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Prudential reporting manual

Crypto-asset service providers

DeNederlandscheBank
EUROSYSTEEM

Content

1. General 3
1.1 How? - Legal and Accounting Basis 3
1.2 When? – Reference periods 3
1.3 When? – Reference periods 3

2 Structure of the report 5
2.1 FINREP 5
2.2 COREP 5

3 Explanatory notes per tab 6
3.1 Nature of the report (FINREP) – T00.01 6
3.2 Balance sheet [statement of financial position]: Assets – T01.01 6
3.3 Balance sheet [statement of financial position]: Liabilities – T01.02 6
3.4 Balance sheet [statement of financial position]: Own funds – T01.03 6
3.5 Profit and loss account – T02.00 6
3.6 Fixed cost requirement calculation – T70.01 6
3.7 Capital requirements CASP – T71.01 7
3.8 General information for CASPs – T80.01 7
3.9 Third-party funds – T83.00 8
3.10 Composition of own funds – COREP – T90.00 8

4. Quality and control 12
4.1 Quality of reports 12
4.2 Checks on correct completion of report 12

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

1. General

The purpose of this guide is to provide further explanation on completing prudential reporting for providers of crypto-asset services (CASPs). The guide is intended as a tool for institutions to correctly, fully, and timely complete their prudential reports for De Nederlandsche Bank (DNB).

1.1 How? - Legal and Accounting Basis

DNB can demand financial data from providers of crypto-asset services based on the Financial Supervision Act (Wft) to exercise prudential supervision over an institution that has been granted a Micar license (Regulation 2023/1114). DNB will demand this (prudential) financial information yearly (excluded exceptions).

The accounting basis is Dutch GAAP or IFRS. Figures must be reported in euros. If figures have been converted from other currencies, the ECB reference rate at the end of the reporting period must be used. [1] Amounts must always be rounded off **to the nearest euro**, leaving out any decimals.

The report must be submitted for the entity for which an AFM license has been obtained (solo). If intra-group relationships at a crypto-asset service provider lead to additional information needs, the supervisor will contact you with a request to report on a consolidated basis as well. In that case, the appropriate consolidation scope of your institution will be determined. With the current taxonomy, you can then also report on a consolidated basis, of course only after consultation with the supervisor.

1.2 When? – Reference periods

Prudential reports must be submitted to us through the Digital Reporting Portal (DLR). The reporting period for now ends on 31 December. This period covers the entire calendar year, from 1 January until 31 December of the reporting year.[2]

1.3 When? – Reference periods

On the DNB website via the Digital Reporting Portal (DLR), you will find input templates under user documentation on the page for providers of crypto-asset services. You need to download the input template, fill it in, and then return it via DLR. To log in to DLR, you need an eHerkenning authorization for the service "Supervision reports." It is important to download the reporting module again for each reporting period as new releases may be introduced. The complete procedure is further described in the manual "2017-04-07 DLR Manual (version 3)." This manual can be found under downloads on our website. In case of technical problems, you can contact the helpdesk at phone number 020 524 6111.

Timely reporting is important and DNB also enforces this legal obligation. It happens that due to validation errors, caused by incorrect use of the template, it is not possible to successfully upload. We therefore want to remind you to validate the report on time, so that if necessary there is enough time to coordinate with

[1] https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html
[2] DNB will provide further communication regarding the reporting periodicity.

the reporting handlers. For questions about submitting financial reports, please contact the reporting handlers directly at crypto@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	Balans [overzicht van de financiële positie]: Own funds
T02.00	Profit and loss account

Tabs T70.01, T71.01, T80.01, T80.02, T80.03 contain general informative and other relevant items for crypto-asset service providers.

T70.01	Fixed overheads requirement calculation
T71.01	Capital requirements: CASP
T80.01	General information for CASPs
T83.00	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 crypt-asset service providers 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 crypto@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 an AFM license (solo). Depending on a crypto-asset service provider'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 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.

3.6 Fixed cost requirement calculation – T70.01

In this tab, your institution reports the fixed costs of the previous year, other deductions including salaries and other compensations, and the expected fixed costs for the current year. This information is used as part of determining the prudential requirement as laid down in art. 67(1) of the Markets in Crypto-Assets Regulation (MiCAR). See the supplementary manual in Excel format for some specific notes per row.

[3] https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html

3.7 Capital requirements CASP – T71.01

In this tab, your institution reports the data for the current year regarding prudential requirements, both the minimum capital requirement and the fixed cost requirement, as well as the professional indemnity insurance. See the supplementary manual in Excel format for some specific notes per row.

The minimum capital requirement as described in Article 67(1) of MiCAR. The minimum capital requirement is at least the higher of either the permanent minimum capital requirement or one quarter of the fixed overheads of the preceding year. For the permanent minimum capital requirement, the following applies (see Annex IV MiCAR):

Class 1
50 000 EUR, when crypto-asset service provider authorised for the following crypto-asset services:

- Execution of orders on behalf of client;
- Placing of crypto-assets;
- Providing transfer services for crypto-assets on behalf of clients;
- Reception and transmission of order for crypto-assets on behalf of clients;
- Providing advice on crypto-assets; and/or
- Providing portfolio management on crypto-assets.

Class 2
125 000 EUR, when crypto-asset service provider authorised for any crypto-asset services under class 1 and:

- Providing custody and administration of crypto-assets on behalf of clients;
- Exchange of crypto-assets for funds; and/or
- Exchange of crypto-assets for other crypto-assets.

Class 3
150 000 EUR, when crypto-asset service provider authorised for any crypto-asset services under class 2 and:

- operation of a trading platform for crypto-assets.

For a minimum capital requirement based on fixed overheads, it is one quarter of the fixed overheads of the preceding year, reviewed annually.

3.8 General information for CASPs – T80.01

Tab T80.01 contains general information for crypto-asset service providers, including the minimum capital requirement as specified in MiCAR Article 67(1) (methods: either according to Article 67(1)(a) or (b)) and the payment volume of the CASP. The payment volume concerns all payment transactions carried out in the last 12 months.

Additionally, your institution also reports on services under the license as defined in MiCAR Article 3 paragraph 16. See the supplementary manual in Excel format for a number of explanatory notes for specific rows.

3.9 Third-party funds – T83.00

In tab T83.00, your institution reports on third-party funds.

Outstanding balance of third-party funds – T83.00 cell 0010

In cell 0010, you report the total outstanding balance of safeguarded thirdparty funds.party funds.-party funds.

Maximum amount of obligations from third-party funds at the start of a working day in the previous period – T83.00 cell 0020

In cell 0020, you report the highest amount of third-party funds that you must safeguard at the start of a working day during the reference period pursuant to Article 3:29a of the Wft.

3.10 Composition of own funds – COREP – T90.00

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 crypto-asset service providers must comply with the requirements laid down in MiCAR and the Capital Requirements Regulation (CRR). All relevant rows/parameters necessary to determining own funds are listed below, including the legal references

Row	Legal references and instructions
0010	**Own funds** Articles 4(118) and 72 of CRR The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.
0020	**Tier 1 capital** Article 25 of CRR The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital.
0030	**Common Equity Tier 1 capital** Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR
0040	**Capital instruments eligible as CET1 capital** Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR
0050	**Share premium** Articles 4(124), 26(1) point (b) of CRR 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".
0060	**Retained earnings** Articles 26(1) point (c) and 26(2) of CRR Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits.
0070	**Previous years retained earnings** Articles 4(123) and 26(1) c) of CRR 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".
0080	**Profit or loss eligible** Articles 4(121), 26(2) and 36(1) point (a) of CRR 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.
0090	**Accumulated other comprehensive income** 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.

0100	**Other reserves** Articles 4(117) and 26(1) point (e) of CRR 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.
0110	**Minority interest given recognition in CET1 capital** Article 4 (120) and 84 of CRR Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.
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 CCR 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	**(-) CET1 instruments of financial sector entities where the institution does not have a significant investment** Articles 4(1)(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR 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))
0260	**(-) CET1 instruments of financial sector entities where the institution has a significant investment** Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR 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)).
0270	**(-) Defined benefit pension fund assets** Articles 4(1)(109), 36(1) point (e) of CRR 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).
0280	**(-) Additional deductions of CET1 Capital due to Article 3 CRR** Article 3 CRR
0290	**CET1 capital elements or deductions - other** 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. 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).

4. Quality and control

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.