

## Methodology sheet

### Harmonised supervisory statistics

pursuant to Commission Implementing Regulation (EU) 2024/3117 of 29 November 2024 (hereinafter the “ITS”) laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter the “CRR”) with regard to supervisory reporting of institutions.

## Basic indicators – banks

### I. Definition and content

An overview of basic aggregate data on banks and foreign bank branches providing services in the Czech Republic under Act No. 21/1992 Coll., on Banks, as amended (hereinafter the “Act on Banks”), as of the given date. Also included are data on the branches of these banks operating abroad.

### II. Sources

The published data are based on statements submitted pursuant to the directly applicable ITS laying down implementing technical standards for the application of the CRR or pursuant to Decree No. 346/2013 Coll., on the submitting of statements by banks and foreign bank branches to the Czech National Bank, as amended.

### III. Breakdown

In the case of the balance sheet, the off-balance sheet and the profit and loss statement, the breakdown is consistent with the ITS/FINREP templates. In the case of capital, risk exposures and capital ratios, the breakdown is consistent with the ITS/COREP templates.

Total banks include banks, building societies and foreign bank branches. In some of the tables, data for building societies and foreign bank branches are also presented separately.

### IV. Method of calculation

All data are aggregations of data contained in the statements on a solo basis submitted by banks and foreign bank branches. The data are not adjusted in any way. Ratios are calculated from aggregated input data, i.e. they are not averages of the ratios for individual institutions.

### V. Methodology

Indicators related to financial statements are reported in accordance with International Accounting Standards (IAS/IFRS). Since 2014, they have also been reported in connection with the CRR (FINREP). Data on performing/non-performing exposures are available since 2016. The IFRS 9 methodology is incorporated since 2018.

The methodology for indicators related to the prudential business rules for banks was governed by Decree No. 123/2007 Coll. until 2013. Since 2014, the relevant indicators have been reported in connection with the CRR (COREP).

Detailed information on the methodology (CRR/ITS) is available on the EBA website (<https://www.eba.europa.eu/risk-and-data-analysis/reporting-frameworks>).

Insured deposits represent the total volume of deposits insured under Article 41c(1) of the Act on Banks. Covered deposits represent the volume of deposits, the amount of which does not exceed the equivalent of EUR 100,000 per eligible person per bank. The data are collected for the purposes of determining contributions to the Deposit Insurance Fund. Such data are therefore not monitored for branches of foreign banks from another EU Member State (those deposits are insured with the parent bank in another EU Member State).

## **VI. Reporting population**

The reporting population comprises banks and foreign bank branches pursuant to the Act on Banks. The list of banks and foreign bank branches is published on the CNB website under *Supervision, regulation/Lists and registers* ([https://apl.cnb.cz/apljerrsdad/JERRS.WEB07.INTRO\\_PAGE?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB07.INTRO_PAGE?p_lang=en)).

Time series are not retrospectively adjusted to exclude defunct banks.