

Operational risks

General instruction for Rows 1-3:

- If Swiss accounting standard is used, use the legal references and comments below for Rows 1-3.
- If recognized international accounting standard according to art. 3 par. 1 FINMA Ordinance on Accounting (AccO-FINMA) is used, use art. 23 FINMA Ordinance on Leverage Ratio and Operational Risks (LROO-FINMA) and refer to BCBS OPE10 (including FAQs for OPE10) instead of the legal references and comments below for Rows 1-3.

ID	Label	Legal references and comments
Columns		
01	Year T	CAO Appendix 5a For example, if the reporting date is 31.12.2023, year T is the year 2023.
02	Year T-1	CAO Appendix 5a For example, if the reporting date is 31.12.2023, year T-1 is the year 2022.
03	Year T-2	CAO Appendix 5a For example, if the reporting date is 31.12.2023, year T-2 is the year 2021.
Rows		
1.	Interest, leases and dividend component (ILDC)	CAO art. 92 par. 2, CAO appendix 5a let. 1, LROO-FINMA art. 24
1.1	Interest income	LROO-FINMA art. 24 let. a
1.2	Interest expenses	LROO-FINMA art. 24 let. b
1.3	Interest-earning assets	LROO-FINMA art. 24 let. c Includes interest-earning assets subject to negative interest due to money market policy. Includes outstanding credit obligations (e.g., non-performing loans) as per AccO-FINMA art. 26
1.4	Dividend income	art. 24 let. d LROO-FINMA In case of a group structure, for P_OPR, this includes dividend income of the parent entity received from other entities of the group that are not part of the parent entity.
2.	Services component (SC)	CAO art. 92 par. 3, CAO appendix 5a let. 2, LROO-FINMA art. 25
2.1	Other operating income	LROO-FINMA art. 25 let. c
2.2	Other operating expenses	LROO-FINMA art. 25 let. d
2.3	Fee and commission income	LROO-FINMA art. 25 let. a
2.4	Fee and commission expenses	LROO-FINMA art. 25 let. b
3.	Financial component (FC)	CAO art. 92 par. 4, CAO appendix 5a let. 3, LROO-FINMA art. 26
3.1	Net profit (loss) on the trading book	LROO-FINMA art. 26 let. a
3.2	Net profit (loss) on the banking book (only where relevant to the calculation of operational risk capital requirements)	LROO-FINMA art. 26 let. b
4.	Business Indicator (BI)	CAO art. 92 par. 1
5.	Information on BI given supervisory approval to exclude discontinued activities	CAO art. 92a par. 1, LROO-FINMA art. 23 par. 2 If FINMA has been notified of the exclusion of discontinued activities as per LROO-FINMA art. 23 par. 2 and there has been no negative response from FINMA in the 6 weeks post notification, the discontinued activities can be considered as having received supervisory approval for exclusion.
5.1	BI gross of excluded discontinued activities	CAO art. 92a par. 1 Is the BI after exclusion of discontinued activities in the calculation of the ILDC, SC and FC. Only to be filled out in case of exclusion of discontinued activities given supervisory approval as described in Row 5.
5.2	Reduction in BI due to excluded discontinued activities	CAO art. 92a par. 1 Is the BI before exclusion of discontinued activities minus BI after exclusion of discontinued activities. Only to be filled out in case of exclusion of discontinued activities given supervisory approval as described in Row 5.
6.	Minimum required operational risk capital	-
6.1	Business indicator component (BIC)	CAO art. 92c
6.2	Internal Loss Multiplier (ILM) if not equal to 1	CAO art. 92d, CAO appendix 5a let. 4

6.3	Minimum required operational risk capital (ORC)	CAO art. 91
6.4	Operational risk RWA	CAO art. 42a let. c

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