



Instructions for completing the total assets and total risk exposure templates for collecting supervisory fee factors

April 2016

1 General instructions for both templates¹

- “Name”, “MFI code” and “LEI code” refer to the fee debtor.
- “MFI code” should be filled in where applicable, and “LEI code” is compulsory except where the fee debtor is a branch and the LEI code is not available.
- The amounts for total assets and total risk exposure should be expressed in euro.
- The “comments” column included in both templates should be used by the supervised entities to report any additional information that may be used to interpret the data or any other information to be shared with the NCA.

Sign convention

The data values in both templates should be provided in absolute amounts.

Data quality controls

The data quality process – the controls implemented to compare the “total risk exposures” and “total assets” figures with the regulatory reporting at the ECB’s disposal – will be explained in the following sections.

2 Instructions for the “total risk exposure” (TRE) template

The applicable yellow cells in the template must be filled out. Entities are listed in individual rows from item 1021 (Entity 1) to item 1320 (Entity 300).

The following information is contained in the headers:

¹ The table texts are available in national languages at:

<http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32015D0007> (Annex I & II).

- Reference period: for TRE the only possible value is 31/12/2015
- Date (submission date): this is a mandatory field and must be filled with the day of submission of the report
- Name of the institution or banking group: this is a mandatory field and must be filled with the name of the fee debtor (the fee-paying credit institution/branch/entity nominated as fee debtor for a whole group)
- MFI code of the fee debtor: this is a mandatory field
- LEI code of the fee debtor: this field must be left empty for the branches

Cells on row 010 must be completed by institution type as follows:

- (a) Type of institution = 1: a supervised group that does not have subsidiaries established in non-participating Member States or third countries must use the methodology set out in Article 7(1)(a) of Decision ECB/2015/7. "Risk exposure amount" is a mandatory field.

In terms of the data quality process, the risk exposure amount will be compared with the latest TRE acquired by the ECB via regulatory reporting (submitted to the ECB). If there are material differences, a request will be made for these differences to be explained.

Example

CALCULATION OF FEES		Reference period	31/12/2015	NAME	Institution A
TOTAL RISK EXPOSURE		Date	30/06/2015	MFI Code	IT0000000001
				LEI code	ABCDEFGHIK1234567890
Item		Type of institution 010	Source for risk exposure amount 020	Risk exposure amount 030	Comments 040
010	TOTAL RISK EXPOSURE	1	COREP C 02.00 , row 010	1000000	Comment on submitted data
020	CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries		COREP C06.02 , col 250 (SUM)		
1021	Entity 1				
1022	Entity 2				
...	...				
1320	Entity 300				
030	TOTAL RISK EXPOSURE AMOUNT of the supervised group deducting the CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries: Item 030 is equal to 010 minus 020				

- (b) Type of institution = 2: fee-paying credit institutions that are not part of a supervised group must use the methodology set out in Article 7(1)(c) of Decision ECB/2015/7. "Risk exposure amount" is a mandatory field.

In terms of the data quality process, the risk exposure amount will be compared with the latest TRE acquired by the ECB via regulatory reporting

(submitted to the ECB). If there are material differences, a request will be made for these differences to be explained.

(The example above is also applicable, with the difference that the cell in row 010/column 010 will contain "2".)

- (c) Type of institution = 3: total risk exposure must be stated for fee-paying branches; however, their total risk exposure is considered to be zero in accordance with Article 10(3)(a)(ii) of Regulation (EU) No 1163/2014 (ECB/2014/41). The "risk exposure amount" must be set to 0 in this case.

Example

CALCULATION OF FEES		Reference period	31/12/2015	NAME	Branch A
TOTAL RISK EXPOSURE		Date	30/06/2015	MFI Code	IT0000000002
				LEI code	
Item		Type of institution 010	Source for risk exposure amount 020	Risk exposure amount 030	Comments 040
010	TOTAL RISK EXPOSURE	3	COREP C 02.00 , row 010	0	
020	CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries		COREP C06.02 , col 250 (SUM)		
1021	Entity 1				
1022	Entity 2				
...	...				
1320	Entity 300				
030	TOTAL RISK EXPOSURE AMOUNT of the supervised group deducting the CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries: Item 030 is equal to 010 minus 020				

- (d) Type of institution = 4: a supervised group that has subsidiaries established in non-participating Member States or third countries must use the methodology set out in Article 7(1)(b) of Decision ECB/2015/7.

- Data on the contribution of subsidiaries established in non-participating Member States are required in cases where the reported amount in row 020/column 030 includes subsidiaries established in non-participating Member States or third countries that were not already included in COREP template C06.02 (Group Solvency) reported at the relevant year-end. The risk exposure amount of each subsidiary may be reported in row(s) 021-N/column 030.
- The row(s) 021-N Entity 1/Entity N should be filled in with the name of the entity (in the example below, the two included entities belonging to "Institution C" are "Group C1" and "Group C2").
- Row 030 is equal to row 010 minus row 020.

Example

CALCULATION OF FEES TOTAL RISK EXPOSURE		Reference period		NAME	Institution C
		Date	01/07/2015	MFI Code	IT0000000003
				LEI code	ABCDEFGHIK1234567899
Item		Type of institution 010	Source for risk exposure amount 020	Risk exposure amount 030	Comments 040
010	TOTAL RISK EXPOSURE	4	COREP C 02.00 , row 010	1000	
020	CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries		COREP C06.02 , col 250 (SUM)	100	
021	Group C1	4		10	
022	Group C2	4		20	
...	...				
120	Entity 100				
030	TOTAL RISK EXPOSURE AMOUNT of the supervised group deducting the CONTRIBUTION OF SUBSIDIARIES in non-participating Member States or third countries: Item 030 is equal to 010 minus 020			900	

In the example above, the total risk exposure for the supervised group is €1,000 (TRE row 010/column 030).

However, there are subsidiaries outside the SSM: some of those are included in COREP C06.02 templates but two are not included (Group C1 and Group C2).

For the latter two, the list of risk exposure amount (REA) contributions is reported on an entity level (in rows 021 and 022, with TRE of €10 and €20, respectively). The total REA for entities outside the SSM and not reported in COREP is €30 in total.

The cell TRE row 020/column 030 should be filled in with the sum of the REA of entities outside the SSM and reported in COREP and the REA of entities outside the SSM and not reported in COREP. In this example, the sum is €100, which is the total deduction (consequently, the REA of entities outside the SSM and reported in COREP is €70).

The total risk exposure taken into account when determining the fee factor is given as the TRE in row 030/column 030. It is the result of deducting cell TRE row 020/column 030 from the original TRE in cell TRE row 010/column 030 (in the example above, the result of this calculation means that the TRE taken into account when determining the fee factor is €900).

The original total risk exposure amount (€1,000 in the example above) will be compared with the latest TRE acquired by the ECB via the regulatory reporting for data quality purposes.

If there are differences compared with regulatory data (submitted to the ECB), a request will be made for these differences to be explained.

3 Instructions for the “total assets” (TA) template

The applicable yellow cells of the template must be filled out.

The following information is contained in the headers:

- Reference period: accounting year-end
- Date (submission date): this field is linked with the corresponding TRE field
- Name of the institution or banking group: this field is linked with the corresponding TRE field
- MFI code of the fee debtor: this field is linked with the corresponding TRE field
- LEI code of the fee debtor: this field is linked with the corresponding TRE field

Cells in row 010 must be completed by institution type, as follows:

- Where the institution submits a total assets figure corresponding to the amount of total assets stipulated in Article 51 of Regulation (EU) No 468/2014 of the European Central Bank (SSM Framework Regulation) (ECB/2014/17)², it must use one of the following methods to complete row 010 for the “type of institution” column.
 - (a) Type of institution = 1, if the supervised entity is part of a supervised group, the total value of its assets must be determined on the basis of the year-end prudential consolidated reporting for the supervised group in accordance with applicable law (see **Article 51(1)** of Regulation (EU) No 468/2014 (ECB/2014/17)).

The "total assets" field is mandatory. This amount will be compared with the latest total assets acquired by the ECB within the regulatory reporting, and if there are material differences, a request will be made for an explanation/resubmission of regulatory reporting to the ECB.

² Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) (OJ L 141, 14.5.2014, p. 1).

Example

(also valid for options 2, 3 and 4, by changing the “type of institution” entry)

CALCULATION OF FEES
TOTAL ASSETS

Reference period	31/12/2015	NAME	Bank A
Date	28/07/2016	MFI Code	IT0000000001
		LEI code	ABCDEFGHIK1234567890

Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)	1	YES	1000	
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision				
030	TOTAL ASSETS in accordance with Article 7(3)(b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034				
031	Total assets of all group entities established in participating Member States				
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) - optional				
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group - obligatory				
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries - optional				
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).				

- (b) Type of institution = 2, if total assets cannot be determined on the basis of the data referred to in point (a), the total value of assets (mandatory) must be determined on the basis of the most recent audited consolidated annual accounts prepared in accordance with International Financial Reporting Standards (IFRS) as applicable within the Union in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council³ and, if those annual accounts are not available, the consolidated annual accounts prepared in accordance with applicable national accounting laws (see **Article 51(2)** of Regulation (EU) No 468/2014 (ECB/2014/17)).
- (c) Type of institution = 3, if the supervised entity is not part of a supervised group, the total value of assets must be determined on the basis of the year-end prudential individual reporting in accordance with applicable law (see **Article 51(3)** of Regulation (EU) No 468/2014 (ECB/2014/17)).

The "total assets" field is mandatory. This amount will be compared with the latest total assets acquired by the ECB within the regulatory reporting, and if there are material differences, a request will be made for an explanation/resubmission of regulatory reporting to the ECB.

- (d) Type of institution = 4, if total assets cannot be determined using the data referred to in point (c), the total value of assets (mandatory) must be

³ Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

determined on the basis of the most recent audited annual accounts prepared in accordance with the IFRS, as applicable within the Union in accordance with Regulation (EC) No 1606/2002 and, if those annual accounts are not available, the annual accounts prepared in accordance with applicable national accounting laws (see **Article 51(4)** of Regulation (EU) No 468/2014 (ECB/2014/17)).

- (e) Type of institution = 5, if the supervised entity is a branch of a credit institution which is established in a non-participating Member State, the total value of its assets must be determined on the basis of the statistical data reported pursuant to Regulation (EC) No 25/2009 of the European Central Bank (ECB/2008/32)⁴ (see **Article 51(5)** of Regulation (EU) No 468/2014 (ECB/2014/17)).

Example

CALCULATION OF FEES		Reference period	31/12/2015	NAME	Branch A
TOTAL ASSETS		Date	01/07/2015	MFI Code	IT0000000001
				LEI code	
Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)	5	YES	1000	
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision				
030	TOTAL ASSETS in accordance with Article 7(3)(b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034				
031	Total assets of all group entities established in participating Member States				
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) - optional				
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group - obligatory				
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries - optional				
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).				

- Where the institution submits a total assets figure in accordance with Article 7(2)(a) or (b) of Decision ECB/2015/7, it must complete row 020 of the “type of institution” column as follows.

- (f) Type of institution = 6, a supervised group that only has subsidiaries established within the participating Member States must use the methodology set out in Article 7(2)(a) of Decision ECB/2015/7⁵.

⁴ Regulation (EC) No 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (ECB/2008/32) (OJ L 15, 20.1.2009, p. 14).

⁵ Decision ECB/2015/7 of the European Central Bank of 11 February 2015 on the methodology and procedures for the determination and collection of data regarding fee factors used to calculate annual supervisory fees.

- (g) Type of institution = 7, a fee-paying credit institution that is not part of a supervised group but has a parent established in a non-participating Member State or a third country must use the methodology set out in Article 7(2)(b) of Decision ECB/2015/7.

Example

(for institution type “6”, but a similar example (by modifying the type of institution) is also valid for type “7”)

CALCULATION OF FEES
TOTAL ASSETS

Reference period	31/12/2015	NAME	Bank A
Date	01/07/2015	MFI Code	IT0000000001
		LEI code	ABCDEFGHIK1234567890

Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)				
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision	6	YES	1000	
030	TOTAL ASSETS in accordance with Article 7(3)(b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034				
031	Total assets of all group entities established in participating Member States				
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) - optional				
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group - obligatory				
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries - optional				
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).				

- Where the institution submits a total assets figure in accordance with Article 7(3)(b) of Decision ECB/2015/7, it must complete row 030 in the “type of institution” column as follows.
- (h) Type of institution = 8, a supervised group that has subsidiaries established in non-participating Member States and/or third countries must use the method set out in Article 7(3)(b) of Decision ECB/2015/7.

Example

TOTAL ASSETS		Date	01/07/2015	MFI Code	IT0000000001
				LEI code	ABCDEFGHIK1234567890
Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)	1	YES	1000	
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision				
030	TOTAL ASSETS in accordance with Article 7(3)(b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034	8	YES	1110	
031	Total assets of all group entities established in participating Member States			1200	
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) - optional			100	
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group - obligatory			50	
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries - optional			40	
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).				

In this case, TA row 030/column 030 (total assets) does not have to be filled in (it will contain an automatic formula, which is TA row 031/column 030 - TA row 032/column 030 + TA row 033/column 030 - TA row 034/column 030). This figure represents the total assets that will be taken into account when determining the fee factor.

The original total assets of the whole group (i.e. with a value of €1,000 in the example above) will be used in the data quality process. This amount will be compared with the latest total assets acquired by the ECB within the regulatory reporting, and if there are material differences, a request will be made for an explanation/resubmission of regulatory reporting to the ECB.

- Where the institution submits the total assets figure for a supervised entity or supervised group classified as “less significant” on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (SSM Framework Regulation) (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41), it must complete row 040 of the “type of institution” column as follows.
 - Type of institution = 9, the fee factor of total assets will not exceed €30 billion for supervised entities or supervised groups classified as “less significant” on the basis of an ECB decision as described in the previous paragraph.

Example

CALCULATION OF FEES		Reference period	31/12/2015	NAME	Bank A
TOTAL ASSETS		Date	01/07/2015	MFI Code	IT0000000001
				LEI code	ABCDEFGHIK1234567890
Item		Type of institution	Confirmation of auditor's verification (Yes/No)	Total assets	Comments
		010	020	030	040
010	TOTAL ASSETS in accordance with Article 51 of Regulation (EU) No 468/2014 (ECB/2014/17)	1	YES	50123456789	
020	TOTAL ASSETS in accordance with Article 7(2)(a) or (b) of this Decision				
030	TOTAL ASSETS in accordance with Article 7(3)(b) of this Decision: Item 030 is equal to 031 minus 032 plus 033 minus 034				
031	Total assets of all group entities established in participating Member States				
032	Intragroup positions among supervised entities established in participating Member States (from reporting packages used for the elimination of balances for group reporting purposes) - optional				
033	Goodwill included in the consolidated financial statements of the parent undertaking of a supervised group - obligatory				
034	Goodwill allocated to subsidiaries established in non-participating Member states or third countries - optional				
040	Total assets for a supervised entity or supervised group classified as less significant on the basis of an ECB decision made in accordance with Article 6(4) of Regulation (EU) No 1024/2013 in conjunction with Article 70(1) and Article 71 of Regulation (EU) No 468/2014 (ECB/2014/17) and Article 10(3)(d) of Regulation (EU) No 1163/2014 (ECB/2014/41).	9		30000000000	

Further reporting requirements

Institutions submitting a total assets figure using the method set out for “type of institution” (8) or (9) must also report (in row 010/column 010) the total assets in accordance with Article 51 of Regulation (EU) No 468/2014 (SSM Framework Regulation) (ECB/2014/17).

Column 020 “Confirmation of auditor's verification” should be completed by the supervised entities to confirm whether the figures provided are audited.

Auditor verification (column 020)

The auditor must undertake an engagement to report on a specific element, account or item of the total assets.

The auditor must undertake the following tasks in respect of the following supervised entities and supervised groups.

- Regarding the method set out for “**type of institution**” (5), the auditor must express its opinion as to whether statistical data on the basis of which the total assets fee factor is derived give a true and fair view in accordance with the relevant financial reporting framework. In fact, in the event that the total assets of a fee-paying branch are calculated on the basis of statistical data reported

pursuant to Regulation (EU) No 1071/2013 of the European Central Bank (ECB/2013/33)⁶, an auditor shall certify the total assets of the fee-paying branch by carrying out appropriate verification of its financial accounts (Art. 7(2)(c) Decision (EU) 2015/530). This requirement may be satisfied by an auditor confirming the total assets based on agreed-upon procedures.

- Regarding the method set out for “**type of institution**” (6) and (7), the auditor must express its opinion as to whether the relevant reporting packages from which the total assets amount is derived give a true and fair view in accordance with the relevant financial reporting framework.
- Regarding the method set out for “**type of institution**” (8), the auditor must express its opinion as to whether the relevant reporting packages from which the total assets amount is derived give a true and fair view in accordance with the relevant financial reporting framework. Where a fee debtor uses statutory financial statements, the auditor’s tasks should be limited to confirming the correctness of the calculation of the total assets. In addition, an auditor must express its opinion as to whether the calculation of a total assets figure arrived at through aggregation complies with the methodology established in Article 7(3)(b) of Decision ECB/2015/7.

⁶ Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (ECB/2013/33) (OJ L 297, 7.11.2013, p. 1).