



Single Rulebook Q&A

Question ID	2014_1574
Status	Final Q&A
Legal act	Regulation (EU) No 575/2013 (CRR)
Topic	Supervisory reporting - COREP (incl. IP Losses)
Article	99
Paragraph	-
Subparagraph	-
COM Delegated or Implementing Acts/RTS/ITS/GLs/Recommendations	Regulation (EU) No 680/2014 - ITS on supervisory reporting of institutions (as amended)
Article/Paragraph	Annex II
Date of submission	24/10/2014
Published as Final Q&A	30/04/2021
Disclose name of institution / entity	Yes
Name of institution / submitter	ECM Ltd
Country of incorporation / residence	United Kingdom
Type of submitter	Credit institution
Subject matter	Basis of reporting value - C 04.00 row 840 - Own funds based on Fixed Overheads
Question	Please clarify the basis for reporting this number should it be on the basis of a risk weighted exposure or an own funds requirement.exposure at 8%

Background on the question	It feels inconsistent to move between a risk weighted asset basis to facilitate 3 separate ratios to then move to an own funds requirement.
EBA answer	<p>According to the instructions in Part 2, paragraph 1.5.1 of Annex II to Regulation (EU) No 680/2014 (ITS on Supervisory Reporting), institutions are required to report the own funds requirements based on fixed overheads in row 840 of template C 04.00. However, the instructions on row 840 are ambiguous since Art. 96 (2) b) and Art. 98 (1) a) of Regulation (EU) No 575/2013 relate to risk weighted exposure amounts whereas Art. 97 CRR relates to own funds requirements. Therefore, the instructions on row 840 of template C 04.00 will be amended to clarify that institutions are supposed to report own funds requirements resulting from the application of Art. 96 (2) b), Art. 97 and Art. 98 (1) a) CRR. Moreover, the legal references will be complemented by also referring to Art. 95 (2) b) CRR. The risk weighted exposure amount (RWA) related to the own funds requirements reported in row 840 of template C 04.00 shall be reported in row 630 of template C 02.00 according to the instructions in Part 2, paragraph 1.3.1 of Annex II of the ITS on Supervisory Reporting.</p>
Link	https://www.eba.europa.eu/single-rule-book-qa/-/qna/view/publicId/2014_1574

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