allow competent authorities understand the evolution of the capital ratios of the institutions as progress in the implementation of the end point CRR3 provisions is made, the EBA is proposing to add in template C 03.00 (Capital ratios and capital levels), 3 memorandum items rows, to report capital ratios (common equity tier 1 - CET1, Tier 1-T1, Total capital ratio) without application of all transitional provisions, that is, on fully loaded basis. Besides, the labels of rows 0330-0350 have been clarified to specify that in these rows the capital ratios without application of transitional provisions for the output floor shall be reported. In template C 04.00 (Memorandum items), the label of row 0890 has been clarified to specify that in this row the floor adjustment without application of transitional provisions for the output floor shall be reported, and a new row have been added (0895) to report the fully-loaded floor adjustment, without any of the CRR transitional provisions.

1.2.2. Integration of EU-wide stress tests into COREP

16. The data related to the starting point necessary to run the EBA EU stress test exercise are being integrated into supervisory reporting. Some of these data related to credit risk are being integrated into template C 09.05 of COREP and will replace the data currently requested through ad hoc templates. In the process to integrate this data, the stress test data has been streamlined, leading to a reduction of data points compared with the latest version of the templates for the 2025 exercise. Furthermore, integration into supervisory reporting will provide stability and predictability for this information, increasing the efficiency and, once implemented, reducing costs (one off implementation compared to the costs of implementing the ad hoc templates every 2 years). For detailed information on stress test supervisory reporting, please refer to the module on stress test that is part of the comprehensive consultation.

1.2.3. Other changes to reporting templates and instructions

- a. **Credit risk – standardised approach: Notification on other off-balance sheet items under Article 111(8)(c) CRR3, FX-mismatch (C 07.00)**

Notifications under Article 111(8)(c)

17. According to point (c) of Article 111(8) of CRR3, institutions shall notify the EBA of the classification of other off-balance sheet items carrying similar risks as those referred to in Annex I of CRR3. The final draft Regulatory Technical Standards on the allocation of off-balance sheet items and UCC considerations (EBA/RTS/2025/06)³ propose in Article 3, on the notification process, that the institutions' classification of other off-balance sheet items carrying similar risks as those referred to in Annex I of CRR3 shall be reported in accordance with the ITS on supervisory reporting.

18. For this purpose, template C 07.00 (Credit risk – standardised approach), has been amended by adding a new “of which” row (0085) to report the total amount of off-balance sheet exposures classified in the category “Other off-balance sheet items carrying similar risks as those referred to in Annex I of CRR3” of each of the buckets 1-5 of Annex I CRR.

FX-mismatch

19. The EBA ITS on reporting include the new provisions introduced in the CRR3 by Article 123a, which require an adjustment in the calculation of risk weighted exposure amounts for exposures with a currency mismatch. The adjustment applies to exposures to natural persons in the exposure classes “retail” and to exposures to natural persons that qualify as exposures secured by mortgages on residential property that are assigned to the exposure class “exposures secured by mortgages on immovable property” if certain conditions are met. The reference to the FX mismatch is made in column 0215 (risk weighted exposure amount pre supporting factors and pre-FX-mismatch) and in column 0220 (risk weighted exposure amount after supporting factors and after FX-mismatch) of template C 07.00.

20. A new column “Adjustment to RWEA due to FX-mismatch” (0218) is added in template C 07.00 to identify the increase to RWEA and complement the changes in Step 1 on the FX-mismatch.

- b. **Own funds: General prior permissions and other prior permissions to reduce own funds, retained earnings (C 01.00)**

General prior permissions and other prior permissions to reduce own funds

21. Regulation (EU) 2019/876 amending CRR (CRR2) introduced the possibility for competent authorities to grant institutions a general prior permission to reduce own funds for a predetermined amount and a limited period of time. The provisions are further specified in

³ <https://www.eba.europa.eu/sites/default/files/2025-08/092e578d-352e-42a2-9878-55b8bbd4c802/Final%20report%20on%20the%20Draft%20RTS%20on%20Annex%20I.pdf>

Article 28 of Commission Delegated Regulation (EU) 2023/827 of 11 October 2022 laying down regulatory technical standards amending Delegated Regulation (EU) No 241/2014 as regards the prior permission to reduce own funds and the requirements related to eligible liabilities instruments⁴. They are also elaborated in EBA Q&As 3277, 6791 and 7036.

22. There is currently no harmonised reporting on these provisions, and supervisors have particular interest in monitoring these deductions that represent amounts not already held by the institution. To this end, new rows have been added in template C 01.00 (Own funds) to report in deductions to CET1, AT1 and T2 coming from general prior permission and/or from prior permissions other than general prior permissions. In CET1, an additional row has been added to report the predetermined amount for redemptions, reductions and repurchases by mutuals, cooperative societies, savings institutions or similar institutions.
23. Besides, the labels and instructions for rows 0030 (CET1), 0540 (AT1) and 0760 (Tier 2) of C 01.00 have been updated to reflect share premiums.

Retained earnings

24. Template C 01.00 (own funds) as it is defined now includes in row 0130 information on retained earnings. Under this row institutions have to report the eligible previous years' retained earnings plus the eligible interim or year-end profits, pursuant to Article 26(2) of CRR. Row 0150 on Profit or loss eligible includes the profit or loss attributable to owners of the parent minus the part of interim or year-end profit not eligible.
25. The previous year's profit or loss is recognised in retained earnings in accordance with accounting rules (in Finrep in row 0190 of template F 01.03). However, in template C 01.00, in case the formal decision of the relevant body in charge takes place after the remittance date for Q1 or for Q2 reporting (see EBA Q&A 2018 4085 on the timing for the recognition of year-end profits in CET1 for the purpose of COREP reporting), for the corresponding reference dates, the reporting does not allow to identify the amount of not eligible profits intended to be recognised as retained earnings. To fix this data gap, two new rows have been added. The new rows would allow to report previous years' retained earnings and to deduct from this row retained earnings not eligible.

Retained earnings - Example

Retained earnings up to 2022: 1.000 EUR
 Year-end profits for 2023 (not approved by the general assembly and no use of Art. 26(2) CRR): 100 EUR

⁴ https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2023.104.01.0001.01.ENG&toc=OJ%3AL%3A2023%3A104%3ATOC

The reporting for 2024Q2, submitted on the ITS deadline (11/8/2024) would be:

0130	1.1.1.2	Retained earnings	1000
0140	1.1.1.2.1	Previous years retained earnings	1000
0150	1.1.1.2.2	Profit or loss eligible	0
0160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	0
0170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	0

Therefore, the amount of 2023 profits not included in CET1 can only be inferred from institutions reporting FINREP.

Whereas with the proposed changes, the reporting would be as follows:

0130	1.1.1.2	Retained earnings	1,000
0140	1.1.1.2.1	Previous years retained earnings	1,000
0141	1.1.1.2.1.1	Previous years retained earnings	1,100
0142	1.1.1.2.1.2	(-) Part of previous year's profit not eligible	-100
0150	1.1.1.2.2	Profit or loss eligible	0
0160	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	0
0170	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	0

c. Additional column in template C 10.00 IRB exposures subject to output floor

26. An additional column (0130) on RWEA using the IRB approach has been added to template C 10.00, to collect data where this information needed to map with Pillar 3 disclosure data CMS2 template.

d. Technical amendments and geographical breakdown in templates C 09.01 and C 09.2

27. Some technical amendments are proposed to clarify and to correct some provisions of the templates and instructions. These amendments not entail any change on substance. They include:

- Template C 01.00:
 - Deletion of row 0472 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1250% risk weight, as after CRR3 this is no longer applicable.
 - Addition of row 0473 (-) Exposures in the form of units or shares in a CIU which can alternatively be subject to a 1250% risk weight. To reflect provisions in Art. 36.1(k)(iv) CRR3.
 - Deletion of rows on transitional arrangements no longer applicable.
- Template C02.00:

- Input fields for rows 0305, 0306, 0415, 0416, 0411-0414, which should have not been greyed out are been ungreyed, as this is information necessary to understand the computation of the output floor.
- Addition of row 0037 on transitional adjustments included in the computation of unfloored WREA
- Addition of row 0756 to allow monitoring of additional RWEA for credit risk imposed by supervisors when relevant.
- Template C04.00: 0910 and 0920 have been added to the same template to reflect total risk exposure amount for credit and counterparty risks, as these amounts are not reported separately in template C 02.00. They provide clarity on the TREA under these risks separately and allow to map Pillar 3 template on overview of risk weighted assets (OV1)⁵.
- Deletion of templates C 05.01 and C 05.02, which are replaced with template C 05.03, reflecting new transitional arrangements.
- Template C 07.00:
 - Row 0210: some previously greyed cells are turned into input cells, as information linked to Art. 126.2 CRR has to be reported there.
 - Adjustments to instructions for row 0080.
- Template C 08.01:
 - Column 0220 deleted - the column had been deleted in the 2024 ITS on reporting from the instructions but not from the template.
 - Adjustments to labels of several columns
- Template C 09.01, C 09.02, C 09.04 and C 09.05: Enhancement of instructions.
- Template C 10.00:
 - Some cells where no information is expected are being greyed out.

⁵ Refer to module on Pillar 3 under this comprehensive consultation

2. Accompanying documents

2.1. Draft cost-benefit analysis / impact assessment

As per Article 15 of Regulation (EU) No 1093/2010 (EBA Regulation), any draft implementing technical standards (ITS) developed by the EBA shall be accompanied by an Impact Assessment (IA), which analyses ‘the potential related costs and benefits’.

This analysis presents the IA of the main policy options included in this Consultation Paper on the draft ITS amending Commission Implementing Regulation (EU) 2024/3117 on supervisory reporting under Article 430 (7) of Regulation (EU) No 575/2013 concerning COREP own funds (‘the draft ITS’). The analysis provides an overview of the identified problem, the proposed options to address this problem as well as the potential impact of these options. The IA is high level and qualitative in nature.

A. Problem identification and background

Article 430(7) of the Regulation (EU) No 575/2013 (‘the CRR’) mandates the EBA to ‘develop draft implementing technical standards to specify the uniform reporting formats and templates, the instructions and methodology on how to use those templates, the frequency and dates of reporting, the definitions and the IT solutions for the reporting (...)’. Under this mandate the EBA developed draft ITS, published by the Commission under the Commission Implementing Regulation (EU) 2024/3117 (‘CIR 2024/3117’) and this regulation shall be updated whenever the underlying legal provisions change and in relation to the evolving supervisory needs.

In the area of own funds, recent supervisory lessons learned and market developments call for an update of the COREP own funds (‘OF’) reporting templates and related instructions.

B. Policy objectives

The draft ITS amending Commission Implementing Regulation (EU) 2024/3117 on supervisory reporting under Article 430 (7) of Regulation (EU) No 575/2013 concerning COREP own funds aims at specifying OF uniform formats and definitions related to the changes triggered recent evolving supervisory needs.

C. Options considered, assessment of the options and preferred options

Section C. presents the main policy options discussed, and the decisions made by the EBA during the development of the Draft ITS. Advantages and disadvantages, as well as potential costs and

benefits from the qualitative perspective of the policy options and the preferred options resulting from this analysis, are provided.

Impact of certain transitional arrangements

The CRR3 includes certain transitional arrangements to avoid disruptive effects and in some cases mandates for the EBA to monitor the use of the transitional arrangements and review clauses. For this purpose, a separate template (C 05.03) is included in the Capital adequacy templates. With regards to the level of details of the reporting of this information, the EBA considered the following three options.

Option 1a: Requesting institutions to report the information on each of the transitional arrangements in the CRR3.

Option 1b: Requesting institutions to report only the information on the transitional arrangements for which there is a mandate for an EBA report or a review clause in the CRR3 and the transitional arrangements that the EBA and supervisors have a particular interest to monitor.

Option 1c: Requesting institutions to report the aggregate information on the transitional arrangements in the CRR3.

Requesting institutions to report the information on each of the transitional arrangements in the CRR3 would allow for detailed monitoring of the impact of each transitional arrangement, however, it would lead to a very complex and burdensome reporting for institutions. The EBA needs information to fulfill the mandates on the monitoring of transitional provisions in the CRR3 and for supervisors to monitor the use of specific transitional provisions.

Based on the above, **the Option 1b has been chosen as the preferred option** and the Draft ITS will request institutions to report information to fulfill the mandates on the monitoring of transitional provisions in the CRR3 and for supervisors to monitor the use of specific transitional provisions.

D. Conclusion

The development of the draft ITS amending Commission Implementing Regulation (EU) 2024/3117 on supervisory reporting under Article 430 (7) of Regulation (EU) No 575/2013 concerning COREP own funds is intended to specify these templates uniform formats and definitions related to the changes triggered by recent evolving supervisory needs. The expected benefits are expected to outweigh the costs.

2.2. Overview of questions for consultation

Question 1. Are the instructions and templates clear to the respondents?

Question 2. Do the respondents identify any discrepancies between these templates and instructions and the calculation of the requirements set out in the underlying regulation?

2.2.1. Simplification

Question 3. Do you agree with the deletion of template C 11.00 on settlement/delivery risk?

Question 4. Do you have any views on the possibility of adding an additional materiality threshold to the geographical breakdown requested in templates C 09.01 and C 09.02, similar to the additional threshold added in FINREP for geographical breakdown? Please explain.

Question 5. Do you have any other suggestions on simplification regarding the templates covered by this CP?

Question 6. Cost of compliance with the reporting requirements: Is or are there any element(s) of this proposal for new and amended reporting requirements that you expect to trigger a particularly high, or in your view disproportionate, effort or cost of compliance? If yes, please:

- specify which element(s) of the proposal trigger(s) that particularly high cost of compliance,
- explain the nature/source of the cost (i.e. explain what makes it costly to comply with this particular element of the proposal) and specify whether the cost arises as part of the implementation, or as part of the on-going compliance with the reporting requirements,
- offer suggestions on alternative ways to achieve the same/a similar result with lower cost of compliance for you.

2.2.2. Impact of certain transitional arrangements (C 05.03, C 03.00)

Question 7. Is the design for the reporting on the impact of certain transitional provisions clear enough? If you identify any issues, please specify the related instructions.

Question 8. Is the design for the reporting of the fully loaded capital ratios in template C 03.00 and of the fully loaded adjustment for the output floor in template C 04.00 clear enough? If you have any suggestions, please explain.

2.2.3. Other changes to reporting templates and instructions

a. Credit risk Standardised Approach (C 07.00)

Question 9. Is the design for the reporting of the new row for notifications under Article 111(8)(c) CRR3 clear enough? If you identify any issues, please explain.

Question 10. Is the design for the reporting of the new column for the FX-mismatch under Article 123a CRR3 clear enough? If you identify any issues, please explain.

Question 11. Is it warranted to provide more clarification on the treatment of liens in instructions for the purpose of the calculation of the ETV ratio referred to in Article 124(6) of Regulation (EU) No 575/2013, and in accordance, the determination of the exposure amount to which treatment referred to in Article 124(1) of Regulation (EU) No 575/2013 is applied? If yes, please provide further details.

b. Own funds (C 01.00)

Question 12. Is the design for the new rows for the reporting of prior permissions to reduce own funds clear enough? If you identify any issues, please explain.

Question 13. Is the design for the new rows for the reporting of not eligible profits but intended to be recognised as retained earnings, i.e. the amount of profits which are neither retained earnings according to Art. 4 (1) nr. 123 CRR nor profits according to Art. 26 (2) CRR clear enough? Are the current instructions regarding the reporting of the concepts ‘retained earnings’, ‘previous year’s retained earnings’ clear enough? Have you experienced difficulties with regard to the mapping of the various reporting periods? If you identify any issues, please specify the related instructions.

1.1.2 Additional column in template C 10.00 IRB exposures subject to output floor

Question 14. Do you have any comments on the changes proposed to implement a new column in template C 10.00 IRB exposures subject to output floor? Do you think that following this addition, it would be possible to simplify any of the information in template C 8.1 on IRB approach? If so, please explain.