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Prudential reporting manual

Electronic money and payment institutions

DeNederlandscheBank

EUROSYSTEM

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Disclaimer

No rights may be derived from this manual. The official statutory text as published in the Government Gazette prevails at all times.

1. General

The purpose of this manual is to support electronic money and payment institutions in preparing prudential supervisory reports. The manual is intended to help institutions submit correct, complete and timely prudential reports to De Nederlandsche Bank (DNB).

1.1 How? – Legal and accounting basis

Electronic money and payment institutions are subject to a reporting requirement under the Capital Requirements Regulation (CRR), the Financial Supervision Act (*Wet op het financieel toezicht – Wft*), the Decree on Prudential Rules for Financial Undertakings (*Besluit prudentiële regels Wft – Bpr*) and the Regulation on Statements of Financial Undertakings under the Wft 2011 (*Regeling staten financiële ondernemingen Wft 2011*). Electronic money and payment institutions must submit prudential financial data to DNB twice a year (see Table 1).

The accounting basis is Dutch GAAP. If your institution uses IFRS, please consult with your account supervisor by sending an email to infobetaalinstelling@dnb.nl. Report figures must be submitted in euro. To convert other currencies into euro, use the ECB reference exchange rate as at the end of the reference period.¹ Amounts must always be rounded off **to the nearest euro**, leaving out any decimals.

Reports must be submitted on behalf of the entity holding a DNB licence (solo). Depending on a payment institution's intra-group relationships, we may ask you to also report on a consolidated basis. If this is the case for your institution, we will get in touch with you to specify how we define your consolidation circle. After consultation with the supervisor, you will then be able to submit a consolidated report under the current taxonomy.

1.2 When? – Reference periods

Prudential reports must be submitted to us twice a year through the Digital Reporting Portal (DLR). The first reporting period runs from 1st January until 30th June and almost all data points should be reported over the period running from 1st January until 30th June. The second reporting period ends on 31 December. This period covers the entire calendar year, from 1 January until 31 December of the reporting year. For four datapoints, an exemption applies to the reference period.

For the three datapoints below mentioned an exemption applies to the rule that the first report covers the period January 1 to June 30. These datapoints must always be completed based on the last 12 months. For the first report this concerns the period July last year to June of the current year. For the second report, this concerns the period January until December that corresponds with the common reference period.

This exemption applies to the following datapoints:

1. The payment volumes related to payment services in tab 'T80.02'.
2. The payment volume related to electronic money in tab 'T80.03'.
3. The total amount of payment transactions in tab 'T81.02'.

¹ <https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

The fourth exemption concerns gross provision income in tab 'T80.01'. Here, always report on the most recent calendar year. This means that for the first report, the period from January of the previous year to December of the previous year is expected. For the second report, the period January until December that correspond with the reporting period is expected.

1.3 Where? - Digital Reporting Portal

The input templates are available through the Digital Reporting Portal (DLR) on our website, listed along with other user documentation under "Payment institutions and electronic money institutions"². Please download and fill in the input template, and submit the completed document to us through the DLR. To log in to the DLR, you need an 'eHerkenning' authorisation for the Reporting Service. You should download the reporting module again for each reporting period, as it is updated on a regular basis. A more detailed description of the reporting procedure is provided in the DLR User Manual (version 3). You can find the DLR User Manual on our website, under "Downloads". Should you encounter any technical problems, please consult our service desk on +31 20 524 6111.

Timely reporting is an important legal obligation that is enforced by DNB. If templates are filled in incorrectly, it may not be possible to upload the completed documents due to validation errors. We would therefore like to remind you to validate your reports in time so you can consult with the processing team if necessary. If you have any questions about submitting financial reports, please contact the processing team directly at betaalinstellingen@dnb.nl.

² [Payment institutions and electronic money institutions \(dnb.nl\)](https://www.dnb.nl)

2 Structure of the report

The report comprises a number of tabs for entering FINREP (financial reporting) and COREP (common reporting) information.

2.1 FINREP

Tabs T01.01, T01.02, T01.03 and T02.00 are based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level.

T01.01	Balance sheet [statement of financial position]: Assets
T01.02	Balance sheet [statement of financial position]: Liabilities
T01.03	Balance sheet [statement of financial position]: Own funds
T02.00	Profit and loss account

Tabs T01.09, T31.01, T31.02, T09.01 and T09.02 provide explanatory notes on the balance sheet and the profit and loss account.

T01.09	Details of other assets and liabilities
T31.01	Related parties: amounts payable to and receivable from
T31.02	Related parties: income and expenditure from transactions with
T09.01	Off-balance sheet exposures: committed loans, financial guarantees and other commitments
T09.02	Committed loans, financial guarantees and other commitments received

Tabs T80.01, T80.02, T80.03, T81.01, T81.02, T81.03 and T82.00 contain general informative and other relevant items for electronic money and payment institutions.

T80.01	General information for electronic money and payment institutions – Governance
T80.02	General information for payment service providers
T80.03	General information for electronic money institutions
T81.01	Calculation of own funds – Method A – (EU) 2015/337 Article 9
T81.02	Calculation of own funds – Method B – (EU) 2015/337 Article 9
T81.03	Calculation of own funds – Method C – (EU) 2015/337 Article 9
T82.00	Recovery and exit triggers
T32.00	Third party funds

2.2 COREP

The common reporting tabs (COREP) can be used to determine whether your institution's solvency complies with relevant statutory frameworks. You must fill in the items relating to own funds yourself, in the T90.00 tab. The composition of own funds for electronic money and payment institutions must comply with the requirements laid down in the Capital Requirements Regulation (CRR).

3 Explanatory notes per tab

3.1 Nature of the report (FINREP) – T00.01

Fill in the accounting framework in row 0010. The accounting basis is Dutch GAAP. If your institution uses IFRS, please consult with your account supervisor by sending an email to infobetaalinstelling@dnb.nl. Report figures must be submitted in euro. To convert other currencies into euro, use the ECB reference exchange rate as at the end of the reference period.³ Amounts must be rounded off to the nearest whole euro.

Fill in the reporting level in row 0020. Reports must be submitted on behalf of the entity holding a DNB licence (solo). Depending on a payment institution's intra-group relationships, we may ask it to also report on a consolidated basis. If this is the case for your institution, we will get in touch with you to specify how we define your consolidation circle. After consultation with the supervisor, you will then be able to submit a consolidated report under the current taxonomy.

3.2 Balance sheet [statement of financial position]: Assets – T01.01

This tab is based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level. We have no further requirements for this tab. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

3.3 Balance sheet [statement of financial position]: Liabilities – T01.02

This tab is based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level. We have no further requirements for this tab. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

3.4 Balance sheet [statement of financial position]: Own funds – T01.03

This tab is based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level. We have no further requirements for this tab. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

3.5 Details other assets and liabilities – T01.09

This tab is based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level. We have no further requirements for this tab. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

³ <https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

3.6 Profit and loss account – T02.00

This tab is based on Book 2 Title 9 of the Dutch Civil Code and must be completed at the corporate level. We have no further requirements for this tab. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

3.7 Off-balance sheet exposures: committed loans, financial guarantees and other commitments – T09.01

Use this tab to report off-balance sheet items. This includes committed loans, financial guarantees and other commitments. These off-balance sheet liabilities should be reported at par value.

Other commitments include obligations arising from lease (row 0183) and rental contracts (row 0182). Lease commitments should be reported for the entire remaining term.

3.8 Committed loans, financial guarantees and other commitments received – T09.02

Use this tab to report committed loans received, financial guarantees received and other commitments received. We have no further requirements for this tab.

3.9 Related parties: amounts payable to and receivable from – T31.01

Use this tab to report a breakdown of assets and liabilities with related parties reported in T01.01 and T01.02 respectively. We have no further requirements for this tab.

3.10 Related parties: income and expenditure from transactions with – T31.02

Use this tab to report a breakdown of income and expenditure by type of related party. We have no further requirements for this tab.

3.11 General information from payment service providers – T80.01

The T80.01 tab contains information for both electronic money institutions and payment institutions.

Type of licence – T80.01 cell 0010

In cell 0010, indicate which type of licence your institution has. Electronic money institutions that also provide payment services not related to the issuance of electronic money must complete "Payment institution as well as electronic money institution".

Method of securing third-party funds – T80.01 cell 00120

In cell 0020, select the method of securing third-party funds. You can choose from the following options:

1. Customer account based. If your institution uses a customer accounts foundation or escrow account, you can select this option.
2. Bank guarantee or insurance guarantee.

3. Insurance policy

Governance – T80.01 cell 0030

In cell 0030, report the total number of FTEs at the time of reporting. Break these down as follows:

Firstline FTEs: Here you report the number of FTEs employed in the first line. You only count the amount of FTE's that work directly for your institution. You do not count outsourced FTE's.

Second line FTEs: Here you report the number of FTEs employed in the second line, including the legally required compliance and risk management function (Sections 21 and 23 of the Decree on Prudential Rules for Financial Undertakings (*Besluit prudentiële regels - Bpr*). You only count the amount of FTE's that work directly for your institution. You do not count outsourced FTE's.

Third line FTE's: Here you report the number of FTEs employed in the third line, including those outsourced to affiliated entities.

Number of management board members: Report the number of supervisory board members separately in cell 0080. There is no need to distinguish between independent and non-independent members.

Gross provision income – T80.01 cell 0090

In cell 0090, report the total turnover of commissions and fees for facilitating payments and other related revenues from licensed payment services. Here, always report on the most recent calendar year. This means that for the report of 31 December, the period from January of the previous year to December of the previous year is expected. For the report of 30 June, the period January until December that correspond with the reporting period is expected. The amount reported by 30 June must be equal to the amount reported in the previous report of 31 December.

3.12 General information for payment service providers – T80.02

The T80.02 tab contains general information for payment service providers. It should also be completed by electronic money institutions that provide payment services not related to the issuance of electronic money.

Minimum initial capital

Your company's initial capital must be equal to or higher than the highest result produced by the following calculations in cell 0010.

€125,000 for the provision of payment services:

- 1 to 5; or
- 1 to 5 with 6 and/or 7 and/or 8.

€50,000 for the provision of payment services:

- 7; or
- 7 with 6 and/or 8.

€20,000 for the provision of payment services:

- 6; or
- 6 and 8.

This section does not apply to your company if you only provide payment service type 8.**Applicable method**

In cell 0020, select the method applicable to your company (Method A, B or C). The applicable method should always be determined in consultation with the supervisor. If you have any questions about this, please consult with your designated supervisor.

If your company only offers payment service type 7 or 8, or both, select the “No method” option in cell 0020.

Payment volume and payment services

Payment volume in cell 0030 refers to all payment transactions conducted in the last 12 months. The payment volume consists of all payment transactions processed by the payment institution / electronic money institution in or from the Netherlands concerning payments related to payment services, broken down into:

- 1) Payment volume in the Netherlands
- 2) Payment volume in the European Economic Area (EEA) excl. the Netherlands
- 3) Payment volume in the rest of the world

The payment volume must be broken down according to the place of residence of your customers, where customers are defined as:

- 1) Merchants for processors/acquirers
- 2) Card holders for issuers/electronic money institutions

In addition, you should indicate in cells 0070 to 0140 which payment services your institution is licensed to provide by selecting yes or no in the drop-down menu.

Professional indemnity insurance or similar guarantee

This section of the report only applies to your company if it provides payment service type 7 or 8, or both.

If your company offers payment initiation or account information services, you are required to have a professional indemnity insurance or a comparable guarantee as referred to in Articles 5(2) and 5(3) of PSD2.

In cell 0210, select whether your company has professional indemnity insurance or a similar guarantee.⁴ The choice you make here should be in line with the method agreed with DNB. If your company wishes to use a different method, please consult with your account supervisor.

In cell 0220, report in accordance with the EBA's guidelines on determining the minimum monetary amount of the professional indemnity insurance or a similar guarantee. Use the EBA's tool for this.⁵

If you have professional indemnity insurance, you should report your coverage as per the policy in cell 0230.

⁴ [Alternative to professional indemnity insurance \(dnb.nl\)](#)

⁵ [Tool for calculating the minimum monetary amount of the PII under PSD2](#) (EBA)

If you have a similar guarantee, use cell 0240 to report the amount of own funds instead of the insurance referred to in cell 0230, where €1 of own funds is equivalent to €20 of insurance.

Payment initiation services

This section of the report only applies to your company if it provides payment service type 7.

In cells 0250 to 0330, report information related to payment initiation services. In cell 0250, report the total number of payment transactions initiated. This includes all payment transactions initiated over the past 12 months. Specifically, this means that on 30 June you report all transactions from 1 July of the previous year up to and including 30 June of the current year. An initiated payment transaction is a payment transaction as referred to under point 7 in Annex I of PSD2.

The number of payment transactions initiated should be broken down by the Netherlands (0260) and the rest of the EEA excluding the Netherlands (0270). The former category is for transactions from payment accounts of Dutch payment service providers (0260) and the latter is for transactions from payment accounts of payment service providers in the rest of the EEA (0270).

In cell 0280, report the total value of initiated payment transactions in euro. In cell 0290 and cell 0300, break down the total value by the Netherlands and the rest of the EEA (excluding the Netherlands).

In cell 0310, report the number of payment service users broken down by payment service users in the Netherlands and the rest of the EEA (excluding the Netherlands).

Account information services

This section of the report only applies to your company if it provides payment service type 8.

In cells 0340 to 0390, report information related to account information services.

In cell 0340, report the number of payment service users broken down by payment service users in the Netherlands (0350) and the rest of the EEA excluding the Netherlands (0360).

In cell 0370, report the total number of payment accounts your company has access to. This number should also be broken down by the Netherlands (0380) and the rest of the EEA excluding the Netherlands (0390). The former category is for transactions from payment accounts of Dutch payment service providers and the latter is for transactions from payment accounts of payment service providers in the rest of the EEA.

3.13 General information for electronic money institutions – T80.03

The T80.03 tab should only be filled in by electronic money institutions.

Minimum initial capital

Cell 0010 shows the statutory minimum initial capital for electronic money institutions (€350,000).

Minimum initial capital

In cell 0021 the payment volume related to the issuance of electronic money must be reported. Please note that the double counting with the payment volume related to payment services must be prevented.

Method EGI

In addition to the minimum initial capital requirement of €350,000 for issuance of electronic money, own funds of electronic money institutions must amount to at least 2% of the average outstanding amount of electronic money. The average outstanding amount of electronic money must be reported in cell 0020. If an institution is classified as a hybrid institution (also provides payment services that are not related to electronic money), own funds are calculated as the sum of

- the minimum initial capital requirement of €350,000,
- 2% of the average outstanding amount of electronic money and
- own funds calculated using Method A, B or C, depending on the payment services provided by the hybrid institution.

If an electronic money institution performs one of the activities not related to the issuance of electronic money referred to in Section 6(1), under a, or one of the activities referred to in Section 6(1), under b-e, and the outstanding amount of electronic money is not known in advance, the competent authorities will allow the electronic money institution to calculate own funds based on a representative part that could reasonably be expected to be used for the issuance of electronic money, provided this representative part can be estimated to the satisfaction of the competent authorities on the basis of historical data.

If an electronic money institution has performed activities for less than a year, own funds are calculated based on the projected outstanding amount of electronic money stated in its programme of operations, taking into account all adjustments to this programme imposed by the competent authorities.

The T80.03 tab automatically calculates whether an institution:

- meets the minimum own funds as calculated using the EGI method and, if applicable, Method A, B or C;
- meets the minimum initial capital requirement.

Electronic money institutions must at all times comply with the applicable prudential solvency requirements. If your institution does not hold sufficient own funds, you are in breach of the statutory minimum solvency requirement, and you must notify us as soon as possible of:

- a) the measures you will take to remedy the capital deficit; and
- b) the measures you will take to prevent a capital deficit from materialising again.

3.14 Calculation of solvency requirement – T81.01, T81.02 and T81.03

The T80.02 tab automatically calculates whether an institution:

- meets the minimum own funds requirement as calculated using Method A, B or C in tab T81.01, T81.02 or T81.03;
- meets the minimum initial capital requirement.

Payment institutions must at all times comply with the applicable prudential solvency requirements.

If your institution does not hold sufficient own funds, you are in breach of the statutory minimum solvency requirement, and you must notify us as soon as possible of:

- a) **the measures you will take to remedy the capital deficit; and**
- b) **the measures you will take to prevent a capital deficit from materialising again.**

Method A

Under Method A, the payment institution's own funds must amount to at least 10% of the fixed costs of the preceding year. The competent authorities may adjust this amount if the institution's activities have changed significantly since the previous year (**i.e. the preceding 12 months**). If the payment institution has not yet been active for a full year on the day of calculation, the own funds requirement shall be 10% of the fixed costs budgeted in its business plan, unless an adjustment to that plan is required by the competent authorities.

Method B

Under Method B, own funds must at least be equal to: *scale factor K * multiplier B*

Scale factor K is:

- a) 0.5 if the payment institution only provides payment service type 6;
- b) if the payment institution provides payment service types 1 to 5.

Multiplier B is equal to the sum of the following elements, where the payment volume is 1/12 of the payment institution's payment transaction amount **over the previous 12 months** (it is therefore to be expected that the value of this field will be equal to 1/12 of the figure in row 0030 on tab T80.02):

- a) 4% of the payment volume up to €5 million, plus
- b) 2.5% of the payment volume between €5 million and €10 million, plus
- c) 1% of the payment volume between €10 million and €100 million, plus
- d) 0.5% of the payment volume between €100 million and €250 million, plus
- e) 0.25% of the payment volume over €250 million.

Method C

Under Method C, own funds must at least be equal to:

*Scale factor K * relevant indicator * multiplier C*

Scale factor K is:

- a) 0.5 if the payment institution only provides payment service type 6;
- b) if the payment institution provides payment service types 1 to 5.

The *relevant indicator* is the sum of:

- interest receipts;
- interest payments;
- commissions and fees receivable; and
- other operating income.

Each of these components is added with its positive or negative value. Income from extraordinary or unusual items must not be included in the calculation of the relevant indicator. Expenses related to the outsourcing of services to a third party may lower the relevant indicator if these costs are for the account of an institution subject to supervision under the CRR. The relevant indicator is calculated on the basis of twelve monthly observations at the end of the preceding financial year. **The relevant indicator must be calculated for the previous financial year.**

Nevertheless, the own funds calculated according to Method C must not fall below 80% of the average of the last three financial years for the relevant indicator. If no audited figures are available, prudent projections may be used to calculate the relevant indicator.

Multiplier C is:

- a) 10% of the relevant indicator up to €2.5 million;
- b) 8% of the relevant indicator between €2.5 million and €5 million;
- c) 6% of the relevant indicator between €5 million and €25 million;
- d) 3% of the relevant indicator between €25 million €50 million;
- e) 1.5% of the relevant indicator over €50 million.

3.14 Recovery and exit triggers – T82.00

This tab must be completed by all electronic money and payment institutions.

Use tab T82.00 to report the recovery and exit triggers from your company’s recovery and exit plans, even if the recovery and exit plans have not yet been implemented. The figure below explains this tab in more detail, offering brief explanations for each field. **Important:** copy the row in Excel to add multiple triggers.

A	B	C	D	E	F	G
	Type of indicator	Indicator definition	Recovery trigger	Exit trigger	Value of indicator	Activation trigger?
Trigger number	0010	0020	0030	0040	0050	0060
Open						
Number the recovery trigger here.	Select the type of indicator using the drop-down menu here.	Fill in the definition of the indicator here.	Indicate at what value the recovery plan is triggered.	Indicate at what value the exit plan is triggered.	State the current value of the indicator.	Is the indicator triggered?

Column A Here you must replace “Open” with the number of the trigger indicator. Each trigger must be given a different number.

Column B In cell 0010, report the type of indicator. You can choose from the following options: “Share capital”, “Profitability”, “Liquidity” and “Other quantitative indicators”.

Column C In cell 0020, provide a further definition of the indicator.

Column D In cell 0030, report the indicator values at which the recovery plan is triggered.

Column E In cell 0040, report the indicator values at which the exit plan is triggered.

Column F In cell 0050, report the indicator value at the time of reporting.

Column G In cell 0060, "Activation trigger?", report the trigger status. You can choose from the following options here: "Not triggered", "Recovery triggered" and "Exit triggered".
More information on recovery and exit plans at electronic money and payment institutions is available on DNB's website.⁶

3.15 Third party funds – T83.00

This section does not apply to your company if it only offers payment service type 7 or 8, or both.

Consolidation of escrow account funds in finrep – T83.00 cell 0010

In cell 0010, please report if you have consolidated third-party funds in the finrep.

Maximum amount insurance policy and maximum guarantee from a bank or insurer – T83.00 cell 0020 and 0030

If relevant, please report the maximum amount covered by an insurance policy, bank or insurer's guarantee during the reference period in cell 0020 and 0030.

Total amount on last day of reference period – T83.00 cell 0040 to 0080

In cell 0040 to 0080, please report the total amount of third-party funds which are safeguarded by your institution on the last day of the reference period. Double counting should be avoided. Therefore invested funds reported in cell 0070 should not be included in cells 0040 to 0060 and/or cell 0080.

You must breakdown the total amount using the following categories:

- a) Segregated accounts (Dutch: *kwaliteitsrekeningen*).
- b) Escrow accounts (Dutch: *Derdengeldenrekeningen*).
- c) Funds received from payment service users or -providers on the accounts of the payment service provider or electronic money institution.
- d) Invested funds received from payment service users or -providers.
- e) Funds received from payment service users or -providers held in cash.

Please note: the reported amount in cells 0040 to 0080 must be equal to the breakdown of this amount in cells 0090 to 0120.

⁶ [Recovery and exit plan \(dnb.nl\)](https://www.dnb.nl).

Composition of funds received from payment service users or -providers on last day of reference period – T83.00 cell 0090 to 0120

In cells 0090 to 0120, report on to whom the funds collected from payment service users or providers belong, or from whom these funds are to be received. Please split this amount using the following categories:

- a) Funds belonging to the payment service provider users. Report exclusively funds belonging to the users of the payment institution/electronic money institution that have been received. Funds belonging to the users of the payment institution/electronic money institution which have not yet been received, should be reported in cell 0100.
- b) Receivable funds from payment service users or -providers. Funds belonging to the users of the payment institution/electronic money institution which have not yet been received, should be reported in cell 0100. For example, when a sales transaction has been finalized, however the payment still need to be processed and settled by a credit card company before the client will receive the funds.
- c) Funds belonging to the payment service provider. In this field you may report funds which belong to the equity of the payment service provider which are held by the escrow and/or segregated account. For example, commissions, buffers to decrease liquidity risks, provisions etc.
- d) Funds belonging to rightful claimants other than payment service provider or payment service provider users. In this cell report whether there are any other rightful claimants on the safeguarded funds other than the payment service provider or payment service users.

Please note: the reported amount in cells 0040 to 0080 must be equal to the breakdown of this amount in cells 0090 to 0120.

Maximum amount of third-party funds liabilities at the start of an operating day in the previous period – T83.00 cell 0130

In cell 0130, you report the highest amount of third-party funds that you need to secure at the start of a working day during the reference period pursuant to Article 3:29a of the Wft.

Total amount of chargebacks provisioned and total amount of chargebacks granted – T83.00 cell 0140 and 0150

In cell 0140 please report the sum of all charge back amounts reserved during the reference period.

In cell 0150 please report the sum of all charge back amounts which have granted during the reference period.

3.16 Composition of own funds – COREP – T90.00

This section does not apply to your company if it only offers payment service type 7 or 8, or both.

The T90.00 tab can be used to determine whether your institution’s solvency complies with relevant statutory frameworks. You must fill in the items relating to own funds yourself. The composition of own funds for electronic money and payment institutions must comply with the requirements laid down in the Capital Requirements Regulation (CRR). All relevant rows/parameters necessary to determining own funds are listed below.

Row	Legal references and instructions
0010	<p>Own funds</p> <p>Articles 4(118) and 72 of CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.</p>

0020	<p>Tier 1 capital</p> <p>Article 25 of CRR</p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital.</p>
0030	<p>Common Equity Tier 1 capital</p> <p>Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR</p>
0040	<p>Capital instruments eligible as CET1 capital</p> <p>Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR</p>
0050	<p>Share premium</p> <p>Articles 4(124), 26(1) point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard. The amount to be reported in this item shall be the part related to the "Paid up capital instruments".</p>
0060	<p>Retained earnings</p> <p>Articles 26(1) point (c) and 26(2) of CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits.</p>
0070	<p>Previous years retained earnings</p> <p>Articles 4(123) and 26(1) c) of CRR</p> <p>Article 4(123) of CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting standards".</p>
0080	<p>Profit or loss eligible</p> <p>Articles 4(121), 26(2) and 36(1) point (a) of CRR</p> <p>Article 26(2) of CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met. On the other hand, losses shall be deducted from CET1, as stated in article 36(1) point a) of CRR.</p>
0090	<p>Accumulated other comprehensive income</p> <p>Articles 4(100) and 26(1) point (d) of CRR The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters.</p>
0100	<p>Other reserves</p> <p>Articles 4(117) and 26(1) point (e) of CRR</p> <p>Other reserves are defined in CRR as "Reserves within the meaning of the applicable accounting standard that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings". The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
0110	<p>Minority interest given recognition in CET1 capital</p> <p>Article 4 (120) and 84 of CRR Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p>

0120	Adjustments to CET1 due to prudential filters Adjustments to CET1 due to prudential filters Articles 29 to 32 of CRR
0130	Other funds
0140	(-) Total prudential filters
0150	(-) Own CET1 instruments Articles 36(1) point (f) and 42 of CRR Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 of CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.
0160	(-) Direct holdings of CET1 instruments Articles 36(1) point (f) and 42 of CRR Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group. The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 42 point (a) of CRR.
0170	(-) Indirect holdings of CET1 instruments Articles 4(1)(114), 36(1) point (f) and 42 of CRR
0180	(-) Synthetic holdings of CET1 instruments Articles 4(1)(126), 36(1) point (f) and 42 of CRR
0190	(-) Losses Articles 36(1) point (a) of CRR Losses shall be deducted from CET1, as stated in article 36(1) point a) of CRR.
0200	(-) Goodwill Articles 4(113) and 36(1) point (b) of CRR Goodwill has the same meaning as under the applicable accounting standard. The amount to be reported here shall be the same that is reported in the balance sheet.
0210	(-) Other intangible assets Articles 4(115), 36(1) point (b) and 37 point (a) of CRR Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.
0220	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities Articles 36(1) point (c) and 38 of CRR
0230	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight Articles 4(1)(36), 36(1) point (k) (i) and 89 to 91 of CRR. Qualifying holdings are defined as "direct or indirect holding in an under-taking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking". According to Article 36(1) point (k) (i) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%.
0240	(-) ...

0250	<p>(-) CET1 instruments of financial sector entities where the institution does not have a significant investment</p> <p>Articles 4(1)(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from CET1 See alternatives to deduction when consolidation is applied (article 49 (2) and (3))</p>
0260	<p>(-) CET1 instruments of financial sector entities where the institution has a significant investment</p> <p>Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR</p> <p>Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 10% threshold in Article 48(1) point (b) of CRR. See alternatives to deduction when consolidation is applied (article 49(1), (2) and (3)).</p>
0270	<p>(-) Defined benefit pension fund assets</p> <p>Articles 4(1)(109), 36(1) point (e) of CRR</p> <p>Defined benefit pension fund assets are defined as "the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan" The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
0280	<p>(-) Additional deductions of CET1 Capital due to Article 3 CRR</p> <p>Article 3 CRR</p>
0290	<p>CET1 capital elements or deductions - other</p> <p>This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element respective a deduction of a CET1 element cannot be assigned to one of the rows 020 to 524.</p>
	<p>This cell shall not be used to assign capital items/deductions which are not covered by the CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of the CRR).</p>

4 Quality and enforcement

4.1 Quality of reports

We expect all supervised institutions to have policies, procedures and processes in place that enable the management board to adequately assess the quality of reports for the purpose of signing the management statement.

4.2 Checks on correct completion of report

The submitted XBRL file is subject to various checks to ensure that the reported information is complete, correct and consistent. If one of these checks produces a negative outcome, then the report has not been completed correctly. If this is the case, you will receive a message via the portal to inform you that the report has not been accepted. The status of the report will remain open and you will need to fill it in again. If you submit the report as an Excel file, it will be automatically converted to XBRL when you upload it. The checks relate to:

- the accounting framework and reporting level;
- consistency between the items in the FINREP;
- consistency between the data in the FINREP and COREP;
- completeness of the General information.

4.3 Enforcement

If a report is not accurate and complete, or if it is not submitted in a timely fashion, DNB may take enforcement action in accordance with the enforcement policy on non-timely submission of financial reports.⁷

Order subject to penalty

If reports are submitted late, partially or not at all, DNB will in principle impose an order subject to penalty, giving the institution a two-week compliance deadline. If the institution fails to submit the report to DNB before this deadline, the institution will forfeit a periodic penalty payment. The penalty can be imposed for a maximum of 10 weeks, and the amount is determined on a weekly basis. The weekly penalty amount is always a multiple of €500 and can range between €500 and €2,500, depending on the size of the institution. Consequently, the maximum total penalty can range between €5,000 and €25,000.

Administrative fine

If reports are repeatedly submitted late, partially or not at all, DNB will in principle impose an administrative fine. In this context, "repeatedly" is defined as "twice within a continuous period of 13 months". The administrative fine is a minimum of €10,000 and a maximum of €25,000, depending on the size of the institution. In determining the amount of the fine, the gravity and duration of the non-compliance, the degree to which blame can be attributed to the non-compliant party and the principle of proportionality are taken into account. The administrative fine may be lower than €10,000 if the non-compliant party's resources are too limited.

⁷ <https://www.dnb.nl/media/b54buh4y/handhavingsbeleid-bij-niet-tijdige-verstrekking-van-financiele-rapportages.pdf>

4.4 Notification requirement

In addition to this six-monthly prudential report, you are still required to notify us directly and without delay should your institution no longer comply with prudential requirements. Under Section 12 of the *Bpr*, we expect electronic money and payment institutions to notify us immediately of all significant events and changes to facts and/or circumstances that could affect the institutions' financial stability and integrity.