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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? - Reporting 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.

There are three datapoints that are an exception to the rule that the first report covers the period January 1 to June 30. The first exception is the payment volume for payment institutions on the 'T80.02' tab (and its subitems). This payment volume must always be completed based on the last 12 months, so 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 reporting period.

The second exception is the total amount of payment transactions as referred in tab 'T81.02'. This also must be completed on the basis of the last 12 months, so 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 reporting period.

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

The third exception 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

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.

3.1 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.

1.1 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.

1.2 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.

1.3 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>

1.4 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.

1.5 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.

1.6 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.

1.7 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.

1.8 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.

1.9 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:

First-line 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 (<i>Besluit prudentiële regels - Bpr</i>). You only count the amount of FTE's that work directly for your institution. You do not count outsourced FTE's.
Third-line FTEs	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 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.

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 in or from the Netherlands, broken down into:

- 2) Payment volume in the Netherlands
- 3) Payment volume in the European Economic Area (EEA) excl. the Netherlands
- 4) 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.

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).

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

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

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).

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 requirement 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.

3.15 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

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

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 the CRR</p> <p>Own funds of an institution consist of the sum of its Tier 1 and Tier 2 capital.</p>
0020	<p>Tier 1 capital</p> <p>Article 25 of the CRR</p> <p>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), under (a) and (b), 27 to 30, 36(1), under (f), and 42 of the CRR</p>
0040	<p>Capital instruments eligible as CET1 capital</p> <p>Articles 26(1), under (a) and (b), 27 to 30, 36(1), under (f), and 42 of the CRR</p>
0050	<p>Share premium</p> <p>Articles 4(124) and 26(1), under (b), of the CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported under this item is the part related to "Paid up capital instruments".</p>
0060	<p>Retained earnings</p> <p>Articles 26(1), under (c), and 26(2) of the CRR</p> <p>Retained earnings include the previous year's retained earnings plus the eligible interim or year-end profits.</p>
0070	<p>Retained earnings from previous years</p> <p>Articles 4(123) and 26(1), under (c), of the CRR</p> <p>Article 4(123) of the CRR defines retained earnings as "profits 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), under (a), of the CRR</p> <p>Under certain conditions and provided the competent authorities have granted their prior consent, Article 26(2) of the CRR allows institutions to include interim or year-end profits as retained earnings. Losses must be deducted from CET1, as stipulated in Article 36(1), under a, of the CRR.</p>
0090	<p>Accumulated other comprehensive income</p> <p>Articles 4(100) and 26(1), under (d), of the CRR</p> <p>The amount to be reported must be net of any tax charges foreseeable at the moment of calculation and prior to the application of prudential filters.</p>

0100	<p>Other reserves</p> <p>Articles 4(117) and 26(1), under (e), of the CRR</p> <p>The CRR defines other reserves as "Reserves within the meaning of the applicable accounting standard that are required to be disclosed under the applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings". The amount to be reported must be net of any tax charges foreseeable at the moment of calculation.</p>
0110	<p>Minority interest given recognition in CET1 capital</p> <p>Articles 4 (120) and 84 of the CRR The sum of all minority interests of subsidiaries included in consolidated CET1.</p>
0120	<p>Adjustments to CET1 due to prudential filters</p> <p>Adjustments to CET1 due to prudential filters Articles 29 to 32 of the CRR</p>
0130	Other funds
0140	(-) Total prudential filters
0150	<p>(-) Own CET1 instruments</p> <p>Articles 36(1), under (f), and 42 of the CRR Own CET1 held by the reporting institution or group as at the reporting date. Subject to the exceptions listed in Article 42 of the CRR. Holdings in shares included as "Capital instruments not eligible as CET1 instruments" must not be reported here.</p>
0160	<p>(-) Direct holdings of CET1 instruments</p> <p>Articles 36(1), under (f), and 42 of the CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stipulated in Article 42, under (a), of the CRR.</p>
0170	<p>(-) Indirect holdings of CET1 instruments</p> <p>Articles 4(114), 36(1), under (f), and 42 of the CRR</p>
0180	<p>(-) Synthetic holdings of CET1 instruments</p> <p>Articles 4(126), 36(1), under (f), and 42 of the CRR</p>
0190	<p>(-) Losses</p> <p>Article 36(1), under (a), of the CRR</p> <p>Losses must be deducted from CET1, as stipulated in Article 36(1), under a, of the CRR.</p>
0200	<p>(-) Goodwill</p> <p>Articles 4(113) and 36(1), under (b), of the CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported is the same as the amount reported in the balance sheet.</p>
0210	<p>(-) Other intangible assets</p> <p>Articles 4(115), 36(1), under (b), and 37, under (a), of the CCR Other intangible assets are the intangible assets under the applicable accounting standard, minus the goodwill under the applicable accounting standard.</p>
0220	<p>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</p> <p>Articles 36(1), under (c), and 38 of the CRR</p>

0230	<p>(-) Qualifying holdings outside the financial sector that can alternatively be subject to a 1.250% risk weight</p> <p>Articles 4(1)(36), 36(1), under (k) and (i), and 91 of the CRR</p> <p>Qualifying holdings are defined as “direct or indirect holdings in an undertaking that represent 10% or more of the capital or the voting rights, or that make it possible to exercise a significant influence over the management of the undertaking”. According to Article 36(1), under (k) (i), of the CRR, they can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1.250%.</p>
0240	<p>(-) ...</p>
0250	<p>(-) CET1 instruments of financial sector entities in which the institution does not have a significant investment</p> <p>Articles 4(1)(27), 36(1), under (h), 43 to 46, 49(2)(3) and 79 of the CRR</p> <p>The part of holdings in instruments of financial sector entities (as referred to in Article 4(27) of the CRR) in which the institution does not have a significant investment that must be deducted from CET1 See alternatives to deduction when consolidation is applied (Article 49(2)(3))</p>
0260	<p>(-) CET1 instruments of financial sector entities in which the institution has a significant investment</p> <p>Articles 4(27), 36(1), under (i), 43, 45, 47, 48(1), under (b), 49(1)(2)(3) and 79 of the CRR</p> <p>The part of CET1 instrument holdings in financial sector entities (as referred to in Article 4(27) of the CRR) in which the institution has a significant investment that must be deducted, applying the 10% threshold of Article 48(1), under (b), of the CRR. For alternatives to deduction when consolidation is applied, see Article 49(1), (2) and (3).</p>
0270	<p>(-) Defined benefit pension fund assets</p> <p>Articles 4(1)(109) and 36(1), under (e), of the 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 must correspond with 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 of the CRR</p>
0290	<p>CET1 capital elements or deductions – other</p> <p>This row is included to provide flexibility solely for reporting purposes. It will only be populated in rare cases where there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row will only be populated if a CET1 capital element or a deduction of a CET1 element cannot be assigned to one of the rows between 020 and 524.</p> <p>This cell must not be used to include capital items/deductions that are not covered by the CRR in the calculation of solvency ratios (e.g. the inclusion of national capital items/deductions that fall 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.