ANNEX

INDIVIDUAL AND GROUP RISK ASSESSMENT REPORT(S)

This Annex sets out the information to be included in the individual and group risk assessment reports in support of the joint decisions. The consolidating supervisor and relevant competent authorities shall tailor the structure and content of each risk assessment report to: (i) its perimeter, ie (sub)group, individual entities or both; (ii) its purpose, ie joint decisions for capital requirements, liquidity, capital guidance or a combination of these; (iii) its scope, ie the relevant risks covered by the assessment and the decisions.

PART I – GENERAL INFORMATION

General information as of DD.MM.YYYY[1]

Supervised entity (name)	**SREP categorisation of the entity**	**Type of supervised entity[2]**	**Country of establishment**	**Competent authority**	**Applicable waivers under CRR or national law**	**Total assets (million)**	**...**
Group							
Parent							
Subsidiary X/Sub-group X							
…							

[1] For the individual risk assessment report, the rows group and parent can be removed.

[2] Specify if (1) credit institution, (2) investment firm, (3) Parent (Mixed) Financial Holding Company (P(M)FHC) with approval, (4) P(M)FHC with exemption, (5) P(M)FHC without approval / exemption, (6) other.

Any other relevant information including material changes since the last assessment:

[Insert text]

PART II – SREP RISK ASSESSMENT

Table 1

Summary of SREP scores per (sub)category as of DD.MM.YYYY[1]

The SREP risk assessment should be based on the EBA Guidelines for common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing issued in accordance with Article 107(3) of Directive 2013/36/EU.

SREP (sub)category	**Supervised entity (name)**		
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Business model analysis			
Internal governance and institution-wide controls			
Capital adequacy			
Credit and counterparty risk			
Market risk			
Operational risk			
Interest rate and credit spread risk arising from non-trading book activities			
Add rows for other risks material to the institution, as applicable (please specify)			
Liquidity and funding adequacy			
Add rows for other risks material to the institution, as applicable (please specify)			
Overall SREP score			

[1] For the individual risk assessment report, the columns group and parent can be removed.

Table 2

Information on supervisory measures[2] as of DD.MM.YYYY

This table should include a description of other supervisory measures and powers pursuant to Article 86, Article 102, Article 104(1), points (b) to (l), and Article 105 of Directive 2013/36/EU.

Supervised entity (name)	**Supervisory measure**	**Deadline (if applicable)**
Group		
Parent		
Subsidiary X/ Sub-group X		
…		

[2] For the individual risk assessment report, the rows group and parent can be removed.

Main conclusions from the risk assessment and main developments since the last assessment. For the group risk assessment, this should also include intra-group risk considerations:

[Insert text]

Main conclusions from the assessment of the institution's exposure to systemic risk and the systemic risk posed by the institution, including any relevant information exchanged with macroprudential authorities, and main developments since the last assessment:

[Insert text]

PART III – CAPITAL REQUIREMENTS

Table 1

Capital requirements[1]

Proposal for additional own funds requirements			
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Additional own funds requirement (P2R)			
(P2R risk X)			
(P2R risk Y…)			
Overall capital requirement (OCR) and P2G			
Memorandum item (value at reference date)			
Additional own funds guidance (P2G) (not for decision)			

[1] Unless otherwise specified, the values in the table can be expressed either as a ratio or an amount in the relevant currency. For the individual risk assessment report, the columns group and parent can be removed.

Table 2

Leverage ratio capital requirement[2]

Proposal for leverage ratio requirements			
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Additional own funds requirement (P2R-LR)			
Memorandum item (value at reference date)			
Additional own funds guidance (P2G-LR) (not for decision)			

[2] Unless otherwise specified, the values in the table can be expressed either as a ratio or an amount in the relevant currency. For the individual risk assessment report, the columns group and parent can be removed.

Key concerns and factors informing the capital requirements proposals, including any changes to the previous assessment. This part should set out, separately for the proposals in Table 1 and Table 2:

(i) **which risks or elements of risk are intended to be addressed by the additional own funds requirements imposed pursuant to Article 104(1), point (a), of Directive 2013/36/EU, explaining why these are not covered or not sufficiently covered by the Pillar 1 own funds requirements (including the output floor) or the leverage ratio requirement under Article 92(1), point (d), of Regulation (EU) No 575/2013;**
(ii) **any interaction with other applicable supervisory measures described in Part II, Table 2, where relevant.**

[Insert text]

Explain how the proposals consider other applicable prudential or macroprudential requirements, guidance, recommendations or warnings (including e.g. macroprudential buffers, or CRR Article 458 measures):

[Insert text]

Findings from the last ICAAP review, including a statement on whether estimates are considered reliable and could serve as an input into the assessment of capital adequacy:

[Insert text]

PART IV – CAPITAL GUIDANCE

Table 1

Capital guidance[1]

Proposal for additional own funds guidance			
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Additional own funds guidance (P2G)			
Overall capital requirement (OCR) and P2G			
Memoranda items (value at reference date)			
Additional own funds requirement (P2R) (not for decision)			
(P2R risk X)			
(P2R risk Y…)			

[1] Unless otherwise specified, the values in the table can be expressed either as a ratio or an amount in the relevant currency. For the individual risk assessment report, the columns group and parent can be removed.

Table 2

Leverage ratio capital guidance[2]

Proposal for leverage ratio guidance			
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Additional own funds guidance (P2G-LR)			
Memorandum item (value at reference date)			
Additional own funds requirement (P2R-LR) (not for decision)			

[2] Unless otherwise specified, the values in the table can be expressed either as a ratio or an amount in the relevant currency. For the individual risk assessment report, the columns group and parent can be removed.

Key concerns and factors informing the proposals, including any changes to the previous assessment. This part should set out, separately for the proposals in Table 1 and Table 2:

(i) **which risks or elements of risk are intended to be addressed by the additional own funds guidance referred to in Article 104b of Directive 2013/36/EU, explaining why these are not covered or not sufficiently covered by the Pillar 1 own funds requirements (including the output floor), the leverage ratio requirement under Article 92(1), point (d), of Regulation (EU) No 575/2013, or any additional own funds requirements imposed pursuant to Article 104(1) point (a) of Directive 2013/36/EU;**

(ii) **any interaction with other applicable supervisory measures described in Part II, Table 2, where relevant.**

[Insert text]

Explain how the proposals consider other applicable prudential or macroprudential requirements, guidance, recommendations or warnings (including for instance macroprudential buffers, or CRR Article 458 measures):

[Insert text]

Main conclusions from the latest stress test including how they have informed the proposals for additional own funds guidance. If the institution's own stress test results are used, eg from the institution's ICAAP, please specify and include a statement on whether the institution's estimates are considered reliable as an input into the assessment of capital adequacy:

[Insert text]

PART V – INFORMATION SUPPORTING CAPITAL REQUIREMENTS AND GUIDANCE

Information from supervisory reporting as of DD.MM.YYYY

	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Pillar 1 requirement			
Credit risk			
Market risk			
Operational risk			
Combined buffer requirements (CBR)			
Capital conservation buffer (CCB)			
Countercyclical capital buffer CCyB)			
Systemic risk buffer (SRB)			
Global systemically important institutions (G-SII) buffer			
Other systemically important institutions (O-SII) buffer			
Total own funds *(million)*			
Total Risk Exposure Amount (TREA) *(million)*			
Total capital ratio *(%)*			
Pillar 1 leverage ratio requirement *(million)*			
Total Tier 1 capital *(million)*			
Total Exposure Measure (TEM) *(million)*			
Leverage ratio *(%)*			

[1] Unless otherwise specified, the values in the table can be expressed either as a ratio or an amount in the relevant currency. For the individual risk assessment report, the columns group and parent can be removed.

PART VI – LIQUIDITY AND FUNDING REQUIREMENTS

Table 1

Liquidity and funding[1]

Proposal for liquidity and funding requirements			
	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Institution-specific liquidity or funding requirement *(Pillar 2) (%)*			
...			

[1] For the individual risk assessment report, the columns group and parent can be removed.

Table 2

Information from supervisory reporting as of DD.MM.YYYY[2]

	[Group]	[Parent]	[Subsidiary X/Sub-group X]
Pillar 1 Liquidity Coverage Ratio (LCR) *(%)*			
Pillar 1 Net Stable Funding Ratio (NSFR) *(%)*			
LCR *(%)*			
NSFR *(%)*			

[2] For the individual risk assessment report, the columns group and parent can be removed.

Key concerns and factors informing the proposals, including any changes to the previous assessment. This part should set out:

- **(i)** **which risks or elements of risk are intended to be addressed by the institution-specific liquidity requirements referred to in Article 105 of Directive 2013/36/EU, explaining why these are not covered or not sufficiently covered by the Pillar 1 liquidity requirements;**
- **(ii)** **any interaction with other applicable supervisory measures described in Part II, Table 2, where relevant.**

[Insert text]

Explain how the proposals consider other applicable prudential or macroprudential requirements, guidance, recommendations or warnings:

[Insert text]

Findings from the last ILAAP review, including a statement on whether estimates are considered reliable and could serve as an input into the assessment of liquidity and funding adequacy:

[Insert text]