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COMMISSION IMPLEMENTING REGULATION (EU) 2025/2475

of 8 December 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)

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 648/2012 ([1]) 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 Council ([2]) 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) 2024/3117 ([3]), 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 Implementing 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) 2025/1496 ([4]) 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 Implementing Regulation (EU) 2024/3117 should be extended and the repeal of the relevant provisions of Commission Implementing Regulation (EU) 2021/451 ([5]) 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).

([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, 2024/1623, 19.6.2024, 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, 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).

([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) 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 Council ([6]).

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:

(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 December 2025.

For the Commission
The President
Ursula VON DER LEYEN

([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).

ANNEX

C 16.01 – OPERATIONAL RISK – OWN FUNDS REQUIREMENTS (OPR OF):

'**C 16.01 – OPERATIONAL RISK – OWN Funds Requirements (OPR OF)**

		Value			Own fund requirements	Risk exposure amount
			of which: adjustments due to merge/acquisition of entities or activities	(Adjustments due to disposal of entities or activities)		
		0010	0020	0030	0040	0050
0010	**Business indicator component and ASA**					
0020	Business indicator					
0030	**Interest, leases and dividend component**					
0040	ILDC related to the individual institution/ consolidated Group (excluding entities considered by Article 314(3)					
0050	ILDC for entities considered by Article 314(3)					
0060	**Services component**					
0070	**Financial component**					
0080	**ASA under Article 314(4) (Retail banking)**					
0090	**ASA under Article 314(4) (Commercial banking)**					
0100	**Memorandum Item**:ILDC related to the Individual institution/consolidated Group, including entities considered by Article 314(3)					
Other information						
0110	**Approach used for calculating FC**					'

ELI: http://data.europa.eu/eli/reg_impl/2025/2475/oj

'C 16.02 – OPERATIONAL RISK – Business Indicator Component (OPR BIC)

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
0010 – 0210	1. **Interest, leases and dividend component (ILDC)**							
0010	**Interest component**							
0020	**Net Income**							
0030	**Interest Income (including from leased assets (Financial & Operating))**							
0040	Interest Income							
0050	Income from leased assets (Financial&Operating) other than Interest income							
0060	Profits from leased assets (Financial&Operating)							
0070	**(Interest expenses (including from leased assets (Financial&Operating)))**							
0080	(Interest expenses)							
0090	(Expenses for operating leased assets other than Interest expenses)							
0100	(Losses from operating leased assets)							
0110	**Asset component**							
0120	**Total assets**							

ELI: http://data.europa.eu/eli/reg_impl/2025/2475/oj

OJ L, 9.12.2025

'C 16.02 – OPERATIONAL RISK – Business Indicator Component (OPR BIC)

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
0130	Cash balances at central banks and other demand deposits							
0140	Debt securities							
0150	Loans and advances							
0160	Derivatives							
0170	Trading and economic hedges							
0180	Hedge accounting							
0190	Assets subject to leases							
0200	**Dividend component**							
0210	Dividend income							
0220 – 0360	2. **Services component (SC)**							
0220	**Other operating income**							
0230	Other operating income from members belonging to the same IPS							
0240	Profit from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations							
0250	Other							
0260	**(Other operating expenses)**							

'C 16.02 – OPERATIONAL RISK – Business Indicator Component (OPR BIC)

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
0270	(Other operating expenses to members belonging to the same IPS)							
0280	(Total losses, expenses, provisions and other financial impacts due to operational risk events)							
0290	(Losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations)							
0300	(Other)							
0310	**Fee and commission income component**							
0320	Fee and commission income							
0330	of which: from members belonging to the same IPS							
0340	**(Fee and commission expenses component)**							
0350	(Fee and commission expenses)							
0360	(of which: to members belonging to the same IPS)							
0370 – 0480	3. **Financial component (FC)**							
0370	**Trading book component**							

'C 16.02 – OPERATIONAL RISK – Business Indicator Component (OPR BIC)

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
0380	**Net profit or (-)loss applicable to trading book**							
0390	Gains or (-) losses on financial assets and liabilities held for trading or trading, net							
0400	Trading book – Gains or (-) losses from hedge accounting, net							
0410	Trading book – Exchange differences [gain or (-) loss], net							
0420	**Banking book component**							
0430	**Net profit or (-)loss applicable to banking book**							
0440	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net							
0450	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net							
0460	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net							

'C 16.02 – OPERATIONAL RISK – Business Indicator Component (OPR BIC)

		YEAR-3		YEAR-2		LAST YEAR		
		Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Accounting Value	Value – Prudential Boundary Approach	Average Value
		0010	0020	0030	0040	0050	0060	0070
0470	Banking book – Gains or (-) losses from hedge accounting, net							
0480	Banking book – Exchange differences [gain or (-) loss], net							'

C 16.03 – OPERATIONAL RISK BREAKDOWN (OPR BD) – Losses, expenses, provisions and other financial impacts resulting from operational risk events

'C 16.03 – OPERATIONAL RISK BREAKDOWN (OPR BD) – Losses, expenses, provisions and other financial impacts resulting from operational risk events

		Accounting Value		
		YEAR-3	YEAR-2	LAST YEAR
		0010	0020	0030
0010 – 0080	**Losses, expenses, provisions and other financial impacts due to operational risk events as follows:**			
0010	(Interest expenses)			
0020	(Other Operating Expenses)			
0030	(Administrative expenses)			
0040	(Depreciation due to operational risk events)			
0050	(Provisions or (-) reversal of provisions)			
0060	(Impairment or (-) reversal of impairment)			
0070	(Other)			
0080	**(Total)**			'

ELI: http://data.europa.eu/eli/reg_impl/2025/2475/oj

'C 16.04 – OPERATIONAL RISK – Information on subsidiaries subject to Article 314(3) CRR

	Legal Entity name	LEI Code	ILDC	IC	AC	DC
Rows	0010	0020	0030	0040	0050	0060
…						'