EN

ANNEX II

‘ANNEX II

**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

(…)

## PART II: TEMPLATE RELATED INSTRUCTIONS

(…)

4. Operational Risk Templates

136. [empty]

137. [empty]

138. [empty]

139. [empty]

140. [empty]

141. [empty]







4.1. Reporting of own funds requirements for Operational risk

4.1.1. General Remarks

141a. Template C 16.01 captures the own funds requirements (OFR) for operational risk under the Business Indicator Component (BIC) and the related Business indicator (BI) in accordance with Articles 312 to 314 of Regulation (EU) No 575/2013.

141b. Institutions shall report all amounts based on the accounting framework they use for the reporting of financial information, unless otherwise specified in this Annex.

141c. Institutions shall calculate their OFR and report information in the templates, based on the information available at the financial year-end. The last three twelve-monthly observations starting from the end of the financial year shall therefore be used (e.g. for reporting dates “December Y-1, March Y, June Y, September Y” and a financial year – end “December 31”, the calculations shall be based on the financial situation as at “December 31” using the whole financial years Y-1, Y-2 and Y-3).

141d. Where audited figures are not available, institutions may use business estimates. Where audited figures are used, institutions shall report the audited figures which are expected to remain unchanged. Deviations from this "unchanged" principle are possible in accordance with Article 315 paragraphs 1 and 2 of Regulation (EU) No 575/2013.

141e. Institutions shall not include in reporting any figures refering to items determined in accordance with Article 314(7) of Regulation (EU) No 575/2013 and as further specified in the regulatory technical standard to be developed under Articles 314(9).

141f. For the calculation of the BI (e.g. in the case of institutions having subsidiaries with a currency other than the reporting currency of the institution) institutions shall apply the relevant exchange rate for each of the three years, on which basis the BI is computed, in accordance with the applicable accounting framework. Thus, the exchange rate used in the respective year shall not be updated in every reporting date.

141g. Regarding the application of the thresholds to compute the BIC according to Article 313 of Regulation (EU) No 575/2013, institutions belonging out of the Euro area which report the supervisory information in their local currency, shall use the average exchange rate for the period for which the BIC is computed (average for the last three financial years) in accordance with the accounting framework, for the conversion of the threshold into their local currency.

4.1.2. C 16.01 Operational Risk – Own funds requirements (OPR OFR)

141h. The information in this template is computed taking into account the amounts for the last three financial years.

Instructions concerning specific positions:

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| --- | --- |
| **Columns** | **Legal references and instructions** |
| 0010 | **Value**  The value of the BI and its three components: ILDC, SC and FC.  The value includes the adjustments due to the impact of mergers, acquisitions and disposals in accordance with Article 315 paragraphs 1 and 2 of Regulation (EU) No 575/2013.  In the case of the FC the value shall reflect either the accounting value determined using the accounting approach or accounting value using the prudential boundary (Prudential Boundary Approach - PBA) for identifying the items of the trading book and banking book. Information on the approach used will be reported in row 0110. |
| 0020 | **of which: adjustments due to merge/acquisition of entities or activities**  The part of the value reported in column 0010 corresponding to the components of the BI that is due to merged or acquired entities or activities in accordance with Article 315(1) of Regulation (EU) No 575/2013. |
| 0030 | **(Adjustments due to disposal of entities or activities)**  The amount excluded from the components of the BI related to disposed entities or activities in accordance with Article 315(2) of Regulation (EU) No 575/2013. |
| 0040 | **Own funds requirements**  The OFR shall be calculated in accordance with Articles 312 to 314 of Regulation (EU) No 575/2013. (the BIC)  Where an institution is subject to the derogation referred to in Article 314(4) of Regulation (EU) No 575/2013, the institution shall add to the own funds requirements computed under BIC, the own funds requirements computed under ASA for the retail banking and/or commercial banking business lines, subject to the derogation (as they shall not be part of the BIC framework of calculation). |
| 0050 | **Risk exposure amount**  The risk exposure amount (REA) shall be calculated in accordance with Article 92 of Regulation (EU) No 575/2013. |

Instructions by row:

|  |  |
| --- | --- |
| **Rows** | **Legal references and instructions** |
| 0010 | **Business indicator component and ASA**  Article 313 and Article 314(4) of Regulation (EU) No 575/2013. |
| 0020 | **Business indicator**  The value of the BI calculated in accordance with Article 314(1) of Regulation (EU) No 575/2013.  Where an institution is subject to the derogation referred to in Article 314(4) of Regulation (EU) No 575/2013, the institution shall not include any figures from retail banking and/or commercial banking business lines in scope of the derogation. |
| 0030 | **Interest, leases and dividend component**  The total ILDC shall be calculated in accordance with Article 314(2) of Regulation (EU) No 575/2013 and where applicable Article 314(3). |
| 0040 | **ILDC related to the individual institution / consolidated Group (excluding entities considered by Article 314(3)**  The ILDC shall be calculated in accordance with Article 314(2) of Regulation (EU) No 575/2013.  In case of consolidated reporting, where an institution is subject to the derogation referred to in Article 314(3) of Regulation (EU) No 575/2013, the institution shall not include any figures that are part of the computation of the ILDC calculated separately for those specific subsidiary institutions. Intercompany balances between the subsidiaries considered by the article and the rest of the group shall be eliminated.  Where an institution is subject to the derogation referred to in Article 314(4) of Regulation (EU) No 575/2013, the institution shall not include any figures from retail banking and/or commercial banking business lines in scope of the derogation. |
| 0050 | **ILDC for entities considered by Article 314(3)**  In case of consolidated reporting, where an institution is subject to the derogation referred to in Article 314(3), it shall report the sum of the ILDC for those specific subsidiary institutions for which a separate ILDC is computed. When calculating the separate ILDC, intercompany balances between the subsidiaries and the rest of the group shall be eliminated. |
| 0060 | **Services component**  The services component shall be calculated in accordance with Article 314(5) of Regulation (EU) No 575/2013.  Where an institution is subject to the derogation referred to in Article 314(4) of Regulation (EU) No 575/2013, the institution shall not include any figures from retail banking and/or commercial banking business lines in scope of the derogation. |
| 0070 | **Financial component**  The financial component shall be calculated in accordance with Article 314(6) of Regulation (EU) No 575/2013.  Where an institution is subject to the derogation referred to in Article 314(4) of Regulation (EU) No 575/2013, the institution shall not include any figures from retail banking and/or commercial banking business lines in scope of the derogation. |
| 0080 | **ASA under Article 314(4) (Retail banking)**  Article 314(4) for retail banking business line |
| 0090 | **ASA under Article 314(4) (Commercial banking)**  Article 314(4) for commercial banking business line |
| 0100 | **Memorandum Item: ILDC related to the individual institution /consolidated Group (including entities considered by Article 314(3))**  Where an institution is subject to the derogation refered to in Article 314 paragraph 3, it shall report the theoretical individual or consolidated ILDC calculated in accordance with Article 314(2) of Regulation (EU) No 575/2013, as if the institution were not to apply the derogation. |
| 0110 | **Approach used for calculating FC**  Institutions shall report which is the approach they have used (the accounting approach or the prudential boundary) for calculating the FC in accordance with Article 314(6) of Regulation (EU) No 575/2013 |
| 0120 | **Other operating expenses**  Other operating expenses in accordance with Article 314(5) of Regulation (EU) No 575/2013. |

4.2. Operational Risk: Detailed information on losses in the last year (OPR DETAILS)

4.2.1. General Remarks

1. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year by event types and business lines, following the definitions in Table 1 and Table 2 in this section. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the most recent year. Only events that result in a loss should be captured.

Table 1: Event types for operational risk events

|  |  |
| --- | --- |
| **Event-Type Category** | **Definition** |
| Internal fraud | Losses due to acts of a type intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party |
| External fraud | Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party |
| Employment Practices and Workplace Safety | Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity/discrimination events |
| Clients, Products & Business Practices | Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product |
| Damage to Physical Assets | Losses arising from loss or damage to physical assets from natural disaster or other events |
| Business disruption and system failures | Losses arising from disruption of business or system failures |
| Execution, Delivery & Process Management | Losses from failed transaction processing or process management, from relations with trade counterparties and vendors |

Table 2: Business lines

|  |  |
| --- | --- |
| **Business line** | **List of activities** |
| Corporate finance | Underwriting of financial instruments or placing of financial instruments on a firm commitment basis  Services related to underwriting  Investment advice  Advice to undertakings on capital structure, industrial strategy and related matters and advice and services relating to the mergers and the purchase of undertakings  Investment research and financial analysis and other forms of general recommendation relating to transactions in financial instruments |
| Trading and sales | Dealing on own account  Money broking  Reception and transmission of orders in relation to one or more financial instruments  Execution of orders on behalf of clients  Placing of financial instruments without a firm commitment basis  Operation of Multilateral Trading Facilities |
| Retail brokerage  (Activities with natural persons or with SMEs meeting the criteria set out in Article 123 for the retail exposure class) | Reception and transmission of orders in relation to one or more financial instruments  Execution of orders on behalf of clients  Placing of financial instruments without a firm commitment basis |
| Commercial banking | Acceptance of deposits and other repayable funds  Lending  Financial leasing  Guarantees and commitments |
| Retail banking  (Activities with natural persons or with SMEs meeting the criteria set out in Article 123 for the retail exposure class) | Acceptance of deposits and other repayable funds  Lending  Financial leasing  Guarantees and commitments |
| Payment and settlement | Money transmission services,  Issuing and administering means of payment |
| Agency services | Safekeeping and administration of financial instruments for the account of clients, including custodianship and related services such as cash/collateral management |
| Asset management | Portfolio management  Managing of UCITS  Other forms of asset management |
| Corporate items | Loss events affecting the entire institution and are not listed in the categories above. |

143. Operational risk losses related to credit risk that are accounted for in the risk weighted exposure amount for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor in template C 17.02 according to Article 317(5) Regulation (EU) No 575/2013..

144. [empty]

145. “Gross loss” means a loss - as referred to in Article 318(1) of Regulation (EU) No 575/2013 – linked to an operational risk even before recoveries of any type, without prejudice to “rapidly recovered loss events” as defined below.

146. “Recovery” means – as referred to in Article 318(1) - one or multiple independent occurrences, related to the original operational risk event, separated in time, in which funds or inflows of economic benefits are received from a third party.

147. “Rapidly recovered loss events” means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, and neither into the OPR DETAILS reporting.

148. “Date of accounting” means the date when a loss or reserve/provision was first recognised in the Profit and Loss statement, against an operational risk loss, as referred to in Article 317(4)(a) of Regulation (EU) No 575/2013. Those date logically follow the “Date of occurrence” (i.e. the date when the operational risk event happened or first began) and the “Date of discovery” (i.e. the date on which the institution became aware of the operational risk event).

149. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses (‘root-event’) shall be summed up for the purpose of calculating the threshold for reporting. In the case the total net amount computed for a period of 10 years crosses the threshold, the losses and adjustments should be reported following the accounting impact, in accordance with Article 317(3)(c) and Article 318(1) of Regulation (EU) No 575/2013, even though the impact in a particular period may be lower than the threshold.

150. The figures reported in June of the respective year shall be interim figures, while the final figures shall be reported in December. Therefore, the figures in June shall have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December shall have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported in June and December, “previous reporting reference periods” shall mean all reporting reference periods until and including the one ending at the preceding calendar year end.

4.2.2. C 17.01: Operational risk losses and recoveries by business lines and loss event types in the last year (OPR DETAILS 1)

4.2.2.1. General Remarks

151 Template C 17.01, summarises the information on losses and recoveries above internal thresholds registered by an institution in the last year by event types and business lines following the definitions in Table 1 and Table 2 in this section. It is possible that the losses corresponding to one loss event are distributed amongst several business lines.

152. Columns present the different loss event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold where there is more than one threshold.

153. Rows present the business lines, and within each business line, information on the number of loss events (new loss events), the gross loss amount (new loss events), the number of loss events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

154. For the total business lines, data on the number of loss events and the gross loss amount shall also be reported for certain ranges based on set thresholds, that is 10,000, 20,000, 100,000, and 1,000,000. The thresholds are set in EUR and are included for comparability purposes of the reported losses among institutions. Those thresholds do therefore not necessarily relate to the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

154a. Loss recoveries shall be reported with a positive sign.

4.2.2.2. Instructions concerning specific positions

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| --- | --- |
| **Columns** | |
| 0010-0070 | EVENT TYPES  Institutions shall report the losses in the respective columns 0010 to 0070 in accordance with the loss event types.  Institutions that calculated in December 2024 their own funds requirement in accordance with the BIA may report those losses for which the loss event type is not identified in column 0080 only. |
| 0080 | TOTAL LOSS EVENT TYPES  In column 0080, for each business line, institutions shall report the total ‘number of loss events (new loss events)’, the total of ‘gross loss amount (new loss events)’, the total ‘number of loss events subject to loss adjustments’, the total of ‘loss adjustments relating to previous reporting periods’, the ‘maximum single loss’, the ‘sum of the five largest losses’, the total of ‘total direct loss recovery’ and the total of ‘total recovery from insurance and other risk transfer mechanisms’.  Provided that the institution has identified the loss event types for all losses, column 0080 shall show the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 0010 to 0070.  The ‘maximum single loss’ reported in column 0080 shall be the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 0010 to 0070, provided that the institution has identified the loss event types for all losses.  For the sum of the five largest losses, in column 0080 the sum of the five largest losses within one business line shall be reported. |
| 0090-0100 | MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION  Institutions shall report in columns 0090 and 0100 the minimum loss thresholds already defined and used for the internal loss data collection.  Where the institution applies only one threshold for in each business line, only column 0090 shall be filled in.  Where there are different thresholds applied within the same business line, the highest applicable threshold (column 0100) shall be filled in as well. |

|  |  |
| --- | --- |
| **Rows** | |
| 0010-0880 | BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS  For each loss event type and business line the institution shall report, in accordance with the internal thresholds, the following information: number of loss events (new loss events), gross loss amount (new loss events), the number of loss events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.  For a loss event that affects more than one business line the “gross loss amount” shall be distributed amongst all the affected business lines.  Institutions that calculated their own funds requirement in December 2024 in accordance with the BIA can report those losses for which the business line is not identified in rows 0910-0980 only. |
| 0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810 | Number of loss events (new loss events)  The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.  The number of loss events shall refer to “new events”, i.e. operational risk events:  (i) “accounted for the first time” within the reporting reference period; or  (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the aggregated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.  ‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports. |
| 0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820 | Gross loss amount (new loss events)  The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events in accordance with Article 318(2) of Regulation (EU) No 575/2013All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.  The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.  The amounts to be reported shall not take into account obtained recoveries. |
| 0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830 | Number of loss events subject to loss adjustments  The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.  Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period. |
| 0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840 | Loss adjustments relating to previous reporting periods  Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):  (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods;  (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods.  Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.  Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.  The amounts to be reported shall not take into account obtained recoveries. |
| 0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850 | Maximum single loss  The maximum single loss is the larger of:  (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and  (ii) the largest positive loss adjustment amount (as referred to in rows 0040, 0140, …, 0840 above) related to a loss event reported for the first time within a previous reporting reference period.  The amounts to be reported shall not take into account obtained recoveries. |
| 0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860 | Sum of the five largest losses  The sum of the five largest losses shall be the sum of the five largest amounts amongst:  (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and  (ii) the positive loss adjustment amounts (as defined for rows 0040, 0140, …, 0840 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment.  The amounts to be reported shall not take into account obtained recoveries. |
| 0070, 0170, 0270, 0370, 0470, 0570, 0670, 0770, 0870 | Total direct loss recovery  Direct loss recoveries shall be all loss recoveries obtained, except those which are subject to insurance as referred to in the row of this table below.  The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods. |
| 0080, 0180, 0280, 0380, 0480, 0580, 0680, 0780, 0880 | Total recovery from insurance  Recoveries from insurance shall be those recoveries in accordance with Article 317(1) and Article 318 of Regulation (EU) No 575/2013.  The total recovery from insurance shall be the sum of all recoveries from insurance and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods. |
| 0910-0980 | TOTAL BUSINESS LINES  For each loss event type (column 0010 to 0080), the information on total business lines has to be reported. |
| 0910-0914 | Number of loss events  In row 0910, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution that calculated in December 2024 its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.  In rows 0911 – 0914, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported.  Provided that the institution has assigned all its losses to a business line or that it has identified the loss event types for all losses, the following shall apply for column 0080, as appropriate:  - The total number of loss events reported in rows 0910 to 0914 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event.  - The figure reported in column 0080, row 0910 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 0080, because one loss event can have an impact in different business lines simultaneously. |
| 0920-0924 | Gross loss amount (new loss events)  Provided that the institution has assigned all its losses to a business line , the gross loss amount (new loss events) reported in row 0920 shall be the simple aggregation of the gross loss amounts of new loss events for each business line.  In rows 0921 – 0924, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported. |
| 0930, 0935, 0936 | Number of loss events subject to loss adjustments  In row 0930, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0130, …, 0830 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculated in December 2024 its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.  The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign). |
| 0940, 0945, 0946 | Loss adjustments relating to previous reporting periods  In row 0940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as reported in rows 0040, 0140, …, 0840) shall be reported. Provided that the institution has assigned all its losses to a business line the amount reported in row 0940 shall be the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.  The amount of loss adjustments shall be broken down into the amount related to loss events for which a positive loss adjustment was made in the reporting reference period (row 0945, reported with as positive figure) and the amount related to loss events for which a negative loss adjustment was made within the reporting period (row 0946, reported as negative figure). Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the loss event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 0946 instead of the amount of the negative loss adjustment itself. |
| 0950 | Maximum single loss  Provided that the institution has assigned all its losses to a business line listed, the maximum single loss shall be the maximum loss over the internal threshold for each loss event type and amongst all business lines. Those figures may be higher than the highest single loss recorded in each business line where a loss event impacts different business lines.  Provided that the institution has assigned all its losses to a business line listed that it has identified the loss event types for all losses, the following shall apply for column 0080:  - The maximum single loss reported shall be equal to the highest of the values reported in columns 0010 – 0070 of this row.  - Where there are loss events having an impact in different business lines, the amount reported in {r0950, c0080} may be higher than the amounts of “Maximum single loss” per business line reported in other rows of column 0080. |
| 0960 | Sum of the five largest losses  The sum of the five largest gross losses for each loss event type and amongst all business lines shall be reported. That sum may be higher than the highest sum of the five largest losses recorded in each business line. That sum has to be reported regardless of the number of losses.  Provided that the institution has assigned all its losses to a business line listed and that it has identified the loss event types for all losses, for column 0080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it is not necessarily equal to either the maximum value of “sum of the five largest losses” in row 0960 or the maximum value of “sum of the five largest losses” in column 0080. |
| 0970 | Total direct loss recovery  Provided that the institution has assigned all its losses to a business line listed , the total direct loss recovery shall be the simple aggregation of the total direct loss recovery for each business line. |
| 0980 | Total recovery from insurance  Provided that the institution has assigned all its losses to a business line listed the total recovery from insurance shall be the simple aggregation of the total loss recovery from insurance for each business line. |

4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

4.2.3.1. General Remarks

155. In template C 17.02, information on individual loss events shall be provided (one row per loss event).

156. The information reported in this template shall refer to “new loss events”, i.e. operational risk events:

(a) “accounted for the first time” within the reporting reference period; or

(b) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

157. Only loss events entailing a gross loss amount of EUR100,000 or more shall be reported.

Subject to that threshold:

(a) the largest event for each event type, provided that the institution has identified the event types for losses; and

(b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.

(c) Loss events shall be ranked based on the gross loss attributed to them.

(d) A loss event shall only be considered once.

4.2.3.2. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 | Event ID  The event ID is a row identifier and shall be unique for each row in the template.  Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc. |
| 0020 | Date of Accounting  Date of accounting means the date where a loss or reserve / provision against an operational risk loss was first recognised in the Profit and Loss statement. |
| 0030 | Date of occurrence  Date of occurrence shall be the date when the operational risk loss event happened or first began. |
| 0040 | Date of discovery  Date of discovery shall be the date on which the institution became aware of the operational risk loss event. |
| 0050 | Loss event type  Loss event types as defined in Table 1 of this Annex, section 4.2.1. |
| 0060 | Gross loss  Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01 |
| 0070 | Gross loss net of direct recoveries  Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01, net of direct recoveries pertinent to that loss event |
| 0080 - 0160 | Gross loss by business line  The gross loss as reported in column 0060 shall be allocated to the relevant business lines referred to in Table 2, section 4.2.1. |
| 0170 | Legal Entity name  Name of the legal entity as reported in column 0011 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred. |
| 0181 | Code  Code of the legal entity as reported in column 0021 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred. |
| 0185 | TYPE OF CODE  The institutions shall identify the type of code reported in column 0181 as a ‘LEI code’ or ‘Non-LEI code’ also in line with column 0026 of C 06.02 The type of code shall always be reported. |
| 0190 | Business Unit  Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred. |
| 0200 | Description  Narrative description of the loss event, where necessary in a generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the loss event, where known. |