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COMMISSION IMPLEMENTING REGULATION (EU) 2026/1166

of 28 May 2026

laying down implementing technical standards with regard to the mapping of the business indicator components with corresponding supervisory reporting references

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 ([1]), and in particular Article 314(10) thereof,

Whereas:

(1) The financial reporting (FINREP) templates laid down in Annex I to Commission Implementing Regulation (EU) 2024/3117 ([2]) set out the financial information that institutions have to report in accordance with International Financial Reporting Standards and Generally Accepted Accounting Principles. The items to be included in the calculation of the business indicator components should therefore be mapped with the corresponding cells of those templates.

(2) Given the correspondence between financial reporting and the operational risk framework, in most cases there is a perfect correspondence between the items of the business indicator and the cells of the templates laid down in Annex I to Implementing Regulation (EU) 2024/3117. However, in some other cases there is no perfect correspondence. Therefore, institutions should adjust the values reported in the cells of the templates laid down in Annex I to Implementing Regulation (EU) 2024/3117 to ensure adherence to the components of the business indicator specified in Commission Delegated Regulation (EU) 2026/1167 ([3]).

(3) This Commission Implementing Regulation is based on the draft regulatory technical standards submitted to the Commission by the European Banking Authority.

(4) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Commission Implementing Regulation is based, analysed the potential related costs and benefits and requested the advice of the Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council ([4]),

([1]) OJ L 176, 27.6.2013, p. 1, ELI: http://data.europa.eu/eli/reg/2013/575/oj.

([2]) Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Commission Implementing Regulation (EU) 2021/451 (OJ L, 2024/3117, 27.12.2024, ELI: http://data.europa.eu/eli/reg_impl/2024/3117/oj).

([3]) Commission Delegated Regulation (EU) 2026/1167 of 28 May 2026 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards specifying operational risk requirements (OJ L, 2026/1167, 3.9.2026, ELI: http://data.europa.eu/eli/reg_del/2026/1167/oj).

([4]) Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: http://data.europa.eu/eli/reg/2010/1093/oj).

HAS ADOPTED THIS REGULATION:

Article 1

The items included in the calculation of the business indicator, as listed in Delegated Regulation (EU) 2026/1167 shall be mapped to the cells of the FINREP templates laid down in Annex I to Implementing Regulation (EU) 2024/3117:

BI items	Corresponding cells of the FINREP templates laid down in Section 2 of Annex I to Implementing Regulation (EU) 2024/3117
Interest income (Article 1 of Delegated Regulation (EU) 2026/1167)	
(a) interest income from financial assets held for trading	F02.00_r0020_c0010
(b) interest income from non-trading financial assets mandatorily at fair value through profit or loss	F02.00_r0025_c0010
(c) interest income from financial assets designated at fair value through profit or loss	F02.00_r0030_c0010
(d) interest income from financial assets at fair value through other comprehensive income	F02.00_r0041_c0010
(e) interest income from financial assets at amortised cost	F02.00_r0051_c0010
(f) interest income from hedge accounting – interest rate risk derivatives	F02.00_r0070_c0010
(g) interest income on other assets	F02.00_r0080_c0010
(h) interest income on liabilities	F02.00_r0085_c0010
(i) income on operating leases, including rental income from investment property	F45.03_r0020_c0010+F45.03_r0030_c0010 For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r340_c0010 (only from operating leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(j) income from changes in fair value in investment properties that generate rents and are measured using the fair value model	F45.03_r0010_c0010 (only from leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r340_c0010 (only from leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(k) profits from leased assets, including gains from lease modifications	F02.00_r0425_c0010 (only from leased assets) + F45.3_r0040_c0010 (only from leased assets). F45.3_r0040_c0010 can also be obtained from F02.00_r340_c0010 (only from leased assets) for institutions not required to report the F45 template by considering only the amount pertinent to the relevant item, which is described in the left column.

BI items	Corresponding cells of the FINREP templates laid down in Section 2 of Annex I to Implementing Regulation (EU) 2024/3117
Interest expenses (Article 2 of Delegated Regulation (EU) 2026/1167)	
(a) interest expenses from financial liabilities held for trading	F02.00_r0100_c0010
(b) interest expenses from financial liabilities designated at fair value through profit or loss	F02.00_r0110_c0010
(c) interest expenses from financial liabilities measured at amortised cost	F02.00_r0120_c0010
(d) interest expenses from hedge accounting – interest rate risk derivatives	F02.00_r0130_c0010
(e) interest expenses on other liabilities	F02.00_r0140_c0010
(f) interest expenses on assets	F02.00_r0145_c0010
(g) operating leasing expenses, including direct operating expenses from investment property that generate rents	F45.03_r0020_c0020 (only from operating leased assets) + F45.03_r0030_c0020 (only from operating leased assets) + F16.08_r100_c0010 (only from operating leased assets) For institutions that are not required to report either F16 or F45 templates, this can also be obtained from F02.00_r350_c0010 (only from operating leased assets) + F02.00_r380_c0010 (only from operating leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(h) expenses from changes in fair value in investment properties that generate rents and are measured using the fair value model	F45.03_r0010_c0020 (only from operating leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r350_c0010 (only operating leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(i) losses from operating leased assets	F45.03_r0040_c0020 (only from operating leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r350_c0010 (only from operating leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(j) depreciation and impairment or reversal of impairment of operating leased assets whose income or expenses are included in the calculation of the interest and leases component	F02.00_r0390_c0010 (only from operating leased assets) + F02.00_r0520_c0010 (only from operating leased assets)

BI items	Corresponding cells of the FINREP templates laid down in Section 2 of Annex I to Implementing Regulation (EU) 2024/3117
Asset component (Article 3 of Delegated Regulation (EU) 2026/1167)	
(a) gross carrying amount of cash balance at central banks and other demand deposits	F18.00_r0005_c0010
(b) gross carrying amount of debt securities	F18.00_r0010_c0010 + F18.00_r0181_c0010 + F18.00_-r0211_c0010 + F01.01_r0080_c0010 + F01.01_r0094_-c0010 + F01.01_r0173_c0010 + F01.01_r0177_c0010 + F01.01_r0232_c0010 + F01.01_r0236_c0010
(c) gross carrying amount of loans and advances	F18.00_r0070_c0010 + F18.00_r0191_c0010 + F18.00_-r0221_c0010 + F01.01_r0090_c0010 + F01.01_r0095_-c0010 + F01.01_r0174_c0010 + F01.01_r0178_c0010 + F01.01_r0233_c0010 + F01.01_r0237_c0010
(d) fair value of all derivatives classified as financial assets at the reference date for the calculation of the asset component, as long as the flows from such derivatives have been recognised, during the financial year, in the interest component; both trading and economic hedges and hedge accounting shall be included	F01.01_r0060_c0010 (only those generating interest or similar flows) + F01.01_r0092_c0010(only those generating interest or similar flows) + F01.01_r0240_c0010 (only those generating interest or similar flows)
(e) carrying amount of tangible assets and intangible assets subject to lease	F21.00_r0010_c0010 + F42.00_r0010_c0020 + F21.00_-r0040_c0010 + F42.00_r0040_c0020 + F21.00_r0070_-c0010 + F42.00_r0070_c0020 For institutions that are not required to report either F21 or F42 templates, this can also be obtained from F01.01_r270_c0010 (only from leased assets) + F01.01_r320_c0010 (only from leased assets).
Dividend component (Article 4 of Delegated Regulation (EU) 2026/1167)	
(a) dividend income from equity instruments and investments	F02.00_r0160_c0010
Other operating income (Article 5 of Delegated Regulation (EU) 2026/1167)	
(a) income from changes in fair value in tangible assets measured using the fair value model, except income from changes in fair value in investment properties that generate rents and are measured using the fair value model	F45.03_r0010_c0010 (excluding leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r340_c0010 (excluding leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(b) income from other income not due to leased assets	F45.03_r0040_c0010 (excluding leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r340_c0010 (excluding leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(c) profit from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	F02.00_r0600_c0010

BI items		Corresponding cells of the FINREP templates laid down in Section 2 of Annex I to Implementing Regulation (EU) 2024/3117
Other operating expenses (Article 6 of Delegated Regulation (EU) 2026/1167)		
(a)	expenses from changes in fair value in tangible assets measured using the fair value model, except expenses from changes in fair value in investment properties that generate rents and are measured using the fair value model	F45.03_r0010_c0020 (excluding leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r350_c0010 (excluding leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(b)	expenses from other expenses, not due to operational risk events and not due to leased assets	F45.03_r0040_c0020 (not due to operational risk and not due to leased assets) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r350_c0010 (not due to operational risk and not due to leased assets) by considering only the amount pertinent to the relevant item, which is described in the left column.
(c)	losses from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	F02.00_r0600_c0010
(d)	losses, expenses, provisions and other financial impacts due to operational risk events accounted for in any items of the profit and loss statement including those accounted for in the following items:	Sum of points (i) to (vii), plus the remaining losses, expenses, provisions and other financial impacts due to operational risk events
	(i) interest expenses	F02.00_r090_c0010 (due to operational risk events)
	(ii) other operating expenses	F45.03_r0040_c0020 (due to operational risk events) For institutions that are not required to report the F45 template, this can also be obtained from F02.00_r350_c0010 (due to operational risk events) by considering only the amount pertinent to the relevant item, which is described in the left column.
	(iii) staff expenses	F02.00_r0370_c0010 (due to operational risk events)
	(iv) other administrative expenses	F02.00_r0380_c0010 (due to operational risk events)
	(v) depreciation	F02.00_r0390_c0010 (due to operational risk events)
	(vi) provisions or (-) reversals of provisions	F02.00_r0430_c0010 (due to operational risk events)
	(vii) impairment or (-) reversal of impairment	F02.00_r0460_c0010 (due to operational risk events) + F02.00_r0510_c0010 (due to operational risk events)

BI items	Corresponding cells of the FINREP templates laid down in Section 2 of Annex I to Implementing Regulation (EU) 2024/3117
Fee and commission income (Article 7 of Delegated Regulation (EU) 2026/1167)	
(a) fee and commission income by activity	F22.01_r0020_c0010 + F22.01_r0051_c0010 + F22.01_-r0055_c0010 + F22.01_r0060_c0010 + F22.01_r0070_-c0010 + F22.01_r0080_c0010 + F22.01_r0110_c0010 +-F22.01_r0120_c0010 + F22.01_r0131_c0010 + F22.01_-r0140_c0010 + F22.01_r0180_c0010 + F22.01_r0190_-c0010 + F22.01_r200_c0010 + F22.01_r0210_c0010 +-F22.01_r0211_c0010 + F22.01_r0213_c0010 + F22.01_-r0214_c0010 + F22.01_r0220_c0010 Also obtained from F02.00_r200_c0010.
Fee and commission expenses (Article 8 of Delegated Regulation (EU) 2026/1167)	
(a) fee and commission expenses by activity	F22.01_r0235_c0010 + F22.01_r0240_c0010 + F22.01_-r0245_c0010 + F22.01_r0250_c0010 + F22.01_r0255_-c0010 + F22.01_r0260_c0010 + F22.01_r0270_c0010 +-F22.01_r0280_c0010 + F22.01_r0281_c0010 + F22.01_-r0282_c0010+F22.01_r0290_c0010+F02.00_r0380_c0010 (only outsourcing fees paid) Also obtained from F02_r0210_c0010 + F02.00_r0380_c0010 (only outsourcing fees paid)
Trading book component (Article 10 of Delegated Regulation (EU) 2026/1167)	
(a) gains or (-) losses on financial assets and liabilities held for trading, net	F02.00_r0280_c0010 + F02.00_r0285_c0010
(b) gains or (-) losses from hedge accounting, net, where hedge accounting is used for hedging financial assets and liabilities held for trading.	F02.00_r0300_c0010 (only the trading book component)
(c) exchange differences [gain or (-) loss], net, where such differences originate from financial assets and liabilities held for trading	F02.00_r0310_c0010 (only the trading book component)
Banking book component (Article 11 of Delegated Regulation (EU) 2026/1167)	
(a) gains or (-) losses on derecognition of financial assets and liabilities that are not measured at fair value through profit or loss, net	F02.00_r0220_c0010
(b) gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss	F02.00_r0287_c0010 + F02.00_r0295_c0010
(c) gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	F02.00_r0290_c0010
(d) gains or (-) losses from hedge accounting, net, where hedge accounting is used for hedging financial assets and liabilities other than held for trading	F02.00_r0300_c0010 (only the non-trading book component)
(e) exchange differences [gain or (-) loss], net, where such differences originate from financial assets and liabilities other than held for trading	F02.00_r0310_c0010 (only the non-trading book component)

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 28 May 2026.

For the Commission
The President
Ursula VON DER LEYEN