

# Official Journal of the European Union

L 321



English edition

Legislation

Volume 60

6 December 2017

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<sup>(1)</sup> Text with EEA relevance.

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Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.



## II

*(Non-legislative acts)*

## REGULATIONS

**COMMISSION IMPLEMENTING REGULATION (EU) 2017/2114****of 9 November 2017****amending Implementing Regulation (EU) No 680/2014 as regards templates and instructions****(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 investment firms and amending Regulation (EU) No 648/2012 <sup>(1)</sup>, in particular the fourth subparagraph of Article 99(5), the third subparagraph of Article 101(4), the fourth subparagraph of Article 415(3), and the third subparagraph of Article 430(2) thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) No 680/2014 <sup>(2)</sup> specifies the modalities according to which institutions are required to report information relevant to their compliance with Regulation (EU) No 575/2013. Given that the regulatory framework established by Regulation (EU) No 575/2013 is gradually being supplemented and amended in its non-essential elements by the adoption of further secondary legislation and, in this case, by Commission Delegated Regulation (EU) 2015/61 <sup>(3)</sup>, Implementing Regulation (EU) No 680/2014 should also be updated to reflect those rules and to provide further precision in the instructions and definitions used for the purposes of the institutions' supervisory reporting, including with regard to a maturity ladder, which would allow the maturity mismatch of an institution's balance sheet to be reflected in the reporting.
- (2) Amendments to Implementing Regulation (EU) No 680/2014 are required in order to correct erroneous references and formatting inconsistencies which were discovered in the course of the application of that Regulation.
- (3) Amendments to Implementing Regulation (EU) No 680/2014 are also required to reflect competent authorities' ability to effectively monitor and assess the institutions' risk profile and to obtain a view on the risks posed to the financial sector, which requires changes to the reporting requirements in the areas of operational risk, credit risk and with regard to institutions' exposures towards sovereigns.
- (4) In order to provide institutions and competent authorities with sufficient time to implement the amendments set out in this Regulation, it should apply from 1 March 2018.
- (5) This Regulation is based on the draft implementing technical standards submitted by the European Banking Authority to the Commission.

<sup>(1)</sup> OJ L 176, 27.6.2013, p. 1.

<sup>(2)</sup> Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council (OJ L 191, 28.6.2014, p. 1).

<sup>(3)</sup> Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1).

- (6) The European Banking Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(1)</sup>.
- (7) Implementing Regulation (EU) No 680/2014 should therefore be amended accordingly,

HAS ADOPTED THIS REGULATION:

*Article 1*

Implementing Regulation (EU) No 680/2014 is amended as follows:

(1) point (2) of Article 5(b) is replaced by the following:

‘(2) the information on material losses stemming from operational risk events as follows:

- (a) institutions which calculate own funds requirements relating to operational risk in accordance with Chapter 4 of Title III of Part Three of Regulation (EU) No 575/2013 shall report this information as specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;
- (b) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and that meet at least one of the following criteria shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II:
  - (i) the ratio of the individual balance sheet total to the sum of individual balance sheet totals of all institutions within the same Member State is equal to or above 1 %, where balance sheet total figures are based on year-end figures for the year before the year preceding the reporting reference date;
  - (ii) the total value of the institution's assets exceeds EUR 30 billion;
  - (iii) the total value of the institution's assets exceeds both EUR 5 billion and 20 % of the GDP of the Member State where it is established;
  - (iv) the institution is one of the three largest institutions established in a particular Member State measured by the total value of its assets;
  - (v) the institution is the parent of subsidiaries, which are themselves credit institutions established in at least two Member States other than the Member State where the parent institution is authorised and where both of the following conditions are met:
    - the value of the institution's consolidated total assets exceeds EUR 5 billion,
    - more than 20 % of either the institution's consolidated total assets as defined in template 1.1 of Annex III or IV, as applicable, or the institution's consolidated total liabilities as defined in template 1.2 of Annex III or IV, as applicable, relates to activities with counterparties located in a Member State other than that where the parent institution is authorised;
- (c) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 3 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions in point (b) is met, shall report the information referred to in points (i) and (ii) below in accordance with the instructions in point 4.2 of Part II of Annex II:
  - (i) the information as specified for column 080 of template 17.01 of Annex I for the following rows:
    - number of events (new events) (row 910),
    - gross loss amount (new events) (row 920),
    - number of events subject to loss adjustments (row 930),
    - loss adjustments relating to previous reporting periods (row 940),
    - maximum single loss (row 950),

<sup>(1)</sup> 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).

- sum of the five largest losses (row 960),
  - total direct loss recovery (except insurance and other risk transfer mechanisms) (row 970),
  - total recoveries from insurance and other risk transfer mechanisms (row 980);
- (ii) the information as specified in template 17.02 of Annex I;
- (d) the institutions referred to in point (c) may report the complete set of information specified in templates 17.01 and 17.02 of Annex I, in accordance with the instructions in point 4.2 of Part II of Annex II;
- (e) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 and that meet at least one of the conditions (ii) to (v) of point (b) shall report this information as specified in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;
- (f) institutions which calculate the own funds requirements relating to operational risk in accordance with Chapter 2 of Title III of Part Three of Regulation (EU) No 575/2013 and for which none of the conditions set out in points (ii) to (v) of point (b) are met, may report the information referred to in templates 17.01 and 17.02 of Annex I in accordance with the instructions in point 4.2 of Part II of Annex II;
- (g) the entry and exit criteria of Article 4 shall apply.;
- (2) in Article 5(b), the following point (3) is added:
- ‘(3) the information on sovereign exposures as follows:
- (a) institutions shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II where the aggregate carrying amount of financial assets from the counterparty sector “General governments” is equal or higher than 1 % of the sum of total carrying amount for “Debt securities and Loans and advances”. For the purposes of determining those carrying amounts, institutions shall apply the definitions used in templates 4.1 to 4.4.1 of Annex III or templates 4.1 to 4.4.1 and 4.6 to 4.10 of Annex IV, as applicable;
  - (b) institutions that meet the criterion referred to in point (a) and where the value reported for domestic exposures of non-derivative financial assets as defined in row 010, column 010 of template 33 of Annex I is less than 90 % of the value reported for domestic and non-domestic exposures for the same data point, shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II aggregated at a total level and for each individual country they are exposed to;
  - (c) institutions that meet the criterion referred to in point (a) but do not meet the criterion referred to in point (b) shall report the information specified in template 33 of Annex I in accordance with the instructions in point 6 of Part II of Annex II with exposures aggregated at both a total level and at domestic level;
  - (d) the entry and exit criteria of Article 4 shall apply.;
- (3) in Article 16b(1), the following point (c) is added:
- ‘(c) the information specified in Annex XXII in accordance with the instructions in Annex XXIII.;
- (4) in Article 16b(2), point (a) is replaced by the following:
- ‘(a) the institution does not form part of a group comprising credit institutions, investment firms or financial institutions with subsidiaries or parent institutions located in jurisdictions other than the institution’s jurisdiction of incorporation;;
- (5) Annex I is replaced by the text set out in Annex I to this Regulation;
- (6) Annex II is replaced by the text set out in Annex II to this Regulation;
- (7) Annex VII is replaced by the text set out in Annex III to this Regulation;
- (8) Annex XI is replaced by the text set out in Annex IV to this Regulation;
- (9) Annex XIV is replaced by the text set out in Annex V to this Regulation;
- (10) Annex XV is replaced by the text set out in Annex VI to this Regulation;
- (11) Annex XVIII is replaced by the text set out in Annex VII to this Regulation;

- (12) Annex XIX is replaced by the text set out in Annex VIII to this Regulation;
- (13) Annex XX is replaced by the text set out in Annex IX to this Regulation;
- (14) Annex XXI is replaced by the text set out in Annex X to this Regulation;
- (15) a new Annex XXII is added, the text of which is set out in Annex XI to this Regulation;
- (16) a new Annex XXIII is added, the text of which is set out in Annex XII to this Regulation.

#### *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*.

It shall apply from 1 March 2018.

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

Done at Brussels, 9 November 2017.

*For the Commission*  
*The President*  
Jean-Claude JUNCKER

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## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

COREP TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
		<b>Capital adequacy</b>	<b>CA</b>
1	C 01.00	OWN FUNDS	CA1
2	C 02.00	OWN FUNDS REQUIREMENTS	CA2
3	C 03.00	CAPITAL RATIOS	CA3
4	C 04.00	MEMORANDUM ITEMS:	CA4
		<b>Transitional provisions</b>	<b>CA5</b>
5.1	C 05.01	TRANSITIONAL PROVISIONS	CA5.1
5.2	C 05.02	GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID	CA5.2
		<b>Group solvency</b>	<b>GS</b>
6.1	C 06.01	GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL	GS Total
6.2	C 06.02	GROUP SOLVENCY: INFORMATION ON AFFILIATES	GS
		<b>Credit risk</b>	<b>CR</b>
7	C 07.00	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS	CR SA
		CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB
8.1	C 08.01	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS	CR IRB 1
8.2	C 08.02	CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (Breakdown by obligor grades or pools)	CR IRB 2
		GEOGRAPHICAL BREAKDOWN	CR GB
9.1	C 09.01	Table 9.1 - Geographical breakdown of exposures by residence of the obligor (SA exposures)	CR GB 1

COREP TEMPLATES			
Template number	Template code	Name of the template/group of templates	Short name
9.2	C 09.02	Table 9.2 - Geographical breakdown of exposures by residence of the obligor (IRB exposures)	CR GB 2
9.4	C 09.04	Table 9.4 - Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate	CCB
		CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB
10.1	C 10.01	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS	CR EQU IRB 1
10.2	C 10.02	CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:	CR EQU IRB 2
11	C 11.00	SETTLEMENT/DELIVERY RISK	CR SETT
12	C 12.00	CREDIT RISK: SECURITISATIONS - STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS	CR SEC SA
13	C 13.00	CREDIT RISK: SECURITISATIONS - IRB APPROACH TO OWN FUNDS REQUIREMENTS	CR SEC IRB
14	C 14.00	DETAILED INFORMATION ON SECURITISATIONS	CR SEC Details
		<b>Operational risk</b>	<b>OPR</b>
16	C 16.00	OPERATIONAL RISK	OPR
17	C 17.00	OPERATIONAL RISK: GROSS LOSSES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR	OPR Details
		<b>Market risk</b>	<b>MKR</b>
18	C 18.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS	MKR SA TDI
19	C 19.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS	MKR SA SEC
20	C 20.00	MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO	MKR SA CTP
21	C 21.00	MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES	MKR SA EQU
22	C 22.00	MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK	MKR SA FX
23	C 23.00	MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES	MKR SA COM
24	C 24.00	MARKET RISK INTERNAL MODELS	MKR IM
25	C 25.00	CREDIT VALUE ADJUSTMENT RISK	CVA
33	C 33.00	GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY	GOV



**C 01.00 - OWN FUNDS (CA1)**

Rows	ID	Item	Amount
<b>010</b>	<b>1</b>	<b>OWN FUNDS</b>	
<b>015</b>	<b>1.1</b>	<b>TIER 1 CAPITAL</b>	
<b>020</b>	<b>1.1.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL</b>	
<b>030</b>	<b>1.1.1.1</b>	<b>Capital instruments eligible as CET1 Capital</b>	
<b>040</b>	1.1.1.1.1	Paid up capital instruments	
<b>045</b>	1.1.1.1.1*	Of which: Capital instruments subscribed by public authorities in emergency situations	
<b>050</b>	1.1.1.1.2*	Memorandum item: Capital instruments not eligible	
<b>060</b>	1.1.1.1.3	Share premium	
<b>070</b>	1.1.1.1.4	(-) Own CET1 instruments	
<b>080</b>	1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	
<b>090</b>	1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	
<b>091</b>	1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	
<b>092</b>	1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	
<b>130</b>	<b>1.1.1.2</b>	<b>Retained earnings</b>	
<b>140</b>	1.1.1.2.1	Previous years retained earnings	
<b>150</b>	1.1.1.2.2	Profit or loss eligible	
<b>160</b>	1.1.1.2.2.1	Profit or loss attributable to owners of the parent	
<b>170</b>	1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	
<b>180</b>	<b>1.1.1.3</b>	<b>Accumulated other comprehensive income</b>	
<b>200</b>	<b>1.1.1.4</b>	<b>Other reserves</b>	
<b>210</b>	<b>1.1.1.5</b>	<b>Funds for general banking risk</b>	
<b>220</b>	<b>1.1.1.6</b>	<b>Transitional adjustments due to grandfathered CET1 Capital instruments</b>	
<b>230</b>	<b>1.1.1.7</b>	<b>Minority interest given recognition in CET1 capital</b>	
<b>240</b>	<b>1.1.1.8</b>	<b>Transitional adjustments due to additional minority interests</b>	
<b>250</b>	<b>1.1.1.9</b>	<b>Adjustments to CET1 due to prudential filters</b>	
<b>260</b>	1.1.1.9.1	(-) Increases in equity resulting from securitised assets	
<b>270</b>	1.1.1.9.2	Cash flow hedge reserve	

Rows	ID	Item	Amount
280	1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	
285	1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	
290	1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	
300	1.1.1.10	<b>(-) Goodwill</b>	
310	1.1.1.10.1	(-) Goodwill accounted for as intangible asset	
320	1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	
330	1.1.1.10.3	Deferred tax liabilities associated to goodwill	
340	1.1.1.11	<b>(-) Other intangible assets</b>	
350	1.1.1.11.1	(-) Other intangible assets before deduction of deferred tax liabilities	
360	1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	
370	1.1.1.12	<b>(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b>	
380	1.1.1.13	<b>(-) IRB shortfall of credit risk adjustments to expected losses</b>	
390	1.1.1.14	<b>(-) Defined benefit pension fund assets</b>	
400	1.1.1.14.1	(-) Defined benefit pension fund assets	
410	1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	
420	1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	
430	1.1.1.15	<b>(-) Reciprocal cross holdings in CET1 Capital</b>	
440	1.1.1.16	<b>(-) Excess of deduction from AT1 items over AT1 Capital</b>	
450	1.1.1.17	<b>(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight</b>	
460	1.1.1.18	<b>(-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight</b>	
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Rows	ID	Item	Amount
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530	1.1.2	ADDITIONAL TIER 1 CAPITAL	
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550	1.1.2.1.1	Paid up capital instruments	
560	1.1.2.1.2*	Memorandum item: Capital instruments not eligible	
570	1.1.2.1.3	Share premium	
580	1.1.2.1.4	(-) Own AT1 instruments	
590	1.1.2.1.4.1	(-) Direct holdings of AT1 instruments	
620	1.1.2.1.4.2	(-) Indirect holdings of AT1 instruments	
621	1.1.2.1.4.3	(-) Synthetic holdings of AT1 instruments	
622	1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	
660	1.1.2.2	Transitional adjustments due to grandfathered AT1 Capital instruments	
670	1.1.2.3	Instruments issued by subsidiaries that are given recognition in AT1 Capital	
680	1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	
690	1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital	
700	1.1.2.6	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment	
710	1.1.2.7	(-) AT1 instruments of financial sector entities where the institution has a significant investment	

Rows	ID	Item	Amount
720	1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	
730	1.1.2.9	Other transitional adjustments to AT1 Capital	
740	1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	
744	1.1.2.11	(-) Additional deductions of AT1 Capital due to Article 3 CRR	
748	1.1.2.12	AT1 capital elements or deductions - other	
750	1.2	TIER 2 CAPITAL	
760	1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	
770	1.2.1.1	Paid up capital instruments and subordinated loans	
780	1.2.1.2*	Memorandum item: Capital instruments and subordinated loans not eligible	
790	1.2.1.3	Share premium	
800	1.2.1.4	(-) Own T2 instruments	
810	1.2.1.4.1	(-) Direct holdings of T2 instruments	
840	1.2.1.4.2	(-) Indirect holdings of T2 instruments	
841	1.2.1.4.3	(-) Synthetic holdings of T2 instruments	
842	1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	
880	1.2.2	Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans	
890	1.2.3	Instruments issued by subsidiaries that are given recognition in T2 Capital	
900	1.2.4	Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries	
910	1.2.5	IRB Excess of provisions over expected losses eligible	
920	1.2.6	SA General credit risk adjustments	
930	1.2.7	(-) Reciprocal cross holdings in T2 Capital	
940	1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment	
950	1.2.9	(-) T2 instruments of financial sector entities where the institution has a significant investment	
960	1.2.10	Other transitional adjustments to T2 Capital	
970	1.2.11	Excess of deduction from T2 items over T2 Capital (deducted in AT1)	
974	1.2.12	(-) Additional deductions of T2 Capital due to Article 3 CRR	
978	1.2.13	T2 capital elements or deductions - other	

**C 02.00 - OWN FUNDS REQUIREMENTS (CA2)**

Rows	Item	Label	Amount
<b>010</b>	<b>1</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	
<b>020</b>	1*	<i>Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</i>	
<b>030</b>	1**	<i>Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR</i>	
<b>040</b>	<b>1.1</b>	<b>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b>	
<b>050</b>	<b>1.1.1</b>	<b>Standardised approach (SA)</b>	
<b>060</b>	1.1.1.1	SA exposure classes excluding securitisation positions	
<b>070</b>	1.1.1.1.01	Central governments or central banks	
<b>080</b>	1.1.1.1.02	Regional governments or local authorities	
<b>090</b>	1.1.1.1.03	Public sector entities	
<b>100</b>	1.1.1.1.04	Multilateral Development Banks	
<b>110</b>	1.1.1.1.05	International Organisations	
<b>120</b>	1.1.1.1.06	Institutions	
<b>130</b>	1.1.1.1.07	Corporates	
<b>140</b>	1.1.1.1.08	Retail	
<b>150</b>	1.1.1.1.09	Secured by mortgages on immovable property	
<b>160</b>	1.1.1.1.10	Exposures in default	
<b>170</b>	1.1.1.1.11	Items associated with particular high risk	
<b>180</b>	1.1.1.1.12	Covered bonds	
<b>190</b>	1.1.1.1.13	Claims on institutions and corporates with a short-term credit assessment	
<b>200</b>	1.1.1.1.14	Collective investments undertakings (CIU)	
<b>210</b>	1.1.1.1.15	Equity	
<b>211</b>	1.1.1.1.16	Other items	
<b>220</b>	1.1.1.2	Securitisation positions SA	
<b>230</b>	1.1.1.2*	<i>of which: resecuritisation</i>	
<b>240</b>	<b>1.1.2</b>	<b>Internal ratings based Approach (IRB)</b>	
<b>250</b>	1.1.2.1	IRB approaches when neither own estimates of LGD nor Conversion Factors are used	
<b>260</b>	1.1.2.1.01	Central governments and central banks	

Rows	Item	Label	Amount
270	1.1.2.1.02	Institutions	
280	1.1.2.1.03	Corporates - SME	
290	1.1.2.1.04	Corporates - Specialised Lending	
300	1.1.2.1.05	Corporates - Other	
310	1.1.2.2	IRB approaches when own estimates of LGD and/or Conversion Factors are used	
320	1.1.2.2.01	Central governments and central banks	
330	1.1.2.2.02	Institutions	
340	1.1.2.2.03	Corporates - SME	
350	1.1.2.2.04	Corporates - Specialised Lending	
360	1.1.2.2.05	Corporates - Other	
370	1.1.2.2.06	Retail - Secured by real estate SME	
380	1.1.2.2.07	Retail - Secured by real estate non-SME	
390	1.1.2.2.08	Retail - Qualifying revolving	
400	1.1.2.2.09	Retail - Other SME	
410	1.1.2.2.10	Retail - Other non-SME	
420	1.1.2.3	Equity IRB	
430	1.1.2.4	Securitisation positions IRB	
440	1.1.2.4*	<i>Of which: resecuritisation</i>	
450	1.1.2.5	Other non credit-obligation assets	
460	1.1.3	<b>Risk exposure amount for contributions to the default fund of a CCP</b>	
490	1.2	<b>TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</b>	
500	1.2.1	<b>Settlement/delivery risk in the non-Trading book</b>	
510	1.2.2	<b>Settlement/delivery risk in the Trading book</b>	
520	1.3	<b>TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COM-MODITIES RISKS</b>	
530	1.3.1	<b>Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b>	
540	1.3.1.1	Traded debt instruments	
550	1.3.1.2	Equity	

Rows	Item	Label	Amount
555	1.3.1.3	Particular approach for position risk in CIUs	
556	1.3.1.3*	Memo item: CIUs exclusively invested in traded debt instruments	
557	1.3.1.3**	Memo item: CIUs invested exclusively in equity instruments or in mixed instruments	
560	1.3.1.4	Foreign Exchange	
570	1.3.1.5	Commodities	
580	1.3.2	<b>Risk exposure amount for Position, foreign exchange and commodities risks under internal models (IM)</b>	
590	1.4	<b>TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR )</b>	
600	1.4.1	<b>OpR Basic indicator approach (BIA)</b>	
610	1.4.2	<b>OpR Standardised (STA)/Alternative Standardised (ASA) approaches</b>	
620	1.4.3	<b>OpR Advanced measurement approaches (AMA)</b>	
630	1.5	<b>ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b>	
640	1.6	<b>TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b>	
650	1.6.1	<b>Advanced method</b>	
660	1.6.2	<b>Standardised method</b>	
670	1.6.3	<b>Based on OEM</b>	
680	1.7	<b>TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b>	
690	1.8	<b>OTHER RISK EXPOSURE AMOUNTS</b>	
710	1.8.2	<b>Of which: Additional stricter prudential requirements based on Art 458</b>	
720	1.8.2*	Of which: requirements for large exposures	
730	1.8.2**	Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property	
740	1.8.2***	Of which: due to intra financial sector exposures	
750	1.8.3	<b>Of which: Additional stricter prudential requirements based on Art 459</b>	
760	1.8.4	<b>Of which: Additional risk exposure amount due to Article 3 CRR</b>	

**C 03.00 - CAPITAL RATIOS AND CAPITAL LEVELS (CA3)**

Rows	ID	Item	Amount
010	1	CET1 Capital ratio	
020	2	Surplus(+)/Deficit(-) of CET1 capital	
030	3	T1 Capital ratio	
040	4	Surplus(+)/Deficit(-) of T1 capital	
050	5	Total capital ratio	
060	6	Surplus(+)/Deficit(-) of total capital	
<b>Memorandum Items: Capital ratios due to Pillar II adjustments</b>			
070	7	CET1 capital ratio including Pillar II adjustments	
080	8	Target CET1 capital ratio due to Pillar II adjustments	
090	9	T1 capital ratio including Pillar II adjustments	
100	10	Target T1 capital ratio due to Pillar II adjustments	
110	11	Total capital ratio including Pillar II adjustments	
120	12	Target Total capital ratio due to Pillar II adjustments	



**C 04.00 - MEMORANDUM ITEMS (CA4)**

Row	ID	Item	Column
<b>Deferred tax assest and liabilities</b>			<b>010</b>
010	1	<b>Total deferred tax assets</b>	
020	1.1	Deferred tax assets that do not rely on future profitability	
030	1.2	Deferred tax assets that rely on future profitability and do not arise from temporary differences	
040	1.3	Deferred tax assets that rely on future profitability and arise from temporary differences	
050	2	<b>Total deferred tax liabilities</b>	
060	2.1	Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability	
070	2.2	Deferred tax liabilities deductible from deferred tax assets that rely on future profitability	
080	2.2.1	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences	
090	2.2.2	Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences	
093	2A	<b>Tax overpayments and tax loss carry backs</b>	
096	2B	<b>Deferred Tax Assets subject to a risk weight of 250 %</b>	
097	2C	<b>Deferred Tax Assets subject to a risk weight of 0 %</b>	
<b>Credit risk adjustments and expected losses</b>			
100	3	<b>IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b>	
110	3.1	Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount	
120	3.1.1	General credit risk adjustments	
130	3.1.2	Specific credit risk adjustments	
131	3.1.3	Additional value adjustments and other own funds reductions	
140	3.2	Total expected losses eligible	

Row	ID	Item	Column
145	4	<b>IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</b>	
150	4.1	Specific credit risk adjustments and positions treated similarly	
155	4.2	Total expected losses eligible	
160	5	<b>Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b>	
170	6	<b>Total gross provisions eligible for inclusion in T2 capital</b>	
180	7	<b>Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b>	
<b>Thresholds for Common Equity Tier 1 deductions</b>			
190	8	<b>Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b>	
200	9	<b>10 % CET1 threshold</b>	
210	10	<b>17,65 % CET1 threshold</b>	
225	11.1	<b>Eligible capital for the purposes of qualifying holdings outside the financial sector</b>	
226	11.2	<b>Eligible capital for the purposes of large exposures</b>	
<b>Investments in the capital of financial sector entities where the institution does not have a significant investment</b>			
230	12	<b>Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
240	12.1	Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
250	12.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
260	12.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
270	12.2	Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
280	12.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
290	12.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

Row	ID	Item	Column
291	12.3	Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
292	12.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment	
293	12.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
300	13	<b>Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
310	13.1	Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
320	13.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
330	13.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
340	13.2	Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
350	13.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
360	13.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
361	13.3	Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
362	13.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment	
363	13.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
370	14	<b>Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b>	
380	14.1	Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
390	14.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
400	14.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	

Row	ID	Item	Column
410	14.2	Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
420	14.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
430	14.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
431	14.3	Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
432	14.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment	
433	14.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Investments in the capital of financial sector entities where the institution has a significant investment</b>			
440	15	<b>Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
450	15.1	Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
460	15.1.1	Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment	
470	15.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
480	15.2	Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
490	15.2.1	Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment	
500	15.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
501	15.3	Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
502	15.3.1	Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment	
503	15.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	

Row	ID	Item	Column
510	16	<b>Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
520	16.1	Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
530	16.1.1	Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment	
540	16.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
550	16.2	Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
560	16.2.1	Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment	
570	16.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	
571	16.3	Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
572	16.3.1	Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment	
573	16.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
580	17	<b>Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b>	
590	17.1	Direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
600	17.1.1	Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment	
610	17.1.2	(-) Permitted offsetting short positions in relation to the direct gross holdings included above	
620	17.2	Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
630	17.2.1	Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment	
640	17.2.2	(-) Permitted offsetting short positions in relation to the indirect gross holdings included above	

Row	ID	Item	Column
641	17.3	Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
642	17.3.1	Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment	
643	17.3.2	(-) Permitted offsetting short positions in relation to the synthetic gross holdings included above	
<b>Total risk exposure amounts of holdings not deducted from the corresponding capital category:</b>			
650	18	<b>Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b>	
660	19	<b>Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b>	
670	20	<b>Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b>	
<b>Temporary waiver from deduction from own funds</b>			
680	21	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
690	22	<b>Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
700	23	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
710	24	<b>Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
720	25	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b>	
730	26	<b>Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b>	
<b>Capital buffers</b>			
740	27	<b>Combined buffer requirement</b>	
750		<b>Capital conservation buffer</b>	
760		<b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</b>	

Row	ID	Item	Column
770		Institution specific countercyclical capital buffer	
780		Systemic risk buffer	
800		Global Systemically Important Institution buffer	
810		Other Systemically Important Institution buffer	
<b>Pillar II requirements</b>			
820	28	Own funds requirements related to Pillar II adjustments	
<b>Additional information for investment firms</b>			
830	29	Initial capital	
840	30	Own funds based on Fixed Overheads	
<b>Additional information for calculation of reporting thresholds</b>			
850	31	Non-domestic original exposures	
860	32	Total original exposures	
<b>Basel I floor</b>			
870		Adjustments to total own funds	
880		Own funds fully adjusted for Basel I floor	
890		Own funds requirements for Basel I floor	
900		Own funds requirements for Basel I floor - SA alternative	
910		Deficit of total capital as regards the minimum own funds requirements of the Basel I floor	

## C 05.01 - TRANSITIONAL PROVISIONS (CA5.1)

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
010	1	TOTAL ADJUSTMENTS						
020	1.1	GRANDFATHERED INSTRUMENTS	link to {CA1; r220}	link to {CA1; r660}	link to {CA1; r880}			
030	1.1.1	Grandfathered instruments: Instru- ments constituting state aid						
040	1.1.1.1	Instruments that qualified as own funds according to 2006/48/EC						
050	1.1.1.2	Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme						
060	1.1.2	Instruments not constituting state aid	link to {CA5.2; r010;c060}	link to {CA5.2; r020;c060}	link to {CA5.2; r090;c060}			
070	1.2	MINORITY INTERESTS AND EQUIVA- LENTS	link to {CA1; r240}	link to {CA1; r680}	link to {CA1; r900}			
080	1.2.1	Capital instruments and items that do not qualify as minority interests						
090	1.2.2	Transitional recognition in consoli- dated own funds of minority inter- ests						



			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transitional provisions
Code	ID	Item	010	020	030	040	050	060
091	1.2.3	Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital						
092	1.2.4	Transitional recognition in consolidated own funds of qualifying Tier 2 capital						
100	1.3	<b>OTHER TRANSITIONAL ADJUSTMENTS</b>	link to {CA1; r520}	link to {CA1; r730}	link to {CA1; r960}			
110	1.3.1	<b>Unrealised gains and losses</b>						
120	1.3.1.1	Unrealised gains						
130	1.3.1.2	Unrealised losses						
133	1.3.1.3.	Unrealised gains on exposures to central governments classified in the “Available for sale” category of EU-endorsed IAS39						
136	1.3.1.4.	Unrealised loss on exposures to central governments classified in the “Available for sale” category of EU-endorsed IAS39						
138	1.3.1.5.	Fair value gains and losses arising from the institution’s own credit risk related to derivative liabilities						

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
140	1.3.2	Deductions						
150	1.3.2.1	Losses for the current financial year						
160	1.3.2.2	Intangible assets						
170	1.3.2.3	Deferred tax assets that rely on future profitability and do not arise from temporary differences						
180	1.3.2.4	IRB shortfall of provisions to ex- pected losses						
190	1.3.2.5	Defined benefit pension fund assets						
194	1.3.2.5*	of which: Introduction of amend- ments to IAS 19 - positive item						
198	1.3.2.5**	of which: Introduction of amend- ments to IAS 19 - negative item						
200	1.3.2.6	Own instruments						
210	1.3.2.6.1	Own CET1 instruments						
211	1.3.2.6.1**	of which: Direct holdings						
212	1.3.2.6.1*	of which: Indirect holdings						
220	1.3.2.6.2	Own AT1 instruments						

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
221	1.3.2.6.2**	of which: Direct holdings						
222	1.3.2.6.2*	of which: Indirect holdings						
230	1.3.2.6.3	Own T2 instruments						
231	1.3.2.6.3*	of which: Direct holdings						
232	1.3.2.6.3**	of which: Indirect holdings						
240	1.3.2.7	Reciprocal cross holdings						
250	1.3.2.7.1	Reciprocal cross holdings in CET1 Capital						
260	1.3.2.7.1.1	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment						
270	1.3.2.7.1.2	Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a signifi- cant investment						
280	1.3.2.7.2	Reciprocal cross holdings in AT1 Capital						

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
290	1.3.2.7.2.1	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment						
300	1.3.2.7.2.2	Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a signifi- cant investment						
310	1.3.2.7.3	Reciprocal cross holdings in T2 Capital						
320	1.3.2.7.3.1	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment						
330	1.3.2.7.3.2	Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a signifi- cant investment						
340	1.3.2.8	Own funds instruments of financial sector entities where the institution does not have a significant invest- ment						
350	1.3.2.8.1	CET1 instruments of financial sec- tor entities where the institution does not have a significant invest- ment						

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
360	1.3.2.8.2	AT1 instruments of financial sector entities where the institution does not have a significant investment						
370	1.3.2.8.3	T2 instruments of financial sector entities where the institution does not have a significant investment						
380	1.3.2.9	Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment						
385	1.3.2.9a	Deferred tax assets that are dependent on future profitability and arise from temporary differences						
390	1.3.2.10	Own funds instruments of financial sector entities where the institution has a significant investment						
400	1.3.2.10.1	CET1 instruments of financial sector entities where the institution has a significant investment						

			Adjustments to CET1	Adjustments to AT1	Adjustments to T2	Adjustments included in RWAs	Memorandum items	
							Applicable percentage	Eligible amount without transi- tional provisions
Code	ID	Item	010	020	030	040	050	060
410	1.3.2.10.2	AT1 instruments of financial sec- tor entities where the institution has a significant investment						
420	1.3.2.10.3	T2 instruments of financial sector entities where the institution has a significant investment						
425	1.3.2.11	Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items						
430	1.3.3	Additional filters and deductions						
440	1.3.4	Adjustments due to IFRS 9 transi- tional arrangements						

**C 05.02 - GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA5.2)**

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
010	1.	Instruments that qualified for point a) of Article 57 of 2006/48/EC						link to {CA5.1; r060;c010}
020	2.	Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489						link to {CA5.1; r060;c020}
030	2.1	Total instruments without a call or an incentive to redeem						
040	2.2.	Grandfathered instruments with a call and incentive to redeem						
050	2.2.1	Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity						
060	2.2.2	Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity						
070	2.2.3	Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity						

CA 5.2 Grandfathered instruments: Instruments not constituting State aid			Amount of instruments plus related share premium	Base for calculating the limit	Applicable percentage	Limit	(-) Amount that exceeds the limits for grandfathering	Total grandfathered amount
Code	ID	Item	010	020	030	040	050	060
080	2.3	Excess on the limit of CET1 grandfathered instruments						
090	3	<b>Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490</b>						link to {CA5.1; r060;c030}
100	3.1	Total items without an incentive to redeem						
110	3.2	Grandfathered items with an incentive to redeem						
120	3.2.1	Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity						
130	3.2.2	Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
140	3.2.3	Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity						
150	3.3	Excess on the limit of AT1 grandfathered instruments						



**C 06.01 - GROUP SOLVENCY: INFORMATION ON AFFILIATES - TOTAL (GS TOTAL)**

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
		TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTER-PARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DE-LIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS	QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS	QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL	MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL
		250	260	270	280	290	300	310	320
010	TOTAL								

		INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP							
				MEMORANDUM ITEM: GOODWILL (-)/(+) NEGATIVE GOODWILL	CONSOLIDATED OWN FUNDS	OF WHICH: COMMON EQUITY TIER 1	OF WHICH: ADDITIONAL TIER 1	OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT	OF WHICH: (-) GOODWILL/(+) NEGATIVE GOODWILL
		QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL	QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL						
		330	340	350	360	370	380	390	400
010	TOTAL								

		CAPITAL BUFFERS						
		COMBINED BUFFER REQUIREMENTS	CAPITAL CONSERVATION BUFFER	INSTITUTION SPECIFIC COUNTER-CYCLICAL CAPITAL BUFFER	CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE	SYSTEMIC RISK BUFFER	GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER	OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER
		410	420	430	440	450	470	480
010	TOTAL							

**C 06.02 - GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)**

ENTITIES WITHIN SCOPE OF CONSOLIDATION							INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS				
NAME	CODE	LEI code	INSTITUTION OR EQUIVALENT (YES/NO)	SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)	COUNTRY CODE	SHARE OF HOLDING (%)	TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPOSURE AMOUNTS
010	020	025	030	040	050	060	070	080	090	100	110

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS								
OWN FUNDS			TOTAL TIER 1 CAPITAL			COMMON EQUITY TIER 1 CAPITAL		
	OF WHICH: QUALIFYING OWN FUNDS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS		OF WHICH: QUALIFYING TIER 1 CAPITAL	RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS		OF WHICH: MINORITY INTERESTS	RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES
120	130	140	150	160	170	180	190	200

INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS				INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP				
				TOTAL RISK EXPOSURE AMOUNT	CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK	POSITION, FX AND COMMODITIES RISKS	OPERATIONAL RISK	OTHER RISK EXPO-SURE AMOUNTS
		TIER 2 CAPITAL	OF WHICH: QUALIFYING TIER 2 CAPITAL					
ADDITIONAL TIER 1 CAPITAL	OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL							
210	220	230	240	250	260	270	280	290



**C 07.00 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)**

SA Exposure class

		ORIGINAL EXPOSURE PRE CON- VERSION FACTORS	(-) VALUE ADJUST- MENTS AND PROVISIONS ASSOCI- ATED WITH THE ORIGI- NAL EXPO- SURE	EXPOSURE NET OF VALUE AD- JUSTMENTS AND PRO- VISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					
					UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)		FUNDED CREDIT PROTEC- TION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) GUARAN- TEES	(-) CREDIT DERIVA- TIVES	(-) FINAN- CIAL COL- LATERAL: SIMPLE METHOD	(-) OTHER FUNDED CREDIT PROTEC- TION	(-) TOTAL OUTFLOWS	TOTAL IN- FLOWS (+)
		010	030	040	050	060	070	080	090	100
010	TOTAL EXPOSURES									
015	of which: Defaulted exposures									
020	of which: SME									
030	of which: Exposures subject to SME-supporting factor									
040	of which: Secured by mortgages on immovable property - Residen- tial property									
050	of which: Exposures under the permanent partial use of the stan- dardised approach									
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementa- tion									

**BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:**

070	On balance sheet exposures sub- ject to credit risk									
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		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT: FUNDED CREDIT PROTECTION. FINANCIAL COLLATERAL COMPREHENSIVE METHOD			FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE OF OFF-BALANCE SHEET ITEMS BY CONVERSION FACTORS			
			VOLATILITY ADJUSTMENT TO THE EXPOSURE	(-) FINANCIAL COLLATERAL: ADJUSTED VALUE (Cvam)	(-) OF WHICH: VOLATILITY AND MATURITY ADJUSTMENTS		0 %	20 %	50 %	100 %
		110	120	130	140	150	160	170	180	190
010	TOTAL EXPOSURES									
015	of which: Defaulted exposures									
020	of which: SME									
030	of which: Exposures subject to SME-supporting factor									
040	of which: Secured by mortgages on immovable property - Residential property									
050	of which: Exposures under the permanent partial use of the standardised approach									
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation									
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:										
070	On balance sheet exposures subject to credit risk									







		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
010	TOTAL EXPOSURES				Cell linked to CA		
015	of which: Defaulted exposures						
020	of which: SME						
030	of which: Exposures subject to SME-supporting factor						
040	of which: Secured by mortgages on immovable property - Residential property						
050	of which: Exposures under the permanent partial use of the standardised approach						
060	of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation						

## BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:

070	On balance sheet exposures subject to credit risk						
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		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
080	Off balance sheet exposures subject to credit risk						
	Exposures/Transactions subject to counterparty credit risk						
090	Securities Financing Transactions						
100	<i>of which: centrally cleared through a QCCP</i>						
110	Derivatives & Long Settlement Transactions						
120	<i>of which: centrally cleared through a QCCP</i>						
130	From Contractual Cross Product Netting						

## BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:

140	0 %						
150	2 %						
160	4 %						
170	10 %						
180	20 %						

		EXPOSURE VALUE	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR	OF WHICH: WITH A CREDIT ASSESSMENT BY A NOMINATED ECAI	OF WHICH: WITH A CREDIT ASSESSMENT DERIVED FROM CENTRAL GOVERNMENT
		200	210	215	220	230	240
190	35 %						
200	50 %						
210	70 %						
220	75 %						
230	100 %						
240	150 %						
250	250 %						
260	370 %						
270	1 250 %						
280	Other risk weights						

## MEMORANDUM ITEMS

290	Exposures secured by mortgages on commercial immovable property						
300	Exposures in default subject to a risk weight of 100 %						
310	Exposures secured by mortgages on residential property						
320	Exposures in default subject to a risk weight of 150 %						

**C 08.01 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS (CR IRB 1)**

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
					UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UN-REGULATED FINANCIAL ENTITIES	(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS		TOTAL INFLOWS (+)	
									010
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures/Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL								

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
					UNFUNDED CREDIT PROTECTION		(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
		PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UN-REGULATED FINANCIAL ENTITIES	(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS		TOTAL INFLOWS (+)	
									010
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:								
090	RISK WEIGHT: 0 %								
100	50 %								
110	70 %								
120	Of which: in category 1								
130	90 %								
140	115 %								
150	250 %								
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES								

		EXPOSURE AFTER CRM SUBSTITU- TION EF- FECTS PRE CONVERSION FACTORS	OF WHICH: OFF BAL- ANCE SHEET ITEMS	EXPOSURE VALUE				CREDIT RISK MITIGATION TECH- NIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
								OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
								GUARANTEES	CREDIT DERIVATIVES
		090	100	110	120	130	140	150	160
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures/Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLI- GOR GRADES OR POOLS: TOTAL								

		EXPOSURE AFTER CRM SUBSTITU- TION EF- FECTS PRE CONVERSION FACTORS	OF WHICH: OFF BAL- ANCE SHEET ITEMS	EXPOSURE VALUE				CREDIT RISK MITIGATION TECH- NIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
								OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
								GUARANTEES	CREDIT DERIVATIVES
		090	100	110	120	130	140	150	160
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:								
090	RISK WEIGHT: 0 %    Of which: in category 1   90 % 115 % 250 %								
100									
110									
120									
130									
140									
150									
160	ALTERNATIVE TREATMENT: SE- CURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PUR- CHASED RECEIVABLES								



		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION		
		OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL					
				REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES			
		170	180	190	200	210	220		
010	TOTAL EXPOSURES								
015	of which: Exposures subject to SME-supporting factor								
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:								
020	On balance sheet items subject to credit risk								
030	Off balance sheet items subject to credit risk								
	Exposures/Transactions subject to counterparty credit risk								
040	Securities Financing Transactions								
050	Derivatives & Long Settlement Transactions								
060	From Contractual Cross Product Netting								
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL								

		CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)	EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES
		FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION		
		OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL					
				REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES			
		170	180	190	200	210	220		
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL								
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:								
090	RISK WEIGHT: 0 %    Of which: in category 1    90 %  115 %  250 %								
100									
110									
120									
130									
140									
150									
160	ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE								
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS								
180	DILUTION RISK: TOTAL PURCHASED RECEIVABLES								

		EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:		
						EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
					OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UN-REGULATED FINANCIAL ENTITIES			
		250	255	260	270	280	290	300
010	TOTAL EXPOSURES			Cell linked to CA				
015	of which: Exposures subject to SME-supporting factor							
	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:							
020	On balance sheet items subject to credit risk							
030	Off balance sheet items subject to credit risk							
	Exposures/Transactions subject to counterparty credit risk							
040	Securities Financing Transactions							
050	Derivatives & Long Settlement Transactions							
060	From Contractual Cross Product Netting							
070	EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL							

		EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORT- ING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR		MEMORANDUM ITEMS:		
						EXPECTED LOSS AMOUNT	(-) VALUE AD- JUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
					OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UN- REGULATED FINAN- CIAL ENTITIES			
		250	255	260	270	280	290	300
080	SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL							
	BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:							
090	RISK WEIGHT: 0 %							
100	50 %							
110	70 %							
120	Of which: in category 1							
130	90 %							
140	115 %							
150	250 %							
160	ALTERNATIVE TREATMENT: SE- CURED BY REAL ESTATE							
170	EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS							
180	DILUTION RISK: TOTAL PUR- CHASED RECEIVABLES							

**C 08.02 - CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO CAPITAL REQUIREMENTS: BREAKDOWN BY OBLIGOR GRADES OR POOLS (CR IRB 2)**

IRB Exposure class:

Own estimates of LGD and/or conversion factors:

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				
	UNFUNDED CREDIT PROTECTION			(-) OTHER FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
	PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	(-) GUARANTEES		(-) CREDIT DERIVATIVES	(-) TOTAL OUT-FLOWS	TOTAL INFLOWS (+)	
005	010	020	030	040	050	060	070	080

EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS		EXPOSURE VALUE				CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT	
						OWN ESTIMATES OF LGD'S ARE USED: UNFUNDED CREDIT PROTECTION	
	OF WHICH: OFF BALANCE SHEET ITEMS		OF WHICH: OFF BALANCE SHEET ITEMS	OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK	OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	GUARANTEES	CREDIT DERIVATIVES
090	100	110	120	130	140	150	160

CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT					SUBJECT TO DOUBLE DEFAULT TREATMENT	EXPOSURE WEIGHTED AVERAGE LGD (%)
FUNDED CREDIT PROTECTION					UNFUNDED CREDIT PROTECTION	
OWN ESTIMATES OF LGD'S ARE USED: OTHER FUNDED CREDIT PROTECTION	ELIGIBLE FINANCIAL COLLATERAL	OTHER ELIGIBLE COLLATERAL				
		REAL ESTATE	OTHER PHYSICAL COLLATERAL	RECEIVABLES		
170	180	190	200	210	220	230

EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-FACTOR		MEMORANDUM ITEMS:		
				OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES	EXPECTED LOSS AMOUNT	(-) VALUE ADJUSTMENTS AND PROVISIONS	NUMBER OF OBLIGORS
240	250	255	260	270	280	290	300

**C 09.01 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: SA EXPOSURES (CR GB 1)**

Country:

		ORIGINAL EXPOSURE PRE CON- VERSION FACTORS	Default- ted ex- posures	Observed new defaults for the period	General credit risk ad- just- ments	Specific credit risk ad- just- ments	Of which: write off	Credit risk ad- just- ments/write- offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUP- PORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR
		010	020	040	050	055	060	070	075	080	090
010	Central governments or central banks										
020	Regional governments or local authorities										
030	Public sector entities										
040	Multilateral Development Banks										
050	International Organisations										
060	Institutions										
070	Corporates										
075	of which: SME										
080	Retail										
085	of which: SME										
090	Secured by mortgages on immovable property										
095	of which: SME										

		ORIGINAL EXPOSURE PRE CON- VERSION FACTORS	Default- ted ex- posures	Observed new defaults for the period	General credit risk ad- just- ments	Specific credit risk ad- just- ments	Of which: write off	Credit risk ad- just- ments/write- offs for observed new defaults	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUP- PORTING FACTOR	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME- SUPPORTING FACTOR
		010	020	040	050	055	060	070	075	080	090
100	Exposures in default										
110	Items associated with particularly high risk										
120	Covered bonds										
130	Claims on institutions and corporates with a short-term credit assessment										
140	Collective investments undertakings (CIU)										
150	Equity exposures										
160	Other exposures										
170	<b>Total exposures</b>										



**C 09.02 - GEOGRAPHICAL BREAKDOWN OF EXPOSURES BY RESIDENCE OF THE OBLIGOR: IRB EXPOSURES (CR GB 2)**

Country:

		ORIGINAL EX- POSURE PRE CONVERSION FACTORS	Of which: defaulted	Observed new defaults for the period	General credit risk adjust- ments	Specific credit risk adjust- ments	Of which: write off	Credit risk ad- justments/write- offs for observed new defaults	PD ASSIGNED TO THE OBLI- GOR GRADE OR POOL (%)
		010	030	040	050	055	060	070	080
010	Central governments or central banks								
020	Institutions								
030	Corporates								
042	Of Which: Specialised Lending (excl. SL subject to slotting criteria)								
045	Of Which: Specialised Lending sub- ject to slotting criteria								
050	Of Which: SME								
060	Retail								
070	Secured by real estate property								
080	SME								
090	Non-SME								
100	Qualifying Revolving								
110	Other Retail								
120	SME								
130	Non-SME								
140	Equity								
150	<b>Total exposures</b>								

		EXPOSURE WEIGHTED AV- ERAGE LGD (%)	Of which: defaulted	EXPOSURE VALUE	RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORT- ING FACTOR	Of which: defaulted	RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORT- ING FACTOR	EXPECTED LOSS AMOUNT
		090	100	105	110	120	125	130
010	Central governments or central banks							
020	Institutions							
030	Corporates							
042	Of Which: Specialised Lending (excl. SL subject to slotting criteria)							
045	Of Which: Specialised Lending sub- ject to slotting criteria							
050	Of Which: SME							
060	Retail							
070	Secured by real estate property							
080	SME							
090	Non-SME							
100	Qualifying Revolving							
110	Other Retail							
120	SME							
130	Non-SME							
140	Equity							
150	<b>Total exposures</b>							

**C 09.04 - BREAKDOWN OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER BY COUNTRY AND INSTITUTION-SPECIFIC COUNTERCYCLICAL BUFFER RATE (CCB)**

Country: 

		Amount	Percentage	Qualitative information
		010	020	030
<b>Relevant credit exposures - Credit Risk</b>				
010	Exposure value under the Standardised Approach			
020	Exposure value under the IRB Approach			
<b>Relevant credit exposures – Market risk</b>				
030	Sum of long and short positions of trading book exposures for standardised approaches			
040	Value of trading book exposures for internal models			
<b>Relevant credit exposures – Securitisation</b>				
050	Exposure value of securitisation positions in the banking book under the Standardised Approach			
060	Exposure value of securitisation positions in the banking book under the IRB Approach			
<b>Own funds requirements and weights</b>				
070	Total own funds requirements for CCB			
080	Own funds requirements for relevant credit exposures – Credit risk			
090	Own funds requirements for relevant credit exposures – Market risk			
100	Own funds requirements for relevant credit exposures – Securitisation positions in the banking book			
110	Own funds requirements weights			
<b>Countercyclical capital buffer rates</b>				
120	Countercyclical capital buffer rate set by the Designated Authority			
130	Countercyclical capital buffer rate applicable for the country of the institution			
140	Institution-specific countercyclical capital buffer rate			
<b>Use of 2 % threshold</b>				
150	Use of 2 % threshold for general credit exposure			
160	Use of 2 % threshold for trading book exposure			

**C 10.01 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS (CR EQU IRB 1)**

		INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMO-RANDUM ITEM:
				UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM				EXPECTED LOSS AMOUNT
		PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARAN-TEES	(-) CREDIT DERIVA-TIVES	(-) TOTAL OUTFLOWS				
010	TOTAL IRB EQUITY EXPOSURES								Cell linked to CA	
020	PD/LGD APPROACH: TOTAL									
050	SIMPLE RISK WEIGHT APPROACH: TOTAL									
060	BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:									
070	RISK WEIGHT: 190 %  290 %  370 %									
080										
090										
100	INTERNAL MODELS APPROACH									
110	EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS									

C 10.02 - CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS. BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES (CR EQU IRB 2)

OBLIGOR GRADE (ROW IDENTIFIER)	INTERNAL RATING SYSTEM	ORIGINAL EXPO-SURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	MEMORANDUM ITEM:
			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPO-SURE DUE TO CRM				EXPECTED LOSS AMOUNT
	PD ASSIGNED TO THE OBLIGOR GRADE (%)		(-) GUARANTEES	(-) CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS				
005	010	020	030	040	050	060	070	080	090

**C 11.00 - SETTLEMENT/DELIVERY RISK (CR SETT)**

		UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE	PRICE DIFFER- ENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS	OWN FUNDS REQUIREMENTS	TOTAL SETTLE- MENT RISK EXPOSURE AMOUNT
		010	020	030	040
010	<b>Total unsettled transactions in the Non-trading Book</b>				Cell linked to CA
020	Transactions unsettled up to 4 days (Factor 0 %)				
030	Transactions unsettled between 5 and 15 days (Factor 8 %)				
040	Transactions unsettled between 16 and 30 days (Factor 50 %)				
050	Transactions unsettled between 31 and 45 days (Factor 75 %)				
060	Transactions unsettled for 46 days or more (Factor 100 %)				
070	<b>Total unsettled transactions in the Trading Book</b>				Cell linked to CA
080	Transactions unsettled up to 4 days (Factor 0 %)				
090	Transactions unsettled between 5 and 15 days (Factor 8 %)				
100	Transactions unsettled between 16 and 30 days (Factor 50 %)				
110	Transactions unsettled between 31 and 45 days (Factor 75 %)				
120	Transactions unsettled for 46 days or more (Factor 100 %)				

**C 12.00 - CREDIT RISK: SECURITISATIONS - STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)**

		TOTAL AMOUNT OF SECURITISA- TION EXPOSURES ORIGINATED	SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	(-) VALUE ADJUST- MENTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUST- MENTS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTEC- TION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
				(-) UNFUNDED CREDIT PROTEC- TION ADJUSTED VALUES (G*)				
				010	020	030	040	050
010	TOTAL EXPOSURES							
020	OF WHICH: RE-SECURITISATIONS							
030	ORIGINATOR: TOTAL EXPOSURES							
040	ON-BALANCE SHEET ITEMS							
050	SECURITISATIONS							
060	RE-SECURITISATIONS							
070	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
080	SECURITISATIONS							
090	RE-SECURITISATIONS							
100	EARLY AMORTISATION							
110	INVESTOR: TOTAL EXPOSURES							
120	ON-BALANCE SHEET ITEMS							
130	SECURITISATIONS							
140	RE-SECURITISATIONS							

		TOTAL AMOUNT OF SECURITISA- TION EXPOSURES ORIGINATED	SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES			SECURITISATION POSITIONS	(-) VALUE ADJUST- MENTS AND PROVISIONS	EXPOSURE NET OF VALUE ADJUST- MENTS AND PROVISIONS
			(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTEC- TION	ORIGINAL EXPOSURE PRE CONVERSION FACTORS		
				(-) UNFUNDED CREDIT PROTEC- TION ADJUSTED VALUES (G*)				
				010	020	030	040	050
150	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
160	SECURITISATIONS							
170	RE-SECURITISATIONS							
180	SPONSOR: TOTAL EXPOSURES							
190	ON-BALANCE SHEET ITEMS							
200	SECURITISATIONS							
210	RE-SECURITISATIONS							
220	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
230	SECURITISATIONS							
240	RE-SECURITISATIONS							
	BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:							
250	CQS 1							
260	CQS 2							
270	CQS 3							
280	CQS 4							
290	ALL OTHER CQS AND UNRATED							



		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
010	TOTAL EXPOSURES						
020	OF WHICH: RE-SECURITISATIONS						
030	ORIGINATOR: TOTAL EXPOSURES						
040	ON-BALANCE SHEET ITEMS						
050	SECURITISATIONS						
060	RE-SECURITISATIONS						
070	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
080	SECURITISATIONS						
090	RE-SECURITISATIONS						
100	EARLY AMORTISATION						
110	INVESTOR: TOTAL EXPOSURES						
120	ON-BALANCE SHEET ITEMS						
130	SECURITISATIONS						
140	RE-SECURITISATIONS						

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE				NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (Cvam)
		(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM			
				(-) TOTAL OUTFLOWS	TOTAL INFLOWS		
150	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
160	SECURITISATIONS						
170	RE-SECURITISATIONS						
180	SPONSOR: TOTAL EXPOSURES						
190	ON-BALANCE SHEET ITEMS						
200	SECURITISATIONS						
210	RE-SECURITISATIONS						
220	OFF-BALANCE SHEET ITEMS AND DERIVATIVES						
230	SECURITISATIONS						
240	RE-SECURITISATIONS						
	BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:						
250	CQS 1						
260	CQS 2						
270	CQS 3						
280	CQS 4						
290	ALL OTHER CQS AND UNRATED						

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS				EXPOSURE VALUE		
			0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %	EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
			140	150	160	170			
010	<b>TOTAL EXPOSURES</b>								
020	OF WHICH: RE-SECURITISATIONS								
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>								
040	ON-BALANCE SHEET ITEMS								
050	SECURITISATIONS								
060	RE-SECURITISATIONS								
070	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES								
080	SECURITISATIONS								
090	RE-SECURITISATIONS								
100	EARLY AMORTISATION								
110	<b>INVESTOR: TOTAL EXPOSURES</b>								
120	ON-BALANCE SHEET ITEMS								
130	SECURITISATIONS								
140	RE-SECURITISATIONS								

		FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS				EXPOSURE VALUE	(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
			0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %			
		140	150	160	170	180	190	200	210
150	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES								
160	SECURITISATIONS								
170	RE-SECURITISATIONS								
180	<b>SPONSOR: TOTAL EXPOSURES</b>								
190	ON-BALANCE SHEET ITEMS								
200	SECURITISATIONS								
210	RE-SECURITISATIONS								
220	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES								
230	SECURITISATIONS								
240	RE-SECURITISATIONS								
	<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>								
250	CQS 1								
260	CQS 2								
270	CQS 3								
280	CQS 4								
290	ALL OTHER CQS AND UNRATED								

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS				
		RATED (CREDIT QUALITY STEPS)					1 250 %	LOOK-THROUGH			INTERNAL ASSESMENT APPROACH	
		CQS 1	CQS 2	CQS 3	CQS 4	ALL OTHER CQS	UNRATED					
		220	230	240	250	260	270	280	OF WHICH: SECOND LOSS IN ABCP	OF WHICH: AVERAGE RISK WEIGHT (%)	310	AVERAGE RISK WEIGHT (%) 320
010	TOTAL EXPOSURES											
020	OF WHICH: RE-SECURITISATIONS											
030	ORIGINATOR: TOTAL EXPOSURES											
040	ON-BALANCE SHEET ITEMS											
050	SECURITISATIONS											
060	RE-SECURITISATIONS											
070	OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES											
080	SECURITISATIONS											
090	RE-SECURITISATIONS											
100	EARLY AMORTISATION											
110	INVESTOR: TOTAL EXPOSURES											
120	ON-BALANCE SHEET ITEMS											
130	SECURITISATIONS											
140	RE-SECURITISATIONS											

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS						BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS				
		RATED (CREDIT QUALITY STEPS)					1 250 %	LOOK-THROUGH			INTERNAL ASSESMENT APPROACH	
		CQS 1	CQS 2	CQS 3	CQS 4	ALL OTHER CQS	UNRATED		OF WHICH: SECOND LOSS IN ABCP	OF WHICH: AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)
		220	230	240	250	260	270		290	300	310	320
150	OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES											
160	SECURITISATIONS											
170	RE-SECURITISATIONS											
180	<b>SPONSOR: TOTAL EXPOSURES</b>											
190	ON-BALANCE SHEET ITEMS											
200	SECURITISATIONS											
210	RE-SECURITISATIONS											
220	OFF-BALANCE SHEET ITEMS AND DE-RIVATIVES											
230	SECURITISATIONS											
240	RE-SECURITISATIONS											
	<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:</b>											
250	CQS 1											
260	CQS 2											
270	CQS 3											
280	CQS 4											
290	ALL OTHER CQS AND UNRATED											

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK- WEIGHTED EXPO- SURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPO- SURE AMOUNT COR- RESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISA- TIONS			BEFORE CAP	AFTER CAP	
		330	340	350	360	370	380	390
010	TOTAL EXPOSURES						Cell linked to CA	
020	OF WHICH: RE-SECURITISATIONS						Cell linked to CA	
030	ORIGINATOR: TOTAL EXPOSURES							
040	ON-BALANCE SHEET ITEMS							
050	SECURITISATIONS							
060	RE-SECURITISATIONS							
070	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
080	SECURITISATIONS							
090	RE-SECURITISATIONS							
100	EARLY AMORTISATION							
110	INVESTOR: TOTAL EXPOSURES							
120	ON-BALANCE SHEET ITEMS							
130	SECURITISATIONS							
140	RE-SECURITISATIONS							

		RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUSTMENT TO THE RISK- WEIGHTED EXPO- SURE AMOUNT DUE TO MATURITY MISMATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPO- SURE AMOUNT COR- RESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES
			OF WHICH: SYNTHETIC SECURITISA- TIONS			BEFORE CAP	AFTER CAP	
		330	340	350	360	370	380	390
150	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
160	SECURITISATIONS							
170	RE-SECURITISATIONS							
180	SPONSOR: TOTAL EXPOSURES							
190	ON-BALANCE SHEET ITEMS							
200	SECURITISATIONS							
210	RE-SECURITISATIONS							
220	OFF-BALANCE SHEET ITEMS AND DE- RIVATIVES							
230	SECURITISATIONS							
240	RE-SECURITISATIONS							
	BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:							
250	CQS 1							
260	CQS 2							
270	CQS 3							
280	CQS 4							
290	ALL OTHER CQS AND UNRATED							



**C 13.00 - CREDIT RISK: SECURITISATIONS - IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)**

			TOTAL AMOUNT OF SECURITISA- TION EXPO- SURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTEC- TION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			
				(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVER- SION FACTORS	(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)					(-) TOTAL OUTFLOWS	TOTAL INFLOWS
			010	020	030	040	050	060	070	080	090
010	TOTAL EXPOSURES										
020	OF WHICH: RE-SECURITISA- TIONS										
030	ORIGINATOR: TOTAL EXPO- SURES										
040	ON-BALANCE SHEET ITEMS										
050	SECURITISATIONS	A									
060		B									
070		C									
080	RE-SECURITISATIONS	D									
090		E									
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES										
110	SECURITISATIONS	A									
120		B									
130		C									

			TOTAL AMOUNT OF SECURITISA- TION EXPO- SURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTEC- TION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			
				(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVER- SION FACTORS	(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)					(-) TOTAL OUTFLOWS	TOTAL INFLOWS
			010	020	030	040	050	060	070	080	090
140	RE-SECURITISATIONS	D									
150		E									
160	EARLY AMORTISATION										
170	INVESTOR: TOTAL EXPOSURES										
180	ON-BALANCE SHEET ITEMS										
190	SECURITISATIONS	A									
200		B									
210		C									
220	RE-SECURITISATIONS	D									
230		E									
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES										
250	SECURITISATIONS	A									
260		B									
270		C									

			TOTAL AMOUNT OF SECURITISA- TION EXPO- SURES ORIGINATED	SYNTHETIC SECURITIZATIONS: CREDIT PROTEC- TION TO THE SECURITISED EXPOSURES			SECURITI- SATION POSITIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			
				(-) FUNDED CREDIT PROTECTION (Cva)	(-) TOTAL OUTFLOWS	NOTIONAL AMOUNT RETAINED OR REPUR- CHASED OF CREDIT PROTECTION	ORIGINAL EXPOSURE PRE CONVER- SION FACTORS	(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (Ga)	(-) FUNDED CREDIT PROTECTION	SUBSTITUTION OF THE EXPOSURE DUE TO CRM	
					(-) UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)					(-) TOTAL OUTFLOWS	TOTAL INFLOWS
						010	020	030	040	050	060
280	RE-SECURITISATIONS	D									
290		E									
300	SPONSOR: TOTAL EXPOSURES										
310	ON-BALANCE SHEET ITEMS										
320	SECURITISATIONS	A									
330		B									
340		C									
350	RE-SECURITISATIONS	D									
360		E									
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES										
380	SECURITISATIONS	A									
390		B									
400		C									
410	RE-SECURITISATIONS	D									
420		E									



			EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLAT- ERAL COMPREHEN- SIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE		
						0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %		(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
						130	140	150	160			
			100	110	120					170	180	190
010	TOTAL EXPOSURES											
020	OF WHICH: RE-SECURITISA- TIONS											
030	ORIGINATOR: TOTAL EXPO- SURES											
040	ON-BALANCE SHEET ITEMS											
050	SECURITISATIONS	A										
060		B										
070		C										
080	RE-SECURITISATIONS	D										
090		E										
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
110	SECURITISATIONS	A										
120		B										
130		C										

			EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLAT- ERAL COMPREHEN- SIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE		
						0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %		(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
						130	140	150	160			
			100	110	120	130	140	150	160	170	180	190
140	RE-SECURITISATIONS	D										
150		E										
160	EARLY AMORTISATION											
170	INVESTOR: TOTAL EXPOSURES											
180	ON-BALANCE SHEET ITEMS											
190	SECURITISATIONS	A										
200		B										
210		C										
220	RE-SECURITISATIONS	D										
230		E										
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
250	SECURITISATIONS	A										
260		B										
270		C										

			EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLAT- ERAL COMPREHEN- SIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE		
						0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %		(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
			100	110	120	130	140	150	160	170	180	190
280	RE-SECURITISATIONS	D										
290		E										
300	SPONSOR: TOTAL EXPOSURES											
310	ON-BALANCE SHEET ITEMS											
320	SECURITISATIONS	A										
330		B										
340		C										
350	RE-SECURITISATIONS	D										
360		E										
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
380	SECURITISATIONS	A										
390		B										
400		C										
410	RE-SECURITISATIONS	D										
420		E										

		EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	(-) CREDIT RISK MITI- GATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLAT- ERAL COMPREHEN- SIVE METHOD ADJUSTED VALUE (Cvam)	FULLY ADJUSTED EXPOSURE VALUE (E*)	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CREDIT CONVERSION FACTORS				EXPOSURE VALUE		
					0 %	> 0 % and <= 20 %	> 20 % and <= 50 %	> 50 % and <= 100 %		(-) DEDUCTED FROM OWN FUNDS	SUBJECT TO RISK WEIGHTS
		100	110	120	130	140	150	160	170	180	190
	BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:										
430	CQS 1 & S/T CQS 1										
440	CQS 2										
450	CQS 3										
460	CQS 4 & S/T CQS 2										
470	CQS 5										
480	CQS 6										
490	CQS 7 & S/T CQS 3										
500	CQS 8										
510	CQS 9										
520	CQS 10										
530	CQS 11										
540	ALL OTHER CQS AND UNRATED										



		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS																
		RATINGS BASED METHOD (CREDIT QUALITY STEPS)												1 250 %	SUPERVISORY FORMULA METHOD		LOOK- THROUGH	
		CQS 1 & S/T CQS 1	CQS 2	CQS 3	CQS 4 & S/T CQS 2	CQS 5	CQS 6	CQS 7 & S/T CQS 3	CQS 8	CQS 9	CQS 10	CQS 11	ALL OTHER CQS	UNRATED	AVERAGE RISK WEIGHT (%)	AVERAGE RISK WEIGHT (%)	350	360
		200	210	220	230	240	250	260	270	280	290	300	310	320				
010	TOTAL EXPOSURES																	
020	OF WHICH: RE-SECURITISATIONS																	
030	ORIGINATOR: TOTAL EXPOSURES																	
040	ON-BALANCE SHEET ITEMS																	
050	SECURITISATIONS	A																
060		B																
070		C																
080	RE-SECURITISATIONS	D																
090		E																
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES																	
110	SECURITISATIONS	A																
120		B																
130		C																

			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS																
			RATINGS BASED METHOD (CREDIT QUALITY STEPS)												1 250 %	SUPERVISORY FORMULA METHOD		LOOK- THROUGH	
																CQS 1 & S/T CQS 1	CQS 2		
			200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360
140	RE-SECURITISATIONS	D																	
150		E																	
160	EARLY AMORTISATION																		
170	INVESTOR: TOTAL EXPOSURES																		
180	ON-BALANCE SHEET ITEMS																		
190	SECURITISATIONS	A																	
200		B																	
210		C																	
220	RE-SECURITISATIONS	D																	
230		E																	
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES																		
250	SECURITISATIONS	A																	
260		B																	
270		C																	

			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS																
			RATINGS BASED METHOD (CREDIT QUALITY STEPS)												1 250 %	SUPERVISORY FORMULA METHOD		LOOK- THROUGH	
																CQS 1 & S/T CQS 1	CQS 2		
			200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360
280	RE-SECURITISATIONS	D																	
290		E																	
300	SPONSOR: TOTAL EXPOSURES																		
310	ON-BALANCE SHEET ITEMS																		
320	SECURITISATIONS	A																	
330		B																	
340		C																	
350	RE-SECURITISATIONS	D																	
360		E																	
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES																		
380	SECURITISATIONS	A																	
390		B																	
400		C																	
410	RE-SECURITISATIONS	D																	
420		E																	

[illegible]

			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS		(-) REDUC-TION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUST-MENTS AND PROVISIONS	RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUST-MENT) DUE TO IN-FRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUST-MENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MIS-MATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRE-SPONDING TO THE OUTFLOWS FROM THE IRB SECURI-TISATION TO OTHER EXPOSURE CLASSES
			INTERNAL ASSESSMENT APPROACH									
							AVERAGE RISK WEIGHT (%)				OF WHICH: SYNTHETIC SECURITISA-TIONS	
						370	380	390	400	410	420	430
010	TOTAL EXPOSURES										Cell linked to CA	
020	OF WHICH: RE-SECURITISA-TIONS										Cell linked to CA	
030	ORIGINATOR: TOTAL EXPO-SURES											
040	ON-BALANCE SHEET ITEMS											
050	SECURITISATIONS	A										
060		B										
070		C										
080	RE-SECURITISATIONS	D										
090		E										
100	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
110	SECURITISATIONS	A										
120		B										
130		C										

			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS		(-) REDUC- TION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUST- MENTS AND PROVISIONS	RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUST- MENT) DUE TO IN- FRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUST- MENT TO THE RISK- WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MIS- MATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM:  RISK WEIGHTED EXPOSURE AMOUNT CORRE- SPONDING TO THE OUTFLOWS FROM THE IRB SECURI- TISATION TO OTHER EXPOSURE CLASSES
			INTERNAL ASSESSMENT APPROACH							BEFORE CAP	AFTER CAP	
				AVERAGE RISK WEIGHT (%)								
			370	380		390	400			410	420	
140	RE-SECURITISATIONS	D										
150		E										
160	EARLY AMORTISATION											
170	INVESTOR: TOTAL EXPOSURES											
180	ON-BALANCE SHEET ITEMS											
190	SECURITISATIONS	A										
200		B										
210		C										
220	RE-SECURITISATIONS	D										
230		E										
240	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
250	SECURITISATIONS	A										
260		B										
270		C										

			BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS		(-) REDUC-TION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUST-MENTS AND PROVISIONS	RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUST-MENT) DUE TO IN-FRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUST-MENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MIS-MATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRE-SPONDING TO THE OUTFLOWS FROM THE IRB SECURI-TISATION TO OTHER EXPOSURE CLASSES
			INTERNAL ASSESSMENT APPROACH							BEFORE CAP	AFTER CAP	
				AVERAGE RISK WEIGHT (%)								
			370	380								
280	RE-SECURITISATIONS	D										
290		E										
300	SPONSOR: TOTAL EXPOSURES											
310	ON-BALANCE SHEET ITEMS											
320	SECURITISATIONS	A										
330		B										
340		C										
350	RE-SECURITISATIONS	D										
360		E										
370	OFF-BALANCE SHEET ITEMS AND DERIVATIVES											
380	SECURITISATIONS	A										
390		B										
400		C										
410	RE-SECURITISATIONS	D										
420		E										

		BREAKDOWN OF THE EXPOSURE VALUE SUBJECT TO RISK WEIGHTS		(-) REDUC-TION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUST-MENTS AND PROVISIONS	RISK-WEIGHTED EXPOSURE AMOUNT		OVERALL EFFECT (ADJUST-MENT) DUE TO IN-FRINGEMENT OF THE DUE DILIGENCE PROVISIONS	ADJUST-MENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MIS-MATCHES	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRE-SPONDING TO THE OUTFLOWS FROM THE IRB SECURI-TISATION TO OTHER EXPOSURE CLASSES
		INTERNAL ASSESSMENT APPROACH									
			AVERAGE RISK WEIGHT (%)			OF WHICH: SYNTHETIC SECURITISA-TIONS			BEFORE CAP	AFTER CAP	
		370	380		390	400			410	420	
	BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION:										
430	CQS 1 & S/T CQS 1										
440	CQS 2										
450	CQS 3										
460	CQS 4 & S/T CQS 2										
470	CQS 5										
480	CQS 6										
490	CQS 7 & S/T CQS 3										
500	CQS 8										
510	CQS 9										
520	CQS 10										
530	CQS 11										
540	ALL OTHER CQS AND UNRATED										



**C 14.00 - DETAILED INFORMATION ON SECURITISATIONS (SEC Details)**

ROW NUMBER	INTERNAL CODE	IDENTIFIER OF THE SECURITISATION	IDENTIFIER OF THE ORIGINATOR	SECURITISATION TYPE: (TRADITIONAL/SYNTHETIC)	ACCOUNTING TREATMENT: Securitised exposures are kept or removed from the balance sheet?	SOLVENCY TREATMENT: Securitisation positions subject to own funds requirements?	SECURITISATION OR RE-SECURITISATION?	RETENTION		
								TYPE OF RETENTION APPLIED	% OF RETENTION AT REPORTING DATE	COMPLIANCE WITH THE RETENTION REQUIREMENT?
005	010	020	030	040	050	060	070	080	090	100

ROLE OF THE INSTITUTION: (ORIGINATOR/SPONSOR/ORIGINAL LENDER/INVESTOR)	NON ABCP PROGRAMMES		TOTAL AMOUNT	SECURITISED EXPOSURES							
	ORIGINATION DATE (mm/yyyy)	TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGIN DATE		INSTITUTION'S SHARE (%)	TYPE	APPROACH APPLIED (SA/IRB/MIX)	NUMBER OF EXPOSURES	COUNTRY	ELGD (%)	(-) VALUE ADJUSTMENTS AND PROVISIONS	OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)
110	120	130	140	150	160	170	180	190	200	210	220

SECURITISATION STRUCTURE								SECURITISATION POSITIONS		
ON-BALANCE SHEET ITEMS			OFF-BALANCE SHEET ITEMS AND DERIVATIVES			MATURITY		ORIGINAL EXPOSURE PRE-CONVERSION FACTORS		
SENIOR	MEZZANINE	FIRST LOSS	SENIOR	MEZZANINE	FIRST LOSS	FIRST FORESEEABLE TERMINATION DATE	LEGAL FINAL MATURITY DATE	ON-BALANCE SHEET ITEMS		
								SENIOR	MEZZANINE	FIRST LOSS
230	240	250	260	270	280	290	300	310	320	330

SECURITISATION POSITIONS							
ORIGINAL EXPOSURE PRE-CONVERSION FACTORS			MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES				EARLY AMORTISATION
OFF-BALANCE SHEET ITEMS AND DERIVATIVES			DIRECT CREDIT SUBSTITUTES	IRS/CRS	ELIGIBLE LIQUIDITY FACILITIES	OTHER (including non-eligible LF)	CONVERSION FACTOR APPLIED
SENIOR	MEZZANINE	FIRST LOSS					
340	350	360	370	380	390	400	410

(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS	TOTAL RISK-WEIGHTED EXPOSURE AMOUNT		SECURITISATION POSITIONS - TRADING BOOK			
	BEFORE CAP	AFTER CAP	CTP OR NON-CTP?	NET POSITIONS		TOTAL OWN FUNDS REQUIREMENTS (SA)
				LONG	SHORT	SPECIFIC RISK
420	430	440	450	460	470	480

**C 16.00 - OPERATIONAL RISK (OPR)**

BANKING ACTIVITIES		RELEVANT INDICATOR			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			OWN FUNDS REQUIREMENT	Total operational risk exposure amount
		YEAR-3	YEAR-2	LAST YEAR	YEAR-3	YEAR-2	LAST YEAR		
		010	020	030	040	050	060		
010	1. BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)								Cell linked to CA2
020	2. BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES								Cell linked to CA2
	<b>SUBJECT TO TSA:</b>								
030	CORPORATE FINANCE (CF)								
040	TRADING AND SALES (TS)								
050	RETAIL BROKERAGE (RBr)								
060	COMMERCIAL BANKING (CB)								
070	RETAIL BANKING (RB)								
080	PAYMENT AND SETTLEMENT (PS)								
090	AGENCY SERVICES (AS)								
100	ASSET MANAGEMENT (AM)								
	<b>SUBJECT TO ASA:</b>								
110	COMMERCIAL BANKING (CB)								
120	RETAIL BANKING (RB)								
130	3. BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA								Cell linked to CA2

BANKING ACTIVITIES		AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE				
		OF WHICH: DUE TO AN ALLOCATION MECHANISM	OWN FUNDS REQUIRE- MENT BEFORE ALLEVI- ATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO DIVERSIFICATION	(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)
		080	090	100	110	120
010	1. BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)					
020	2. BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES					
	<b>SUBJECT TO TSA:</b>					
030	CORPORATE FINANCE (CF)					
040	TRADING AND SALES (TS)					
050	RETAIL BROKERAGE (RBr)					
060	COMMERCIAL BANKING (CB)					
070	RETAIL BANKING (RB)					
080	PAYMENT AND SETTLEMENT (PS)					
090	AGENCY SERVICES (AS)					
100	ASSET MANAGEMENT (AM)					
	<b>SUBJECT TO ASA:</b>					
110	COMMERCIAL BANKING (CB)					
120	RETAIL BANKING (RB)					
130	3. BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA					

**C 17.01 - OPERATIONAL RISK: LOSSES AND RECOVERIES BY BUSINESS LINES AND EVENT TYPES IN THE LAST YEAR (OPR DETAILS 1)**

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
010	CORPORATE FINANCE [CF]	Number of events (new events)										
020		Gross loss amount (new events)										
030		Number of events subject to loss adjustments										
040		Loss adjustments relating to previous reporting periods										
050		Maximum single loss										
060		Sum of the five largest losses										
070		Total direct loss recovery										
080		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
110	TRADING AND SALES [TS]	Number of events (new events)										
120		Gross loss amount (new events)										
130		Number of events subject to loss adjustments										
140		Loss adjustments relating to previous reporting periods										
150		Maximum single loss										
160		Sum of the five largest losses										
170		Total direct loss recovery										
180		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
210	RETAIL BROKERAGE [RBr]	Number of events (new events)										
220		Gross loss amount (new events)										
230		Number of events subject to loss adjustments										
240		Loss adjustments relating to previous reporting periods										
250		Maximum single loss										
260		Sum of the five largest losses										
270		Total direct loss recovery										
280		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
310	COMMERCIAL BANKING [CB]	Number of events (new events)										
320		Gross loss amount (new events)										
330		Number of events subject to loss adjustments										
340		Loss adjustments relating to previous reporting periods										
350		Maximum single loss										
360		Sum of the five largest losses										
370		Total direct loss recovery										
380		Total recovery from insurance and other risk transfer mechan- isms										



MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
410	RETAIL BANK- ING [RB]	Number of events (new events)										
420		Gross loss amount (new events)										
430		Number of events subject to loss adjustments										
440		Loss adjustments relating to previous reporting periods										
450		Maximum single loss										
460		Sum of the five largest losses										
470		Total direct loss recovery										
480		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
510	PAYMENT AND SETTLEMENT [PS]	Number of events (new events)										
520		Gross loss amount (new events)										
530		Number of events subject to loss adjustments										
540		Loss adjustments relating to previous reporting periods										
550		Maximum single loss										
560		Sum of the five largest losses										
570		Total direct loss recovery										
580		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
610	AGENCY SER- VICES [AS]	Number of events (new events)										
620		Gross loss amount (new events)										
630		Number of events subject to loss adjustments										
640		Loss adjustments relating to previous reporting periods										
650		Maximum single loss										
660		Sum of the five largest losses										
670		Total direct loss recovery										
680		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
710	ASSET MAN- AGEMENT [AM]	Number of events (new events)										
720		Gross loss amount (new events)										
730		Number of events subject to loss adjustments										
740		Loss adjustments relating to previous reporting periods										
750		Maximum single loss										
760		Sum of the five largest losses										
770		Total direct loss recovery										
780		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
810	CORPORATE ITEMS [CI]	Number of events (new events)										
820		Gross loss amount (new events)										
830		Number of events subject to loss adjustments										
840		Loss adjustments relating to previous reporting periods										
850		Maximum single loss										
860		Sum of the five largest losses										
870		Total direct loss recovery										
880		Total recovery from insurance and other risk transfer mechan- isms										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
910	TOTAL BUSI- NESS LINES	Number of events (new events). Of which:										
911		related to losses ≥ 10 000 and < 20 000										
912		related to losses ≥ 20 000 and < 100 000										
913		related to losses ≥ 100 000 and < 1 000 000										
914		related to losses ≥ 1 000 000										
920		Gross loss amount (new events). Of which:										
921		related to losses ≥ 10 000 and < 20 000										
922		related to losses ≥ 20 000 and < 100 000										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
923		related to losses $\geq$ 100 000 and $<$ 1 000 000										
924		related to losses $\geq$ 1 000 000										
930		Number of events subject to loss adjustments. Of which:										
935		of which: number of events with a positive loss adjustment										
936		of which: number of events with a negative loss adjustment										
940		Loss adjustments relating to previous reporting periods										
945		of which: positive loss adjust- ment amounts (+)										
946		of which: negative loss adjust- ment amounts (-)										
950		Maximum single loss										

MAPPING OF LOSSES TO BUSINESS LINES			EVENT TYPES							TOTAL EVENT TYPES	MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION	
			INTERNAL FRAUD	EXTERNAL FRAUD	EMPLOY- MENT PRACTICES AND WORK- PLACE SAFETY	CLIENTS, PRODUCTS & BUSINESS PRACTICES	DAMAGE TO PHYSI- CAL AS- SETS	BUSINESS DISRUP- TION AND SYSTEM FAILURES	EXECU- TION, DELIVERY & PROCESS MANAGE- MENT		LOWEST	HIGHEST
Rows			010	020	030	040	050	060	070	080	090	100
960		Sum of the five largest losses										
970		Total direct loss recovery										
980		Total recovery from insurance and other risk transfer mechan- isms										



C 17.02 - OPERATIONAL RISK: LARGE LOSS EVENTS (OPR DETAILS 2)

	Event ID	Date of accounting	Date of occurrence	Date of discovery	Event Type	Gross loss	Gross loss net of direct recoveries	GROSS LOSS BY BUSINESS LINE		
								Corporate Finance [CF]	Trading and Sales [TS]	Retail Brokerage [RBr]
Rows	010	020	030	040	050	060	070	080	090	100
...										

GROSS LOSS BY BUSINESS LINE						Legal Entity name	Legal Entity ID	Business Unit	Description
Commercial Banking [CB]	Retail Banking [RB]	Payment and Settlement [PS]	Agency Services [AS]	Asset Management [AM]	Corporate Items [CI]				
110	120	130	140	150	160	170	180	190	200

**C 18.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)**

Currency:

		POSITIONS					OWN FUNDS REQUIRE- MENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050	060	070
010	TRADED DEBT INSTRUMENTS IN TRADING BOOK							Cell linked to CA2
011	General risk							
012	Derivatives							
013	Other assets and liabilities							
020	Maturity-based approach							
030	Zone 1							
040	0 ≤ 1 month							
050	> 1 ≤ 3 months							
060	> 3 ≤ 6 months							
070	> 6 ≤ 12 months							
080	Zone 2							
090	> 1 ≤ 2 (1,9 for coupon of less than 3 %) years							
100	> 2 ≤ 3 (> 1,9 ≤ 2,8 for coupon of less than 3 %) years							
110	> 3 ≤ 4 (> 2,8 ≤ 3,6 for coupon of less than 3 %) years							

		POSITIONS					OWN FUNDS REQUIRE- MENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050	060	070
120	Zone 3							
130	> 4 ≤ 5 (> 3,6 ≤ 4,3 for coupon of less than 3 %) years							
140	> 5 ≤ 7 (> 4,3 ≤ 5,7 for coupon of less than 3 %) years							
150	> 7 ≤ 10 (> 5,7 ≤ 7,3 for coupon of less than 3 %) years							
160	> 10 ≤ 15 (> 7,3 ≤ 9,3 for coupon of less than 3 %) years							
170	> 15 ≤ 20 (> 9,3 ≤ 10,6 for coupon of less than 3 %) years							
180	> 20 (> 10,6 ≤ 12,0 for coupon of less than 3 %) years							
190	(> 12,0 ≤ 20,0 for coupon of less than 3 %) years							
200	(> 20 for coupon of less than 3 %) years							
210	Duration-based approach							
220	Zone 1							
230	Zone 2							
240	Zone 3							
250	Specific risk							
251	Own funds requirement for non-securitisation debt instruments							
260	Debt securities under the first category in Table 1							

		POSITIONS					OWN FUNDS REQUIRE- MENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050	060	070
270	Debt securities under the second category in Table 1							
280	With residual term ≤ 6 months							
290	With a residual term > 6 months and ≤ 24 months							
300	With a residual term > 24 months							
310	Debt securities under the third category in Table 1							
320	Debt securities under the fourth category in Table 1							
321	Rated nth-to default credit derivatives							
325	Own funds requirement for securitisation instruments							
330	Own funds requirement for the correlation trading portfolio							
350	Additional requirements for options (non-delta risks)							
360	Simplified method							
370	Delta plus approach - additional requirements for gamma risk							
380	Delta plus approach - additional requirements for vega risk							
390	Scenario matrix approach							

**C 19.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)**

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS			
								RISK WEIGHTS < 1 250 %			
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %
		010	020	030	040	050	060	070	080	090	100
010	<b>TOTAL EXPOSURES</b>										
020	Of which: RE-SECURITISATIONS										
030	<b>ORIGINATOR: TOTAL EXPOSURES</b>										
040	SECURITISATIONS										
050	RE-SECURITISATIONS										
060	<b>INVESTOR: TOTAL EXPOSURES</b>										
070	SECURITISATIONS										
080	RE-SECURITISATIONS										
090	<b>SPONSOR: TOTAL EXPOSURES</b>										
100	SECURITISATIONS										
110	RE-SECURITISATIONS										
	<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:</b>										
120	1. Residential mortgages										
130	2. Commercial mortgages										

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS			
								RISK WEIGHTS < 1 250 %			
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %
		010	020	030	040	050	060	070	080	090	100
140	3. Credit card receivables										
150	4. Leasing										
160	5. Loans to corporates or SMEs										
170	6. Consumer loans										
180	7. Trade receivables										
190	8. Other assets										
200	9. Covered Bonds										
210	10. Other liabilities										

[illegible]

		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS													
		RISK WEIGHTS < 1 250 %												1 250 %	
		100 %	150 %	200 %	225 %	250 %	300 %	350 %	425 %	500 %	650 %	750 %	850 %	RATED	UN-RATED
		110	120	130	140	150	160	170	180	190	200	210	220	230	240
140	3. Credit card receivables														
150	4. Leasing														
160	5. Loans to corporates or SMEs														
170	6. Consumer loans														
180	7. Trade receivables														
190	8. Other assets														
200	9. Covered Bonds														
210	10. Other liabilities														



		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS					BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS							
		SUPERVISORY FORMULA METHOD		LOOK-THROUGH	INTERNAL ASSESSMENT APPROACH		RISK WEIGHTS < 1 250 %							
							7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	150 %	200 %	225 %
		250	AVERAGE RISK WEIGHT (%)	260	270	280	AVERAGE RISK WEIGHT (%)	290	300	310	320	330	340	350
010	TOTAL EXPOSURES													
020	Of which: RE-SECURITISATIONS													
030	ORIGINATOR: TOTAL EXPOSURES													
040	SECURITISATIONS													
050	RE-SECURITISATIONS													
060	INVESTOR: TOTAL EXPOSURES													
070	SECURITISATIONS													
080	RE-SECURITISATIONS													
090	SPONSOR: TOTAL EXPOSURES													
100	SECURITISATIONS													
110	RE-SECURITISATIONS													
	BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:													
120	1. Residential mortgages													
130	2. Commercial mortgages													

		BREAKDOWN OF THE NET POSITIONS (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS					BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS							
		SUPERVISORY FOR- MULA METHOD		LOOK- THROUGH	INTERNAL ASSES- MENT APPROACH		RISK WEIGHTS < 1 250 %							
		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	150 %	200 %	225 %
							250	260	270	280	290	300	310	320
140	3. Credit card receivables													
150	4. Leasing													
160	5. Loans to corporates or SMEs													
170	6. Consumer loans													
180	7. Trade receivables													
190	8. Other assets													
200	9. Covered Bondes													
210	10. Other liabilities													

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS														
		RISK WEIGHTS < 1 250 %								1 250 %		SUPERVISORY FORMULA METHOD		LOOK- THROUGH	INTERNAL ASSES- MENT APPROACH	
													AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)
		250 %	300 %	350 %	425 %	500 %	650 %	750 %	850 %	RATED	UNRATED					
		380	390	400	410	420	430	440	450	460	470	480	490	500	510	520
010	TOTAL EXPOSURES															
020	Of which: RE-SECURITISATIONS															
030	ORIGINATOR: TOTAL EXPOSURES															
040	SECURITISATIONS															
050	RE-SECURITISATIONS															
060	INVESTOR: TOTAL EXPOSURES															
070	SECURITISATIONS															
080	RE-SECURITISATIONS															
090	SPONSOR: TOTAL EXPOSURES															
100	SECURITISATIONS															
110	RE-SECURITISATIONS															
	BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:															
120	1. Residential mortgages															
130	2. Commercial mortgages															

		BREAKDOWN OF THE NET POSITIONS (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS														
		RISK WEIGHTS < 1 250 %								1 250 %		SUPERVISORY FORMULA METHOD		LOOK- THROUGH	INTERNAL ASSES- MENT APPROACH	
		250 %	300 %	350 %	425 %	500 %	650 %	750 %	850 %	RATED	UNRATED		AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)	
		380	390	400	410	420	430	440	450	460	470	480	490	500	510	520
140	3. Credit card receivables															
150	4. Leasing															
160	5. Loans to corporates or SMEs															
170	6. Consumer loans															
180	7. Trade receivables															
190	8. Other assets															
200	9. Covered Bondes															
210	10. Other liabilities															

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS		BEFORE CAP			AFTER CAP			TOTAL OWN FUNDS REQUIREMENTS
		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	
		530	540	550	560	570	580	590	600	
010	TOTAL EXPOSURES									Cell linked to MKR SA TDI {325:060}
020	Of which: RE-SECURITISATIONS									
030	ORIGINATOR: TOTAL EXPOSURES									
040	SECURITISATIONS									
050	RE-SECURITISATIONS									
060	INVESTOR: TOTAL EXPOSURES									
070	SECURITISATIONS									
080	RE-SECURITISATIONS									
090	SPONSOR: TOTAL EXPOSURES									
100	SECURITISATIONS									
110	RE-SECURITISATIONS									
	BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES:									
120	1. Residential mortgages									
130	2. Commercial mortgages									

		OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS		BEFORE CAP			AFTER CAP			TOTAL OWN FUNDS REQUIREMENTS
		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	SUM OF WEIGHTED NET LONG AND SHORT POSITIONS	
		530	540	550	560	570	580	590	600	
140	3. Credit card receivables									
150	4. Leasing									
160	5. Loans to corporates or SMEs									
170	6. Consumer loans									
180	7. Trade receivables									
190	8. Other assets									
200	9. Covered Bonds									
210	10. Other liabilities									

**C 20.00 - MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)**

		ALL POSITIONS		(-) POSITIONS DEDUCTED FROM OWN FUNDS		NET POSITIONS		BREAKDOWN OF THE NET POSITION (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS			
								RISK WEIGHTS < 1 250 %			
		LONG	SHORT	(-) LONG	(-) SHORT	LONG	SHORT	7 - 10 %	12 - 18 %	20 - 35 %	40- 75 %
		010	020	030	040	050	060	070	080	090	100
010	TOTAL EXPOSURES										
	SECURITISATION POSITIONS:										
020	ORIGINATOR: TOTAL EXPOSURES										
030	SECURITISATIONS										
040	OTHER CTP POSITIONS										
050	INVESTOR: TOTAL EXPOSURES										
060	SECURITISATIONS										
070	OTHER CTP POSITIONS										
080	SPONSOR: TOTAL EXPOSURES										
090	SECURITISATIONS										
100	OTHER CTP POSITIONS										
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:										
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES										
120	OTHER CTP POSITIONS										

		BREAKDOWN OF THE NET POSITION (LONG) ACCORDING TO SA AND IRB RISK WEIGHTS												
		RISK WEIGHTS < 1 250 %						1 250 %		SUPERVISORY FOR- MULA METHOD		LOOK- THROUGH	INTERNAL ASSESMENT APPROACH	
		100 %	250 %	350 %	425 %	650 %	Other	RATED	UNRATED		AVERAGE RISK WEIGHT (%)		AVERAGE RISK WEIGHT (%)	
		110	120	130	140	150	160	170	180	190	200	210	220	230
010	TOTAL EXPOSURES													
	SECURITISATION POSITIONS:													
020	ORIGINATOR: TOTAL EXPOSURES													
030	SECURITISATIONS													
040	OTHER CTP POSITIONS													
050	INVESTOR: TOTAL EXPOSURES													
060	SECURITISATIONS													
070	OTHER CTP POSITIONS													
080	SPONSOR: TOTAL EXPOSURES													
090	SECURITISATIONS													
100	OTHER CTP POSITIONS													
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:													
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES													
120	OTHER CTP POSITIONS													



		BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS											
		RISK WEIGHTS < 1 250 %										1 250 %	
		7 - 10 %	12 - 18 %	20 - 35 %	40 - 75 %	100 %	250 %	350 %	425 %	650 %	Other	RATED	UNRATED
		240	250	260	270	280	290	300	310	320	330	340	350
010	TOTAL EXPOSURES												
	SECURITISATION POSITIONS:												
020	ORIGINATOR: TOTAL EXPOSURES												
030	SECURITISATIONS												
040	OTHER CTP POSITIONS												
050	INVESTOR: TOTAL EXPOSURES												
060	SECURITISATIONS												
070	OTHER CTP POSITIONS												
080	SPONSOR: TOTAL EXPOSURES												
090	SECURITISATIONS												
100	OTHER CTP POSITIONS												
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:												
110	N-TH-TO-DEFAULT CREDIT DERIVATIVES												
120	OTHER CTP POSITIONS												

		BREAKDOWN OF THE NET POSITION (SHORT) ACCORDING TO SA AND IRB RISK WEIGHTS					BEFORE CAP		AFTER CAP		TOTAL OWN FUNDS REQUIRE- MENTS
		SUPERVISORY FOR- MULA METHOD		LOOK- THROUGH	INTERNAL ASSESMENT APPROACH						
		AVERAGE RISK WEIGHT (%)			AVERAGE RISK WEIGHT (%)		WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	WEIGHTED NET LONG POSITIONS	WEIGHTED NET SHORT POSITIONS	
		360	370		380	390	400	410	420	430	
010	TOTAL EXPOSURES										Cell linked to MKR SA TDI {330:060}
	SECURITISATION POSITIONS:										
020	ORIGINATOR: TOTAL EXPOSURES										
030	SECURITISATIONS										
040	OTHER CTP POSITIONS										
050	INVESTOR: TOTAL EXPOSURES										
060	SECURITISATIONS										
070	OTHER CTP POSITIONS										
080	SPONSOR: TOTAL EXPOSURES										
090	SECURITISATIONS										
100	OTHER CTP POSITIONS										
	N-TH-TO-DEFAULT CREDIT DERIVATIVES:										
110	N-TH-TO-DEFAULT CREDIT DERIVA- TIVES										
120	OTHER CTP POSITIONS										

**C 21.00 - MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)**
**National market:**


		POSITIONS					OWN FUNDS REQUIRE- MENTS	TOTAL RISK EXPOSURE AMOUNT
		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE		
		LONG	SHORT	LONG	SHORT			
		010	020	030	040	050	060	070
010	EQUITIES IN TRADING BOOK							Cell linked to CA
020	General risk							
021	Derivatives							
022	Other assets and liabilities							
030	Exchange traded stock-index futures broadly diversi- fied subject to particular approach							
040	Other equities than exchange traded stock-index futures broadly diversified							
050	Specific risk							
090	Additional requirements for options (non-delta risks)							
100	Simplified method							
110	Delta plus approach - additional requirements for gamma risk							
120	Delta plus approach - additional requirements for vega risk							
130	Scenario matrix approach							

**C 22.00 - MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)**

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT	LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
010	<b>TOTAL POSITIONS</b>									Cell linked to CA
020	Currencies closely correlated									
025	of which: reporting currency									
030	All other currencies (including CIUs treated as different currencies)									
040	Gold									
050	Additional requirements for options (non-delta risks)									
060	Simplified method									
070	Delta plus approach - additional requirements for gamma risk									
080	Delta plus approach - additional requirements for vega risk									
090	Scenario matrix approach									
<b>BREAKDOWN OF TOTAL POSITIONS (REPORTING CURRENCY INCLUDED) BY EXPOSURE TYPES</b>										
100	Other assets and liabilities other than off-balance sheet items and derivatives									

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
						LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
110	Off-balance sheet items									
120	Derivatives									
<b>Memorandum items: CURRENCY POSITIONS</b>										
130	Euro									
140	Lek									
150	Argentine Peso									
160	Australian Dollar									
170	Brazilian Real									
180	Bulgarian Lev									
190	Canadian Dollar									
200	Czech Koruna									
210	Danish Krone									
220	Egyptian Pound									
230	Pound Sterling									
240	Forint									
250	Yen									
270	Lithuanian Litas									
280	Denar									
290	Mexican Peso									

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in non-reporting currencies subject to special treatment for matched positions)			OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
						LONG	SHORT	MATCHED		
		020	030	040	050	060	070	080		
300	Zloty									
310	Rumanian Leu									
320	Russian Ruble									
330	Serbian Dinar									
340	Swedish Krona									
350	Swiss Franc									
360	Turkish Lira									
370	Hryvnia									
380	US Dollar									
390	Iceland Krona									
400	Norwegian Krone									
410	Hong Kong Dollar									
420	New Taiwan Dollar									
430	New Zealand Dollar									
440	Singapore Dollar									
450	Won									
460	Yuan Renminbi									
470	Other									
480	Croatian Kuna									

**C 23.00 - MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)**

		ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT
		LONG	SHORT	LONG	SHORT			
		010	020	030	040			
010	<b>TOTAL POSITIONS IN COMMODITIES</b>							Cell linked to CA
020	Precious metals (except gold)							
030	Base metals							
040	Agricultural products (softs)							
050	Others							
060	Of which energy products (oil, gas)							
070	Maturity ladder approach							
080	Extended maturity ladder approach							
090	Simplified approach: All positions							
100	Additional requirements for options (non-delta risks)							
110	Simplified method							
120	Delta plus approach - additional requirements for gamma risk							
130	Delta plus approach - additional requirements for vega risk							
140	Scenario matrix approach							

**C 24.00 - MARKET RISK INTERNAL MODELS (MKR IM)**

		VaR		STRESSED VaR		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
		MULTIPLICA- TION FACTOR ( $m_t$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $VaR_{avg}$ )	PREVIOUS DAY ( $VaR_{t-1}$ )	MULTIPLICA- TION FACTOR ( $m_t$ ) x AVERAGE OF PREVIOUS 60 WORKING DAYS ( $SVaR_{avg}$ )	LATEST AVAIL- ABLE ( $SVaR_{t-1}$ )	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE
		030	040	050	060	070	080	090	100	110
010	TOTAL POSITIONS									
	Memorandum items: BREAKDOWN OF MARKET RISK									
020	Traded debt instruments									
030	TDI - General risk									
040	TDI - Specific Risk									
050	Equities									
060	Equities - General risk									
070	Equities - Specific Risk									
080	Foreign Exchange risk									
090	Commodities risk									
100	Total amount for general risk									
110	Total amount for specific risk									



		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	Number of overshootings during previous 250 working days	VaR Multiplica- tion Factor (m <sub>c</sub> )	SVaR Multiplica- tion Factor (m <sub>s</sub> )	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG POSI- TIONS AFTER CAP	ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET SHORT POSI- TIONS AFTER CAP
		120	130	140	150	160	170	180
010	TOTAL POSITIONS		Cell linked to CA					
	<b>Memorandum items: BREAKDOWN OF MARKET RISK</b>							
020	Traded debt instruments							
030	TDI - General risk							
040	TDI - Specific Risk							
050	Equities							
060	Equities - General risk							
070	Equities - Specific Risk							
080	Foreign Exchange risk							
090	Commodities risk							
100	Total amount for general risk							
110	Total amount for specific risk							

**C 25.00 - CREDIT VALUE ADJUSTMENT RISK (CVA)**

		EXPOSURE VALUE			VaR		STRESSED VaR	
			of which: OTC Derivatives	of which: SFT	MULTIPLICA- TION FACTOR (m <sub>c</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR <sub>avg</sub> )	PREVIOUS DAY (VaR <sub>t-1</sub> )	MULTIPLICA- TION FACTOR (m <sub>c</sub> ) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaR <sub>avg</sub> )	LATEST AVAIL- ABLE (SVaR <sub>t-1</sub> )
		010	020	030	040	050	060	070
010	<b>CVA risk total</b>							
020	<b>According to Advanced method</b>							
030	<b>According to Standardised method</b>							
040	<b>Based on OEM</b>							

		OWN FUNDS REQUIREMENTS	TOTAL RISK EXPOSURE AMOUNT	MEMORANDUM ITEMS			CVA RISK HEDGE NOTIONALS	
				Number of coun- terparties	of which: proxy was used to determine credit spread	INCURRED CVA	SINGLE NAME CDS	INDEX CDS
				100	110	120	130	140
010	<b>CVA risk total</b>		Link to {CA2; r640;c010}					
020	<b>According to Advanced method</b>		Link to {CA2; r650;c010}					
030	<b>According to Standardised method</b>		Link to {CA2; r660;c010}					
040	<b>Based on OEM</b>		Link to {CA2; r670;c010}					

**C 33.00 - GENERAL GOVERNMENTS EXPOSURES BY COUNTRY OF THE COUNTERPARTY (GOV)**

Country:

		Direct exposures						
		On-balance sheet exposures						
		Total gross carry- ing amount of non-derivative financial assets	Total carrying amount of non- derivative finan- cial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		010	020	030	040	050	060	070
010	Total exposures							
<b>BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:</b>								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

		Direct exposures						
		On-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolios				
				Financial assets held for trading	Trading financial assets	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Non-trading non-derivative financial assets measured at fair value through profit or loss
		010	020	030	040	050	060	070
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
150	International Organisations [Institutions]							
160	Exposures under the market risk framework							
<b>BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:</b>								
170	[ 0 - 3M [							
180	[ 3M - 1Y [							
190	[ 1Y - 2Y [							
200	[ 2Y - 3Y [							
210	[3Y - 5Y [							
220	[5Y - 10Y [							
230	[10Y – more							

		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		080	090	100	110	120	130	140
010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

		Direct exposures						
		On-balance sheet exposures						
		Non-derivative financial assets by accounting portfolios					Short positions	Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets
		Financial assets at fair value through other comprehensive income	Non-trading non-derivative financial assets measured at fair value to equity	Financial assets at amortised cost	Non-trading non-derivative financial assets measured at a cost-based method	Other non-trading non-derivative financial assets		
		080	090	100	110	120	130	140
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
150	International Organisations [Institutions]							
160	Exposures under the market risk framework							
BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:								
170	[ 0 - 3M [							
180	[ 3M - 1Y [							
190	[ 1Y - 2Y [							
200	[ 2Y - 3Y [							
210	[3Y - 5Y [							
220	[5Y - 10Y [							
230	[10Y – more							

		Direct exposures						
		Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Derivatives	
							Derivatives with positive fair value	
							Carrying amount	Notional amount
		150	160	170	180	190	200	210
010	Total exposures							
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:								
020	Exposures under the credit risk framework							
030	Standardised Approach							
040	Central governments							
050	Regional governments or local authorities							
060	Public sector entities							
070	International Organisations							
080	IRB Approach							
090	Central governments							
100	Regional governments or local authorities [Central governments]							

		Direct exposures						
		Accumulated impairment	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Accumulated negative changes in fair value due to credit risk	of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss	of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity	Derivatives	
							Derivatives with positive fair value	
							Carrying amount	Notional amount
		150	160	170	180	190	200	210
110	Regional governments or local authorities [Institutions]							
120	Public sector entities [Central governments]							
130	Public sector entities [Institutions]							
140	International Organisations [Central governments]							
150	International Organisations [Institutions]							
160	Exposures under the market risk framework							
<b>BREAKDOWN OF TOTAL EXPOSURES BY RESIDUAL MATURITY:</b>								
170	[ 0 - 3M [							
180	[ 3M - 1Y [							
190	[ 1Y - 2Y [							
200	[ 2Y - 3Y [							
210	[3Y - 5Y [							
220	[5Y - 10Y [							
230	[10Y – more							



		Direct exposures					Memorandum item: credit derivatives sold on general government exposures		Exposure value	Risk weighted exposure amount
		Derivatives		Off-balance sheet exposures						
		Derivatives with negative fair value		Nominal amount	Provisions	Accumulated negative changes in fair value due to credit risk	Derivatives with positive fair value - Carrying amount	Derivatives with negative fair value - Carrying amount		
		Carrying amount	Notional amount							
		220	230	240	250	260	270	280	290	300
010	Total exposures									
BREAKDOWN OF TOTAL EXPOSURES BY RISK, REGULATORY APPROACH AND EXPOSURE CLASSES:										
020	Exposures under the credit risk framework									
030	Standardised Approach									
040	Central governments									
050	Regional governments or local authorities									
060	Public sector entities									
070	International Organisations									
080	IRB Approach									
090	Central governments									
100	Regional governments or local authorities [Central governments]									



## ANNEX II

## ‘ANNEX II

## REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS

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**PART I: GENERAL INSTRUCTIONS****1. STRUCTURE AND CONVENTIONS****1.1. STRUCTURE**

1. Overall, the framework consists of five blocks of templates:
  - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount;
  - (b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity
  - (c) credit risk (including counterparty, dilution and settlement risks);
  - (d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);
  - (e) operational risk.
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as validation rules are included in this part of the Implementing Technical Standard.
3. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

**1.2. NUMBERING CONVENTION**

4. The document follows the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}.
6. In the case of validations inside a template, in which only data points of that template is used, notations do not refer to a template: {Row;Column}.
7. In the case of templates with only one column, only rows are referred to. {Template;Row}
8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

**1.3. SIGN CONVENTION**

9. Any amount that increases the own funds or the capital requirements shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

**PART II: TEMPLATE RELATED INSTRUCTIONS****1. CAPITAL ADEQUACY OVERVIEW (CA)****1.1. GENERAL REMARKS**

10. CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and transitional provisions and its structures in five templates:
  - (a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital
  - (b) CA2 template summarizes the total risk exposures amounts as defined in Article 92(3) of Regulation (EU) No 575/2013 ('CRR')

- (c) CA3 template contains the ratios for which CRR state a minimum level, and some other related data
  - (d) CA4 template contains memorandums items needed for calculating items in CA1 as well as information with regard to the CRD capital buffers.
  - (e) CA5 template contains the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.
11. The templates shall apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.
12. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1), Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).
13. Transitional provisions are treated as follows in CA templates:
- (a) The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included.
  - (b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in articles 36(1) point (j) and 56 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.
  - (c) Template CA5 is exclusively used for reporting the transitional provisions.
14. The treatment of Pillar II requirements can be different within the EU (Article 104(2) CRD IV has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting of CRR. A detailed reporting of Pillar II requirements is not within the mandate of Article 99 CRR.
- a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.
  - b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. One block focuses on the impact of amounts on the ratios, whereas the other block focuses on the ratio itself. Both blocks of ratios do not have any further link to the templates CA1, CA2 or CA5.
  - c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. This cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104(2) CRD which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

1.2. C 01.00 — OWN FUNDS (CA1)

1.2.1. Instructions concerning specific positions

Row	Legal references and instructions
010	<p><b>1. Own funds</b></p> <p>Articles 4(1)(118) and 72 of CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.</p>

Row	Legal references and instructions
015	<p><b>1.1. Tier 1 capital</b></p> <p>Article 25 of CRR</p> <p>The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital</p>
020	<p><b>1.1.1. Common Equity Tier 1 capital</b></p> <p>Article 50 of CRR</p>
030	<p><b>1.1.1.1. Capital instruments eligible as CET1 capital</b></p> <p>Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR</p>
040	<p><b>1.1.1.1.1. Paid up capital instruments</b></p> <p>Articles 26(1) point (a) and 27 to 31 of CRR</p> <p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 of CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
045	<p><b>1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations</b></p> <p>Article 31 of CRR</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled.</p>
050	<p><b>1.1.1.1.2* Memorandum item: Capital instruments not eligible</b></p> <p>Article 28(1) points (b), (l) and (m) of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
060	<p><b>1.1.1.1.3. Share premium</b></p> <p>Articles 4(1)(124), 26(1) point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
070	<p><b>1.1.1.1.4. (-) Own CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of CRR</p> <p>Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 of CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5.</p>



Row	Legal references and instructions
080	<p><b>1.1.1.1.4.1. (-) Direct holdings of CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of 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 stated in Article 42 point (a) of CRR.</p>
090	<p><b>1.1.1.1.4.2. (-) Indirect holdings of CET1 instruments</b></p> <p>Articles 4(1)(114), 36(1) point (f) and 42 of CRR</p>
091	<p><b>1.1.1.1.4.3. (-) Synthetic holdings of CET1 instruments</b></p> <p>Articles 4(1)(126), 36(1) point (f) and 42 of CRR</p>
092	<p><b>1.1.1.1.5. (-) Actual or contingent obligations to purchase own CET1 instruments</b></p> <p>Articles 36(1) point (f) and 42 of CRR</p> <p>According to Article 36(1) point (f) of CRR, 'own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation' shall be deducted.</p>
130	<p><b>1.1.1.2. Retained earnings</b></p> <p>Articles 26(1) point (c) and 26(2) of CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
140	<p><b>1.1.1.2.1. Previous years retained earnings</b></p> <p>Articles 4(1)(123) and 26(1) c) of CRR</p> <p>Article 4(1)(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 framework'.</p>
150	<p><b>1.1.1.2.2. Profit or loss eligible</b></p> <p>Articles 4(1)(121), 26(2) and 36(1) point (a) of CRR</p> <p>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.</p> <p>On the other hand, losses shall be deducted from CET1, as stated in article 36(1) point (a) of CRR.</p>
160	<p><b>1.1.1.2.2.1. Profit or loss attributable to owners of the parent</b></p> <p>Articles 26(2) and 36(1) point (a) of CRR</p> <p>The amount to be reported shall be the profit or loss reported in the accounting income statement.</p>

Row	Legal references and instructions
170	<p><b>1.1.1.2.2.2. (-) Part of interim or year-end profit not eligible</b></p> <p>Article 26(2) of CRR</p> <p>This row shall not present any figure if, for the reference period, the institution has reported losses. This is because the losses shall be completely deducted from CET1.</p> <p>If the institution reports profits, it shall be reported the part which is not eligible according to article 26(2) of CRR (i.e. profits not audited and foreseeable charges or dividends)</p> <p>Note that, in case of profits, the amount to be deducted shall be, at least, the interim dividends.</p>
180	<p><b>1.1.1.3. Accumulated other comprehensive income</b></p> <p>Articles 4(1)(100) and 26(1) point (d) of CRR</p> <p>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. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014.</p>
200	<p><b>1.1.1.4. Other reserves</b></p> <p>Articles 4(1)(117) and 26(1) point (e) of CRR</p> <p>Other reserves are defined in CRR as 'Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings'.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
210	<p><b>1.1.1.5. Funds for general banking risk</b></p> <p>Articles 4(1)(112) and 26(1) point (f) of CRR</p> <p>Funds for general banking risk are defined in article 38 of Directive 86/635/EEC as 'Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking'</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
220	<p><b>1.1.1.6. Transitional adjustments due to grandfathered CET1 Capital instruments</b></p> <p>Articles 483(1) to (3), and 484 to 487 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
230	<p><b>1.1.1.7. Minority interest given recognition in CET1 capital</b></p> <p>Article 4(120) and 84 of CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p>

Row	Legal references and instructions
240	<p><b>1.1.1.8. Transitional adjustments due to additional minority interests</b></p> <p>Articles 479 and 480 of CRR</p> <p>Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.</p>
250	<p><b>1.1.1.9. Adjustments to CET1 due to prudential filters</b></p> <p>Articles 32 to 35 of CRR</p>
260	<p><b>1.1.1.9.1. (-) Increases in equity resulting from securitised assets</b></p> <p>Article 32(1) of CRR</p> <p>The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.</p> <p>For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.</p>
270	<p><b>1.1.1.9.2. Cash flow hedge reserve</b></p> <p>Article 33(1) point (a) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>
280	<p><b>1.1.1.9.3. Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</b></p> <p>Article 33(1) point (b) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
285	<p><b>1.1.1.9.4. Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Article 33(1) point (c) and 33(2) of CRR</p> <p>The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.</p> <p>Unaudited profit shall not be included in this item.</p>
290	<p><b>1.1.1.9.5. (-) Value adjustments due to the requirements for prudent valuation</b></p> <p>Articles 34 and 105 of CRR</p> <p>Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 of CRR</p>

Row	Legal references and instructions
300	<p>1.1.1.10. (-) <b>Goodwill</b></p> <p>Articles 4(1)(113), 36(1) point (b) and 37 of CRR</p>
310	<p>1.1.1.10.1. (-) <b>Goodwill accounted for as intangible asset</b></p> <p>Articles 4(1)(113) and 36(1) point (b) of CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported here shall be the same that is reported in the balance sheet.</p>
320	<p>1.1.1.10.2. (-) <b>Goodwill included in the valuation of significant investments</b></p> <p>Article 37 point (b) and 43 of CRR</p>
330	<p>1.1.1.10.3. <b>Deferred tax liabilities associated to goodwill</b></p> <p>Article 37 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard</p>
340	<p>1.1.1.11. (-) <b>Other intangible assets</b></p> <p>Articles 4(1)(115), 36(1) point (b) and 37 point (a) of CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p>
350	<p>1.1.1.11.1. (-) <b>Other intangible assets before deduction of deferred tax liabilities</b></p> <p>Articles 4(1)(115) and 36(1) point (b) of CRR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets others than goodwill.</p>
360	<p>1.1.1.11.2. <b>Deferred tax liabilities associated to other intangible assets</b></p> <p>Article 37 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the intangibles assets other than goodwill became impaired or was derecognised under the relevant accounting standard</p>
370	<p>1.1.1.12. (-) <b>Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</b></p> <p>Articles 36(1) point (c) and 38 of CRR</p>
380	<p>1.1.1.13. (-) <b>IRB shortfall of credit risk adjustments to expected losses</b></p> <p>Articles 36(1) point (d), 40, 158 and 159 of CRR</p> <p>The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses' (Article 40 of CRR)</p>

Row	Legal references and instructions
390	<p><b>1.1.1.14. (-) Defined benefit pension fund assets</b></p> <p>Articles 4(1)(109), 36(1) point (e) and 41 of CRR</p>
400	<p><b>1.1.1.14.1. (-) Defined benefit pension fund assets</b></p> <p>Articles 4(1)(109), 36(1) point (e) of 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'</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
410	<p><b>1.1.1.14.2. Deferred tax liabilities associated to defined benefit pension fund assets</b></p> <p>Articles 4(1)(108) and (109), and 41(1) point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.</p>
420	<p><b>1.1.1.14.3. Defined benefit pension fund assets which the institution has an unrestricted ability to use</b></p> <p>Articles 4(1)(109) and 41(1) point (b) of CRR</p> <p>This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.</p> <p>The assets included in this row shall receive a risk weight for credit risk requirements.</p>
430	<p><b>1.1.1.15. (-) Reciprocal cross holdings in CET1 Capital</b></p> <p>Articles 4(1)(122), 36(1) point (g) and 44 of CRR</p> <p>Holdings in CET1 instruments of financial sector entities (as defined in Article 4(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.</p>
440	<p><b>1.1.1.16. (-) Excess of deduction from AT1 items over AT1 Capital</b></p> <p>Article 36(1) point (j) of CRR</p> <p>The amount to be reported is directly taken from CA 1 item 'Excess of deduction from AT1 items over AT1 Capital. The amount has to be deducted from CET1'.</p>
450	<p><b>1.1.1.17. (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 4(1)(36), 36(1) point (k) (i) and 89 to 91 of CRR</p> <p>Qualifying holdings are defined as 'direct or indirect holding in an undertaking 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'.</p> <p>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 1 250 %.</p>

Row	Legal references and instructions
460	<p><b>1.1.1.18. (-) Securitisation positions which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b), 258 and 266(3) of CRR</p> <p>Securitisation positions which are subject to a 1 250 % risk weight, but alternatively, are allowed to be deducted from CET1 (Article 36(1) point (k) (ii) of CRR). In the latter case, they shall be reported in this item.</p>
470	<p><b>1.1.1.19. (-) Free deliveries which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (iii) and 379(3) of CRR</p> <p>Free deliveries are subject to a 1 250 % risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 36(1) point (k) (iii) of CRR). In the latter case, they shall be reported in this item.</p>
471	<p><b>1.1.1.20. (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (iv) and 153(8) of CRR</p> <p>According to Article 36(1) point (k) (iv) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>
472	<p><b>1.1.1.21. (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250 % risk weight</b></p> <p>Articles 36(1) point (k) (v) and 155(4) of CRR</p> <p>According to Article 36(1) point (k) (v) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250 %.</p>
480	<p><b>1.1.1.22. (-) CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR</p> <p>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</p> <p>See alternatives to deduction when consolidation is applied (Article 49(2) and (3))</p>
490	<p><b>1.1.1.23. (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Articles 36(1) point (c); 38 and 48(1) point (a) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences, according to article 38(5) point (b) of CRR) which has to be deducted, applying the 10 % threshold in article 48(1) point (a) of CRR.</p>

Row	Legal references and instructions
500	<p><b>1.1.1.24. (-) CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR</p> <p>Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(1)(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.</p> <p>See alternatives to deduction when consolidation is applied (article 49(1), (2) and (3)).</p>
510	<p><b>1.1.1.25. (-) Amount exceeding the 17,65 % threshold</b></p> <p>Article 48(1) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct and indirect holdings by the institution of the CET1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 17,65 % threshold in Article 48(1) of CRR.</p>
520	<p><b>1.1.1.26. Other transitional adjustments to CET1 Capital</b></p> <p>Articles 469 to 472, 478 and 481 of CRR</p> <p>Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>
524	<p><b>1.1.1.27. (-) Additional deductions of CET1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
529	<p><b>1.1.1.28. CET1 capital elements or deductions — other</b></p> <p>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.</p> <p>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).</p>
530	<p><b>1.1.2. ADDITIONAL TIER 1 CAPITAL</b></p> <p>Article 61 of CRR</p>
540	<p><b>1.1.2.1. Capital instruments eligible as AT1 Capital</b></p> <p>Articles 51 point (a), 52 to 54, 56 point (a) and 57 of CRR</p>
550	<p><b>1.1.2.1.1. Paid up capital instruments</b></p> <p>Articles 51 point (a) and 52 to 54 of CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>

Row	Legal references and instructions
560	<p>1.1.2.1.2 (*) <b>Memorandum item: Capital instruments not eligible</b></p> <p>Article 52(1) points (c), (e) and (f) of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
570	<p>1.1.2.1.3. <b>Share premium</b></p> <p>Article 51 point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>
580	<p>1.1.2.1.4. (-) <b>Own AT1 instruments</b></p> <p>Articles 52(1) point (b), 56 point (a) and 57 of CRR</p> <p>Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 57 of CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5.</p>
590	<p>1.1.2.1.4.1. (-) <b>Direct holdings of AT1 instruments</b></p> <p>Articles 4(1)(114) 52 (1) point (b), 56 point (a) and 57 of CRR</p> <p>Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group.</p>
620	<p>1.1.2.1.4.2. (-) <b>Indirect holdings of AT1 instruments</b></p> <p>Articles 52(1) point (b) (ii), 56 point (a) and 57 of CRR</p>
621	<p>1.1.2.1.4.3. (-) <b>Synthetic holdings of AT1 instruments</b></p> <p>Articles 4(1)(126), 52(1) point (b), 56 point (a) and 57 of CRR</p>
622	<p>1.1.2.1.5. (-) <b>Actual or contingent obligations to purchase own AT1 instruments</b></p> <p>Articles 56 point (a) and 57 of CRR</p> <p>According to Article 56 point (a) of CRR, 'own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.</p>
660	<p>1.1.2.2. <b>Transitional adjustments due to grandfathered AT1 Capital instruments</b></p> <p>Articles 483(4) and (5), 484 to 487, 489 and 491 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.</p>



Row	Legal references and instructions
670	<p><b>1.1.2.3. Instruments issued by subsidiaries that are given recognition in AT1 Capital</b></p> <p>Articles 83, 85 and 86 of CRR</p> <p>Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.</p> <p>Qualifying AT1 capital issued by a special purpose entity (Article 83 of CRR) shall be included.</p>
680	<p><b>1.1.2.4. Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 of CRR</p> <p>Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.</p>
690	<p><b>1.1.2.5. (-) Reciprocal cross holdings in AT1 Capital</b></p> <p>Articles 4(1)(122), 56 point (b) and 58 of CRR</p> <p>Holdings in AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items.</p>
700	<p><b>1.1.2.6. (-) AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 56 point (c); 59, 60 and 79 of CRR</p> <p>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 AT1</p>
710	<p><b>1.1.2.7. (-) AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27), 56 point (d), 59 and 79 of CRR</p> <p>Holdings by the institution of AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment are completely deducted</p>
720	<p><b>1.1.2.8. (-) Excess of deduction from T2 items over T2 Capital</b></p> <p>Article 56 point (e) of CRR</p> <p>The amount to be reported is directly taken from CA 1 item 'Excess of deduction from T2 items over T2 Capital' (deducted in AT1).</p>
730	<p><b>1.1.2.9. Other transitional adjustments to AT1 Capital</b></p> <p>Articles 474, 475, 478 and 481 of CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>

Row	Legal references and instructions
740	<p><b>1.1.2.10. Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</b></p> <p>Article 36(1) point (j) of CRR</p> <p>Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.</p> <p>With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Then, if this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.</p>
744	<p><b>1.1.2.11. (-) Additional deductions of AT1 Capital due to Article 3 CRR</b></p> <p>Article 3 CRR</p>
748	<p><b>1.1.2.12. AT1 capital elements or deductions — other</b></p> <p>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 an AT1 capital element respective a deduction of an AT1 element cannot be assigned to one of the rows 530 to 744.</p> <p>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).</p>
750	<p><b>1.2. TIER 2 CAPITAL</b></p> <p>Article 71 of CRR</p>
760	<p><b>1.2.1. Capital instruments and subordinated loans eligible as T2 Capital</b></p> <p>Articles 62 point (a), 63 to 65, 66 point (a), and 67 of CRR</p>
770	<p><b>1.2.1.1. Paid up capital instruments and subordinated loans</b></p> <p>Articles 62 point (a), 63 and 65 of CRR</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
780	<p><b>1.2.1.2 (*) Memorandum item: Capital instruments and subordinated loans not eligible</b></p> <p>Article 63 points (c), (e) and (f); and article 64 of CRR</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
790	<p><b>1.2.1.3. Share premium</b></p> <p>Articles 62 point (b) and 65 of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the 'Paid up capital instruments'.</p>

Row	Legal references and instructions
800	<p><b>1.2.1.4. (-) Own T2 instruments</b></p> <p>Article 63 point (b) (i), 66 point (a), and 67 of CRR</p> <p>Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 67 of CRR.</p> <p>Holdings on shares included as 'Capital instruments not eligible' shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own T2 instruments are reported separately in item 1.2.1.5.</p>
810	<p><b>1.2.1.4.1. (-) Direct holdings of T2 instruments</b></p> <p>Articles 63 point (b), 66 point (a) and 67 of CRR</p> <p>Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group.</p>
840	<p><b>1.2.1.4.2. (-) Indirect holdings of T2 instruments</b></p> <p>Articles 4(1)(114), 63 point (b), 66 point (a) and 67 of CRR</p>
841	<p><b>1.2.1.4.3. (-) Synthetic holdings of T2 instruments</b></p> <p>Articles 4(1)(126), 63 point (b), 66 point (a) and 67 of CRR</p>
842	<p><b>1.2.1.5. (-) Actual or contingent obligations to purchase own T2 instruments</b></p> <p>Articles 66 point (a) and 67 of CRR</p> <p>According to Article 66 point (a) of CRR, 'own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations' shall be deducted.</p>
880	<p><b>1.2.2. Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans</b></p> <p>Articles 483(6) and (7), 484, 486, 488, 490 and 491 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.</p>
890	<p><b>1.2.3. Instruments issued by subsidiaries that are given recognition in T2 Capital</b></p> <p>Articles 83, 87 and 88 of CRR</p> <p>Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.</p> <p>Qualifying Tier 2 capital issued by a special purpose entity (Article 83 of CRR) shall be included.</p>
900	<p><b>1.2.4. Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</b></p> <p>Article 480 of CRR</p> <p>Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.</p>

Row	Legal references and instructions
910	<p><b>1.2.5. IRB Excess of provisions over expected losses eligible</b></p> <p>Article 62 point (d) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with IRB approach, this item contains the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.</p>
920	<p><b>1.2.6. SA General credit risk adjustments</b></p> <p>Article 62 point (c) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital.</p>
930	<p><b>1.2.7. (-) Reciprocal cross holdings in T2 Capital</b></p> <p>Articles 4(1)(122), 66 point (b) and 68 of CRR</p> <p>Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items.</p>
940	<p><b>1.2.8. (-) T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(27), 66 point (c), 68 to 70 and 79 of CRR</p> <p>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 T2.</p>
950	<p><b>1.2.9. (-) T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(27), 66 point (d), 68, 69 and 79 of CRR</p> <p>Holdings by the institution of T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment shall be completely deducted.</p>
960	<p><b>1.2.10. Other transitional adjustments to T2 Capital</b></p> <p>Articles 476 to 478 and 481 of CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5.</p>
970	<p><b>1.2.11. Excess of deduction from T2 items over T2 Capital (deducted in AT1)</b></p> <p>Article 56 point (e) of CRR</p> <p>Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1.</p> <p>With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. If this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.</p>

Row	Legal references and instructions
974	1.2.12. <b>(-) Additional deductions of T2 Capital due to Article 3 CRR</b> Article 3 CRR
978	1.2.13. <b>T2 capital elements or deductions — other</b> 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 T2 capital element respective a deduction of a T2 element cannot be assigned to one of the rows 750 to 974. 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).

### 1.3. C 02.00 — OWN FUNDS REQUIREMENTS (CA2)

#### 1.3.1. Instructions concerning specific positions

Row	Legal references and instructions
010	1. <b>TOTAL RISK EXPOSURE AMOUNT</b> Articles 92(3), 95, 96 and 98 of CRR
020	1* <b>Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR</b> For investment firms under Article 95(2) and Article 98 of CRR
030	1** <b>Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR</b> For investment firms under Article 96(2) and Article 97 of CRR
040	1.1. <b>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</b> Article 92(3) points (a) and (f) of CRR
050	1.1.1. <b>Standardised approach (SA)</b> CR SA and SEC SA templates at the level of total exposures
060	1.1.1.1. <b>SA exposure classes excluding securitisations positions</b> CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of CRR excluding securitisation positions.
070	1.1.1.1.01. <b>Central governments or central banks</b> See CR SA template
080	1.1.1.1.02. <b>Regional governments or local authorities</b> See CR SA template
090	1.1.1.1.03. <b>Public sector entities</b> See CR SA template

Row	Legal references and instructions
100	1.1.1.1.04. <b>Multilateral Development Banks</b> See CR SA template
110	1.1.1.1.05. <b>International Organisations</b> See CR SA template
120	1.1.1.1.06. <b>Institutions</b> See CR SA template
130	1.1.1.1.07. <b>Corporates</b> See CR SA template
140	1.1.1.1.08. <b>Retail</b> See CR SA template
150	1.1.1.1.09. <b>Secured by mortgages on immovable property</b> See CR SA template
160	1.1.1.1.10. <b>Exposures in default</b> See CR SA template
170	1.1.1.1.11. <b>Items associated with particular high risk</b> See CR SA template
180	1.1.1.1.12. <b>Covered bonds</b> See CR SA template
190	1.1.1.1.13. <b>Claims on institutions and corporate with a short-term credit assessment</b> See CR SA template
200	1.1.1.1.14. <b>Collective investments undertakings (CIU)</b> See CR SA template
210	1.1.1.1.15. <b>Equity</b> See CR SA template
211	1.1.1.1.16. <b>Other items</b> See CR SA template
220	1.1.1.2. <b>Securitisations positions SA</b> CR SEC SA template at the level of total securitisation types
230	1.1.1.2.* <b>Of which: resecuritisation</b> CR SEC SA template at the level of total securitisation types
240	1.1.2. <b>Internal ratings based Approach (IRB)</b>
250	1.1.2.1. <b>IRB approaches when neither own estimates of LGD nor Conversion Factors are used</b> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are not used)

Row	Legal references and instructions
260	1.1.2.1.01. <b>Central governments and central banks</b> See CR IRB template
270	1.1.2.1.02. <b>Institutions</b> See CR IRB template
280	1.1.2.1.03. <b>Corporates — SME</b> See CR IRB template
290	1.1.2.1.04. <b>Corporates – Specialised Lending</b> See CR IRB template
300	1.1.2.1.05. <b>Corporates – Other</b> See CR IRB template
310	1.1.2.2. <b>IRB approaches when own estimates of LGD and/or Conversion Factor are used</b> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used)
320	1.1.2.2.01. <b>Central governments and central banks</b> See CR IRB template
330	1.1.2.2.02. <b>Institutions</b> See CR IRB template
340	1.1.2.2.03. <b>Corporates — SME</b> See CR IRB template
350	1.1.2.2.04. <b>Corporates – Specialised Lending</b> See CR IRB template
360	1.1.2.2.05. <b>Corporates – Other</b> See CR IRB template
370	1.1.2.2.06. <b>Retail – secure by real estate SME</b> See CR IRB template
380	1.1.2.2.07. <b>Retail – secure by real estate non-SME</b> See CR IRB template
390	1.1.2.2.08. <b>Retail – Qualifying revolving</b> See CR IRB template
400	1.1.2.2.09. <b>Retail – Other SME</b> See CR IRB template
410	1.1.2.2.10. <b>Retail – Other non-SME</b> See CR IRB template
420	1.1.2.3. <b>Equity IRB</b> See CR EQU IRB template

Row	Legal references and instructions
430	<b>1.1.2.4. Securitisations positions IRB</b> CR SEC IRB template at the level of total securitisation types
440	<b>1.1.2.4* Of which: resecuritisation</b> CR SEC IRB template at the level of total securitisation types
450	<b>1.1.2.5. Other non credit-obligation assets</b> The amount to be reported is the risk weighted exposure amount as calculated according to Article 156 of CRR.
460	<b>1.1.3. Risk exposure amount for contributions to the default fund of a CCP</b> Articles 307 to 309 of CRR
490	<b>1.2. TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</b> Articles 92(3) point (c) (ii) and 92(4) point (b) of CRR
500	<b>1.2.1. Settlement/delivery risk in the non-Trading book</b> See CR SETT template
510	<b>1.2.2. Settlement/delivery risk in the Trading book</b> See CR SETT template
520	<b>1.3. TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</b> Articles 92(3) points (b) (i) and (c) (i) and (iii), and 92(4) point (b) of CRR
530	<b>1.3.1. Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</b>
540	<b>1.3.1.1. Traded debt instruments</b> MKR SA TDI template at the level of total currencies.
550	<b>1.3.1.2. Equity</b> MKR SA EQU template at the level of total national markets.
555	<b>1.3.1.3. Particular approach for position risk in CIUs</b> Articles 348(1), 350 (3) c) and 364 (2) a) CRR Total risk exposure amount for positions in CIUs if capital requirements are calculated according to Article 348(1) CRR either immediately or as a consequence of the cap defined in Article 350(3) c) CRR. The CRR does not explicitly assign those positions to either the interest rate risk or the equity risk. If the particular approach according to Article 348(1) sentence 1 of CRR is applied, the amount to be reported is 32 % of the net position of the CIU exposure in question, multiplied by 12,5. If the particular approach according to Article 348(1) sentence 2 of CRR is applied, the amount to be reported is the lower of 32 % of the net position of the relevant CIU exposure and the difference between 40 % of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure, multiplied by 12,5 respectively.



Row	Legal references and instructions
556	<p><b>1.3.1.3.* Memo item: CIUs exclusively invested in traded debt instruments</b></p> <p>Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk.</p>
557	<p><b>1.3.1.3.** CIUs invested exclusively in equity instruments or in mixed instruments</b></p> <p>Total risk exposure amount for positions in CIUs if the CIU is invested either exclusively in instruments subject to equity risk or in mixed instruments or if the constituents of the CIU are unknown.</p>
560	<p><b>1.3.1.4. Foreign Exchange</b></p> <p>See MKR SA FX template</p>
570	<p><b>1.3.1.5. Commodities</b></p> <p>See MKR SA COM template</p>
580	<p><b>1.3.2. Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</b></p> <p>See MKR IM template</p>
590	<p><b>1.4. TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</b></p> <p>Article 92(3) point (e) and 92(4) point (b) of CRR</p> <p>For investment firms under Article 95(2), Article 96(2) and Article 98 of CRR this element shall be zero.</p>
600	<p><b>1.4.1. OpR Basic Indicator approach (BIA)</b></p> <p>See OPR template</p>
610	<p><b>1.4.2. OpR Standardised (TSA)/Alternative Standardised (ASA) approaches</b></p> <p>See OPR template</p>
620	<p><b>1.4.3. OpR Advanced measurement approaches (AMA)</b></p> <p>See OPR template</p>
630	<p><b>1.5. ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</b></p> <p>Articles 95(2), 96(2), 97 and 98(1) point (a) of CRR</p> <p>Only for investment firms under Article 95(2), Article 96(2) and Article 98 of CRR. See also Article 97 of CRR</p> <p>Investment firms under Article 96 of CRR shall report the amount referred to in Article 97 multiplied by 12,5.</p> <p>Investment firms under Article 95 of CRR shall report:</p> <ul style="list-style-type: none"> <li>— If the amount referred to in article 95(2) point (a) of CRR is greater than the amount referred to in article 95(2) point (b) of CRR, the amount to be reported is zero.</li> <li>— If the amount referred to in article 95(2) point (b) of CRR is greater than the amount referred to in article 95(2) point (a) of CRR, the amount to be reported is the result of subtracting the latter amount from the former.</li> </ul>

Row	Legal references and instructions
640	<b>1.6. TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</b> Article 92(3) point (d) of CRR See CVA template.
650	<b>1.6.1. Advanced method</b> Own funds requirements for credit valuation adjustment risk according to Article 383 of CRR. See CVA template.
660	<b>1.6.2. Standardised method</b> Own funds requirements for credit valuation adjustment risk according to Article 384 of CRR. See CVA template.
670	<b>1.6.3. Based on OEM</b> Own funds requirements for credit valuation adjustment risk according to Article 385 of CRR. See CVA template.
680	<b>1.7. TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</b> Articles 92(3) point (b) (ii) and 395 to 401 of CRR
690	<b>1.8. OTHER RISK EXPOSURE AMOUNTS</b> Articles 3, 458 and 459 of CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7. Institutions shall report the amounts needed to comply with the following: Stricter prudential requirements imposed by the Commission, in accordance with Article 458 and 459 of CRR Additional risk exposure amounts due to Article 3 CRR This item does not have a link to a details template.
710	<b>1.8.2. Of which: Additional stricter prudential requirements based on Art 458</b> Article 458 of CRR
720	<b>1.8.2* Of which: requirements for large exposures</b> Article 458 of CRR
730	<b>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</b> Article 458 of CRR
740	<b>1.8.2*** Of which: due to intra financial sector exposures</b> Article 458 of CRR
750	<b>1.8.3. Of which: Additional stricter prudential requirements based on Art 459</b> Article 459 of CRR
760	<b>1.8.4. Of which: Additional risk exposure amount due to Article 3 CRR</b> Article 3 CRR The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20 % and the institutions applies a risk weight of 50 % based on article 3 CRR, the amount to be reported is 30).

## 1.4. C 03.00 — CAPITAL RATIOS AND CAPITAL LEVELS (CA3)

## 1.4.1. Instructions concerning specific positions

Rows	
010	<b>1. CET1 Capital ratio</b> Article 92(2) point (a) of CRR The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.
020	<b>2. Surplus(+)/Deficit(-) of CET1 capital</b> This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1) point (a) of CRR (4,5 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
030	<b>3. T1 Capital ratio</b> Article 92(2) point (b) of CRR The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.
040	<b>4. Surplus(+)/Deficit(-) of T1 capital</b> This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1) point (b) of CRR (6 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
050	<b>5. Total capital ratio</b> Article 92(2) point (c) of CRR The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.
060	<b>6. Surplus(+)/Deficit(-) of total capital</b> This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1) point (c) of CRR (8 %), i.e. without taking into account the capital buffers and transitional provisions on the ratio.
070	<b>CET1 capital ratio including Pillar II adjustments</b> Article 92(2) point (a) of CRR and Article 104(2) CRD IV This cell only has to be populated if a decision of a competent authority has an impact on the CET1 capital ratio.
080	<b>Target CET1 capital ratio due to Pillar II adjustments</b> Article 104(2) CRD This cell only has to be populated if a competent authority decides that an institution has to meet a higher target CET1 capital ratio. The target CET1 capital ratio reflects the minimum requirement of Article 92(1) point (a) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).
090	<b>T1 capital ratio including Pillar II adjustments</b> Article 92(2) point (b) of CRR and Article 104(2) CRD IV This cell only has to be populated if a decision of a competent authority has an impact on the T1 capital ratio.

Rows	
100	<p><b>Target T1 capital ratio due to Pillar II adjustments</b></p> <p>Article 104(2) CRD IV</p> <p>This cell only has to be populated if a competent authority decides that an institution has to meet a higher target T1 capital ratio.</p> <p>The target T1 capital ratio reflects the minimum requirement of Article 92(1) point (b) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).</p>
110	<p><b>Total capital ratio including Pillar II adjustments</b></p> <p>Article 92(2) point (c) of CRR and Article 104(2) CRD IV</p> <p>This cell only has to be populated if a decision of a competent authority has an impact on the total capital ratio.</p>
120	<p><b>Target total capital ratio due to Pillar II adjustments</b></p> <p>Article 104(2) CRD IV</p> <p>This cell only has to be populated if a competent authority decides that an institution has to meet a higher target total capital ratio.</p> <p>The target total capital ratio reflects the minimum requirement of Article 92(1) point (c) CRR and the requirement imposed in accordance with Article 104(2) CRD, but excludes other requirements (e.g. the capital buffer requirements).</p>

1.5. C 04.00 — MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

Rows	
010	<p><b>1. Total deferred tax assets</b></p> <p>The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.</p>
020	<p><b>1.1. Deferred tax assets that do not rely on future profitability</b></p> <p>Article 39(2) of CRR</p> <p>Deferred tax assets that do not rely on future profitability, and thus are subject to the application of a risk weight.</p>
030	<p><b>1.2. Deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Articles 36(1) point (c) and 38 of CRR</p> <p>Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).</p>
040	<p><b>1.3. Deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Articles 36(1) point (c); 38 and 48(1) point (a) of CRR</p> <p>Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10 % and 17,65 % thresholds in Article 48 of CRR.</p>
050	<p><b>2. Total deferred tax liabilities</b></p> <p>The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.</p>

Rows	
060	<p><b>2.1. Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</b></p> <p>Article 38(3) and (4) of CRR</p> <p>Deferred tax liabilities for which conditions in Article 38(3) and (4) of CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2.</p>
070	<p><b>2.2. Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</b></p> <p>Article 38 of CRR</p>
080	<p><b>2.2.1. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Article 38(3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR</p>
090	<p><b>2.2.2. Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</b></p> <p>Article 38(3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR</p>
093	<p><b>2A Tax overpayments and tax loss carry backs</b></p> <p>Article 39(1) CRR</p> <p>The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39(1) CRR; the amount reported shall be the amount before the application of risk weights.</p>
096	<p><b>2B Deferred Tax Assets subject to a risk weight of 250 %</b></p> <p>Article 48(4) CRR</p> <p>The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 48(1) CRR, but subject to a risk weight of 250 % in accordance with Article 48(4) CRR, taking into account the effect of Article 470 CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.</p>
097	<p><b>2C Deferred Tax Assets subject to a risk weight of 0 %</b></p> <p>Article 469(1) lit. d, 470, 472 (5) and 478 CRR</p> <p>The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Articles 469(1) lit. d and 470 CRR, but subject to a risk weight of 0 % in accordance with Article 472(5) CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.</p>

Rows	
100	<p><b>3. IRB excess (+) or shortfall (–) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</b></p> <p>Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
110	<p><b>3.1. Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
120	<p><b>3.1.1. General credit risk adjustments</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
130	<p><b>3.1.2. Specific credit risk adjustments</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
131	<p><b>3.1.3. Additional value adjustments and other own funds reductions</b></p> <p>Articles 34, 110 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
140	<p><b>3.2. Total expected losses eligible</b></p> <p>Articles 158(5), (6) and (10), and 159 of CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported.</p>
145	<p><b>4. IRB excess (+) or shortfall (–) of specific credit risk adjustments to expected losses for defaulted exposures</b></p> <p>Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
150	<p><b>4.1. Specific credit risk adjustments and positions treated similarly</b></p> <p>Article 159 of CRR</p> <p>This item shall only be reported by IRB institutions.</p>
155	<p><b>4.2. Total expected losses eligible</b></p> <p>Articles 158(5), (6) and (10), and 159 of CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported.</p>

Rows	
160	<p><b>5. Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</b></p> <p>Article 62 point (d) of CRR</p> <p>For IRB institutions, according to Article 62 point (d) of CRR, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0,6 % of risk-weighted exposure amounts calculated with the IRB approach.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0,6 %) which is the base for calculating the cap.</p>
170	<p><b>6. Total gross provisions eligible for inclusion in T2 capital</b></p> <p>Article 62 point (c) of CRR</p> <p>This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.</p> <p>The amount to be reported shall be gross of tax effects.</p>
180	<p><b>7. Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</b></p> <p>Article 62 point (c) of CRR</p> <p>According to Article 62 point (c) of CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1,25 % of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1,25 %) which is the base for calculating the cap.</p>
190	<p><b>8. Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</b></p> <p>Article 46(1) point (a) of CRR</p> <p>This item contains the threshold up to which holdings in a financial sector entity where an institution does not have a significant investment are not deducted. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.</p>
200	<p><b>9. 10 % CET1 threshold</b></p> <p>Article 48(1) points (a) and (b) of CRR</p> <p>This item contains the 10 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences.</p> <p>The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10 %.</p>
210	<p><b>10. 17,65 % CET1 threshold</b></p> <p>Article 48(1) of CRR</p> <p>This item contains the 17,65 % threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10 % threshold.</p> <p>The threshold is calculated so that the amount of the two items that is recognised must not exceed 15 % of the final Common Equity Tier 1 capital, i.e. the CET1 capital calculated after all deductions, not including any adjustment due to transitional provisions.</p>

Rows	
225	<b>11.1. Eligible capital for the purposes of qualifying holdings outside the financial sector</b> Article 4(1)(71)(a)
226	<b>11.2. Eligible capital for the purposes of large exposures</b> Article 4(1)(71)(b)
230	<b>12. Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b> Articles 44 to 46 and 49 of CRR
240	<b>12.1. Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b> Articles 44, 45, 46 and 49 of CRR
250	<b>12.1.1. Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b> Articles 44, 46 and 49 of CRR Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding: a) Underwriting positions held for 5 working days or fewer; b) The amounts relating to the investments for which any alternative in article 49 is applied; and c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR
260	<b>12.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b> Article 45 of CRR Article 45 of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.
270	<b>12.2. Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b> Articles 4(1)(114), 44 and 45 of CRR
280	<b>12.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b> Articles 4(1)(114), 44 and 45 of CRR The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices. Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included



Rows	
290	<p><b>12.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
291	<p><b>12.3.1. Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
292	<p><b>12.3.2. Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
293	<p><b>12.3.3. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 45 of CRR</p>
300	<p><b>13. Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 58 to 60 of CRR</p>
310	<p><b>13.1. Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 58, 59 and 60(2) of CRR</p>
320	<p><b>13.1.1. Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 58 and 60(2) of CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer; and</li> <li>b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR</li> </ul>
330	<p><b>13.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
340	<p><b>13.2. Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p>

Rows	
350	<p><b>13.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included</p>
360	<p><b>13.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 59 of CRR</p> <p>Article 59 (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
361	<p><b>13.3. Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>
362	<p><b>13.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>
363	<p><b>13.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 59 of CRR</p>
370	<p><b>14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</b></p> <p>Articles 68 to 70 of CRR</p>
380	<p><b>14.1. Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 68, 69 and 70(2) of CRR</p>
390	<p><b>14.1.1. Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 68 and 70(2) of CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer; and</li> <li>b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR</li> </ul>

Rows	
400	<p><b>14.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
410	<p><b>14.2. Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Article 4(1)(114), 68 and 69 of CRR</p>
420	<p><b>14.2.1. Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included</p>
430	<p><b>14.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
431	<p><b>14.3. Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
432	<p><b>14.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
433	<p><b>14.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 69 of CRR</p>
440	<p><b>15. Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p>
450	<p><b>15.1. Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p>

Rows	
460	<p><b>15.1.1. Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 44, 45, 47 and 49 of CRR</p> <p>Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer;</li> <li>b) The amounts relating to the investments for which any alternative in article 49 is applied; and</li> <li>c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR</li> </ul>
470	<p><b>15.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
480	<p><b>15.2. Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p>
490	<p><b>15.2.1. Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 44 and 45 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included.</p>
500	<p><b>15.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114) and 45 of CRR</p> <p>Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
501	<p><b>15.3. Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
502	<p><b>15.3.1. Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 44 and 45 of CRR</p>
503	<p><b>15.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 45 of CRR</p>

Rows	
510	<p><b>16. Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 58 and 59 of CRR</p>
520	<p><b>16.1. Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 58 and 59 of CRR</p>
530	<p><b>16.1.1. Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 58 of CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 56 point (d); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR</p>
540	<p><b>16.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
550	<p><b>16.2. Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p>
560	<p><b>16.2.1. Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 58 and 59 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included.</p>
570	<p><b>16.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Article 4(1)(114) and 59 of CRR</p> <p>Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
571	<p><b>16.3. Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>

Rows	
572	<p><b>16.3.1. Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 58 and 59 of CRR</p>
573	<p><b>16.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 59 of CRR</p>
580	<p><b>17. Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</b></p> <p>Articles 68 and 69 of CRR</p>
590	<p><b>17.1. Direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 68 and 69 of CRR</p>
600	<p><b>17.1.1. Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Article 68 of CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> <li>a) Underwriting positions held for 5 working days or fewer (Article 66 point (d); and</li> <li>b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR</li> </ul>
610	<p><b>17.1.2. (-) Permitted offsetting short positions in relation to the direct gross holdings included above</b></p> <p>Article 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
620	<p><b>17.2. Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p>
630	<p><b>17.2.1. Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(114), 68 and 69 of CRR</p> <p>The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included</p>
640	<p><b>17.2.2. (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</b></p> <p>Articles 4(1)(114), 69 of CRR</p> <p>Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>

Rows	
641	<p><b>17.3. Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
642	<p><b>17.3.1. Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 4(1)(126), 68 and 69 of CRR</p>
643	<p><b>17.3.2. (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</b></p> <p>Articles 4(1)(126) and 69 of CRR</p>
650	<p><b>18. Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</b></p> <p>Article 46(4), 48(4) and 49(4) of CRR</p>
660	<p><b>19. Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</b></p> <p>Article 60(4) of CRR</p>
670	<p><b>20. Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</b></p> <p>Article 70(4) of CRR</p>
680	<p><b>21. Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 12.1.</p>
690	<p><b>22. Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 15.1.</p>

Rows	
700	<p><b>23. Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 13.1.</p>
710	<p><b>24. Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 16.1.</p>
720	<p><b>25. Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 14.1.</p>
730	<p><b>26. Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</b></p> <p>Article 79 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that these instruments shall also be reported on item 17.1.</p>
740	<p><b>27. Combined buffer requirement</b></p> <p>Article 128 point (6) of CRD</p>
750	<p><b>Capital conservation buffer</b></p> <p>Articles 128 point (1) and 129 of CRD</p> <p>According to Article 129(1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this cell.</p>



Rows	
760	<p><b>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</b></p> <p>Article 458(2) point d (iv) of CRR</p> <p>In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 CRR in addition to the capital conservation buffer shall be reported.</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
770	<p><b>Institution specific countercyclical capital buffer</b></p> <p>Articles 128 point (2), 130, 135-140 of CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
780	<p><b>Systemic risk buffer</b></p> <p>Articles 128 point (5), 133 and 134 of CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
800	<p><b>Global Systemically Important Institution buffer</b></p> <p>Articles 128 point (3) and 131 of CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
810	<p><b>Other Systemically Important Institution buffer</b></p> <p>Articles 128 point (4) and 131 of CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
820	<p><b>28. Own funds requirements related to Pillar II adjustments</b></p> <p>Article 104(2) of CRD.</p> <p>If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this cell.</p>
830	<p><b>29. Initial capital</b></p> <p>Articles 12, 28 to 31 of CRD and Article 93 of CRR</p>
840	<p><b>30. Own funds based on Fixed Overheads</b></p> <p>Articles 96(2) point (b), 97 and 98(1) point (a) of CRR</p>
850	<p><b>31. Non-domestic original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of this Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor.</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>

Rows	
860	<p><b>32. Total original exposures</b></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of this Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
870	<p><b>Adjustments to total own funds</b></p> <p>Article 500(4) of CRR</p> <p>The difference between the amount reported in position 880 and the total own funds pursuant to CRR has to be reported in this position.</p> <p>If the SA alternative (Article 500(2) CRR) is applied, this row shall be empty.</p>
880	<p><b>Own funds fully adjusted for Basel I floor</b></p> <p>Article 500(4) of CRR</p> <p>Total own funds pursuant to CRR adjusted as required by Article 500(4) of CRR (i.e. fully adjusted to reflect differences in the calculation of own funds under Directive 93/6/EEC and Directive 2000/12/EC as those Directives stood prior to 1 January 2007 and the calculation of own funds under CRR deriving from the separate treatments of expected loss and unexpected loss under Part Three, Title II, Chapter 3, of CRR) have to be reported in this position.</p> <p>If the SA alternative (Article 500(2) CRR) is applied, this row shall be empty.</p>
890	<p><b>Own funds requirements for Basel I floor</b></p> <p>Article 500(1) point (b) of CRR</p> <p>The amount of own funds required by Article 500(1)(b) of CRR to be hold (i.e. 80 % of the total minimum amount of own funds that the institution would be required to hold under Article 4 of Directive 93/6/EEC as that Directive and Directive 2000/12/EC of the European Parliament and of the Council of 20 March 2000 relating to the taking up and pursuit of the business of credit institutions as those Directives stood prior to January 2007) has to be reported in this position.</p>
900	<p><b>Own funds requirements for Basel I floor — SA alternative</b></p> <p>Article 500(2) and (3) of CRR</p> <p>The amount of own funds required by Article 500(2) of CRR to be hold (i.e. 80 % of the own funds that the institution would be required to hold under Article 92 calculating risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2, and Part Three, Title III, Chapter 2 or 3 of CRR, as applicable, instead of in accordance with Part Three, Title II, Chapter 3, or Part Three, Title III, Chapter 4 of CRR, as applicable) has to be reported in this position.</p>
910	<p><b>Deficit of total own funds as regards the own funds requirements of the Basel I floor or SA alternative</b></p> <p>Articles 500(1) point (b) and 500 (2) CRR</p> <p>This row has to be filled with:</p> <ul style="list-style-type: none"> <li>— if Article 500(1)(b) CRR is applied and row 880 &lt; row 890: the difference between row 890 and row 880</li> <li>— or if Article 500(2) CRR is applied and row 010 of C 01.00 &lt; row 900 of C 04.00: the difference between row 900 of C 04.00 and row 010 of C 01.00</li> </ul>

1.6. TRANSITIONAL PROVISIONS AND GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA 5)

1.6.1. General remarks

15. CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491 of CRR.

16. CA5 is structured as follows:

(a) Template 5.1 summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as 'adjustments' to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.

(b) Template 5.2 provides further details on the calculation of those grandfathered instruments which do not constitute state aid.

17. Institutions shall report in the first four columns the adjustments to Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital as well as the amount to be treated as risk weighted assets. Institutions are also required to report the applicable percentage in column 050 and the eligible amount without the recognition of transitional provisions in column 060.

18. Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.

19. Some of the transitional provisions require a deduction from Tier 1. If this is the case the residual amount of a deduction or deductions is applied to Tier 1 and there is insufficient AT1 to absorb this amount then the excess shall be deducted from CET1.

1.6.2. C 05.01 — TRANSITIONAL PROVISIONS (CA5.1)

20. Institutions shall report in Table 5.1 the transitional provisions to own funds components as laid down in Articles 465 to 491 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR.

21. Institutions shall report in rows 020 to 060 information in relation with the transitional provisions of grandfathered instruments. The figures to be reported in columns 010 to 030 of row 060 of CA 5.1 can be derived from the respective sections of CA 5.2.

22. Institutions shall report in rows 070 to 092 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 of CRR).

23. In rows 100 onwards institutions shall report information in relation with the transitional provisions of unrealized gains and losses, deductions as well as additional filters and deductions.

24. There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. This effect – if it results from transitional provisions – shall be shown in the CA1 template using the respective cells. As a consequence, the adjustments in the columns of the CA5 template do not include any spill-over effects in the case of insufficient capital available.

1.6.2.1. Instructions concerning specific positions

Columns	
010	<b>Adjustments to CET1</b>
020	<b>Adjustments to AT1</b>

Columns	
030	<b>Adjustments to T2</b>
040	<p><b>Adjustments included in RWAs</b></p> <p>Column 040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) of CRR due to transitional provisions. The amounts reported shall consider the application of provisions of Chapter 2 or 3 of Title II of Part Three or of Title IV of Part Three in accordance with Art. 92 (4) of CRR. This means that transitional amounts subject to provisions of Chapter 2 or 3 of Title II of Part Three should be reported as risk weighted exposure amounts, whereas transitional amounts subject to Title IV of Part Three should represent the own funds requirements multiplied by 12,5.</p> <p>Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items.</p>
050	<b>Applicable percentage</b>
060	<p><b>Eligible amount without transitional provisions</b></p> <p>Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments.</p>

Rows	
010	<p><b>1. Total adjustments</b></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments</p>
020	<p><b>1.1. Grandfathered instruments</b></p> <p>Articles 483 to 491 of CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>
030	<p><b>1.1.1. Grandfathered instruments: Instruments constituting state aid</b></p> <p>Article 483 CRR</p>
040	<p><b>1.1.1.1. Instruments that qualified as own funds according to 2006/48/EC</b></p> <p>Article 483(1) (2), (4) and (6) of CRR</p>
050	<p><b>1.1.1.2. Instruments issued by institutions that are incorporated in a Member State that is subject to an Economic Adjustment Programme</b></p> <p>Article 483(1), (3), (5), (7) and (8) of CRR</p>
060	<p><b>1.1.2. Instruments not constituting state aid</b></p> <p>The amounts to be reported shall be obtained from column 060 of table CA 5.2.</p>

Rows	
070	<p><b>1.2. Minority interests and equivalents</b></p> <p>Articles 479 and 480 of CRR</p> <p>This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.</p>
080	<p><b>1.2.1. Capital instruments and items that do not qualify as minority interests</b></p> <p>Articles 479 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation.</p>
090	<p><b>1.2.2. Transitional recognition in consolidated own funds of minority interests</b></p> <p>Articles 84 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
091	<p><b>1.2.3. Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital</b></p> <p>Article 85 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
092	<p><b>1.2.4. Transitional recognition in consolidated own funds of qualifying Tier 2 capital</b></p> <p>Article 87 and 480 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions.</p>
100	<p><b>1.3. Other transitional adjustments</b></p> <p>Articles 467 to 478 and 481 of CRR</p> <p>This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments.</p>
110	<p><b>1.3.1. Unrealised gains and losses</b></p> <p>Articles 467 and 468 of CRR</p> <p>This row reflects the overall effect of transitional provisions on unrealized gains and losses measured at fair value.</p>
120	<p><b>1.3.1.1. Unrealised gains</b></p> <p>Article 468(1) of CRR</p>
130	<p><b>1.3.1.2. Unrealised losses</b></p> <p>Article 467(1) of CRR</p>
133	<p><b>1.3.1.3. Unrealised gains on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39</b></p> <p>Article 468 of CRR</p>

Rows	
136	<p><b>1.3.1.4. Unrealised loss on exposures to central governments classified in the 'Available for sale' category of EU-endorsed IAS39</b></p> <p>Article 467 of CRR</p>
138	<p><b>1.3.1.5. Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</b></p> <p>Article 468 of CRR</p>
140	<p><b>1.3.2. Deductions</b></p> <p>Articles 36(1), 469 to 478 of CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
150	<p><b>1.3.2.1. Losses for the current financial year</b></p> <p>Articles 36(1) point (a), 469 (1), 472 (3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row shall be the original deduction according to Article 36(1)(a) of CRR.</p> <p>Where firms have only been required to deduct material losses:</p> <ul style="list-style-type: none"> <li>— where the total interim net loss was 'material', the full residual amount would be deducted from Tier 1, or</li> <li>— where the whole total interim net loss was not 'material', no deduction of residual amount would be made.</li> </ul>
160	<p><b>1.3.2.2. Intangible assets</b></p> <p>Articles 36(1) point (b), 469 (1), 472 (4) and 478 of CRR</p> <p>When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 37 of CRR.</p> <p>The amount to be reported in column 060 of this row shall be the original deduction according to Article 36(1)(b) of CRR.</p>
170	<p><b>1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</b></p> <p>Articles 36(1) point (c), 469 (1), 472 (5) and 478 of CRR</p> <p>When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 of CRR relating to the reduction of DTA by deferred tax liabilities.</p> <p>The amount to be reported in column 060 of this row: Total amount according to Article 469(1) of CRR.</p>
180	<p><b>1.3.2.4. IRB shortfall of provisions to expected losses</b></p> <p>Articles 36(1) point (d), 469 (1), 472 (6) and 478 of CRR</p> <p>When determining the amount of the above-mentioned IRB shortfall of provisions to expected losses to be deducted, institutions shall take into account the provisions of Article 40 of CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(d) of CRR</p>

Rows	
190	<p><b>1.3.2.5. Defined benefit pension fund assets</b></p> <p>Articles 33(1) point (e), 469 (1), 472 (7), 473 and 478 of CRR</p> <p>When determining the amount of the above-mentioned defined benefit pension fund assets to be deducted, institutions shall take into account the provisions of Article 41 of CRR.</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(e) of CRR</p>
194	<p><b>1.3.2.5.* of which: Introduction of amendments to IAS 19 – positive item</b></p> <p>Article 473 of CRR</p>
198	<p><b>1.3.2.5.** of which: Introduction of amendments to IAS 19 – negative item</b></p> <p>Article 473 of CRR</p>
200	<p><b>1.3.2.6. Own instruments</b></p> <p>Articles 36(1) point (f), 469 (1), 472 (8) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(f) of CRR</p>
210	<p><b>1.3.2.6.1. Own CET1 instruments</b></p> <p>Articles 36(1) point (f), 469 (1), 472 (8) and 478 of CRR</p> <p>When determining the amount of the above-mentioned Own Common Equity Tier 1 instruments to be deducted, institutions shall take into account the provisions of Article 42 of CRR.</p> <p>Given that the treatment of the 'residual amount' differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments according to 'direct' and 'indirect' holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(f) of CRR.</p>
211	<p><b>1.3.2.6.1** of which: Direct holdings</b></p> <p>Article 469(1)(b), 472 (8) (a) of CRR</p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation.</p>
212	<p><b>1.3.2.6.1* of which: Indirect holdings</b></p> <p>Article 469(1)(b), 472 (8) (b) of CRR</p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation.</p>

Rows	
220	<p><b>1.3.2.6.2. Own AT1 instruments</b></p> <p>Articles 56 point (a), 474, 475(2) and 478 of CRR</p> <p>When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 57 of CRR.</p> <p>Given that the treatment of the 'residual amount' differs depending upon the nature of the instrument (Article 475(2) of CRR), institutions shall break down the above-mentioned holdings according to 'direct' and 'indirect' own Additional Tier 1 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 56 (a) of CRR.</p>
221	<p><b>1.3.2.6.2** of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 474 (b) and 475 (2) (a) of CRR.</p>
222	<p><b>1.3.2.6.2* of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Article 474 (b), 475 (2) (b) of CRR.</p>
230	<p><b>1.3.2.6.3. Own T2 instruments</b></p> <p>Articles 66 point (a), 476, 477(2) and 478 of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 67 of CRR.</p> <p>Given that the treatment of the 'residual amount' differs depending upon the nature of the instrument (Article 477(2) of CRR), institutions shall break down the above-mentioned holdings according to 'direct' and 'indirect' own Tier 2 holdings.</p> <p>The amount to be reported in column 060 of this row: Original deduction0 according to Article 66 (a) of CRR.</p>
231	<p><b>of which: Direct holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of direct holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 476 (b) and 477 (2) (a) of CRR</p>
232	<p><b>of which: Indirect holdings</b></p> <p>The amount to be reported in column 060 of this row: Total amount of indirect holdings, including instruments that an institution could be obliged to purchase by virtue of an existing or contingent contractual obligation, Articles 476 (b) and 477 (2) (b) of CRR</p>
240	<p><b>1.3.2.7. Reciprocal cross holdings</b></p> <p>Given that the treatment of the 'residual amount' differs depending whether the holding of Common Equity Tier 1, Additional Tier 1 or Tier 2 in the financial sector entity is to be considered being significant or not (Articles 472(9), 475 (3) and 477 (3) of CRR), institutions shall break down reciprocal cross holdings according to significant investments and non-significant investments.</p>



Rows	
250	<p><b>1.3.2.7.1. Reciprocal cross holdings in CET1 Capital</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(g) of CRR</p>
260	<p><b>1.3.2.7.1.1. Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 469(1)(b) of CRR</p>
270	<p><b>1.3.2.7.1.2. Reciprocal cross holdings in CET1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 36(1) point (g), 469 (1), 472(9) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 469(1)(b) of CRR</p>
280	<p><b>1.3.2.7.2. Reciprocal cross holdings in AT1 Capital</b></p> <p>Articles 56 point (b), 474, 475(3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 56 (b) of CRR</p>
290	<p><b>1.3.2.7.2.1. Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 56 point (b), 474, 475(3) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 475(3) of CRR</p>
300	<p><b>1.3.2.7.2.2. Reciprocal cross holdings in AT1 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 56 point (b), 474, 475(3) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 475(3) of CRR</p>
310	<p><b>1.3.2.7.3. Reciprocal cross holdings in T2 Capital</b></p> <p>Articles 66 point (b), 476, 477(3) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 66 (b) of CRR</p>
320	<p><b>1.3.2.7.3.1. Reciprocal cross holdings in T2 Capital of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 66 point (b), 476, 477(3) point (a) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 477(3) of CRR</p>

Rows	
330	<p><b>1.3.2.7.3.2. Reciprocal cross holdings in T2 Capital of financial sector entities where the institution has a significant investment</b></p> <p>Articles 66 point (b), 476, 477(3) point (b) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Residual amount according to Article 477(3) of CRR</p>
340	<p><b>1.3.2.8. Own funds instruments of financial sector entities where the institution does not have a significant investment</b></p>
350	<p><b>1.3.2.8.1. CET1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 36(1) point (h), 469 (1), 472(10) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(h) of CRR</p>
360	<p><b>1.3.2.8.2. AT1 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 56 point (c), 474, 475(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 56 (c) of CRR</p>
370	<p><b>1.3.2.8.3. T2 instruments of financial sector entities where the institution does not have a significant investment</b></p> <p>Articles 66 point (c), 476, 477(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 66 (c) of CRR</p>
380	<p><b>1.3.2.9. Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Article 470(2) and (3) of CRR</p> <p>The amount to be reported in column 060 of this row: Article 470(1) of CRR</p>
385	<p><b>Deferred tax assets that are dependent on future profitability and arise from temporary differences</b></p> <p>Article 469(1)(c), 478 and 472(5) CRR.</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10 % threshold in Article 470(2) lit. (a) CRR.</p>
390	<p><b>1.3.2.10. Own funds instruments of financial sector entities where the institution has a significant investment</b></p>
400	<p><b>1.3.2.10.1. CET1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 36(1) point (i), 469 (1), 472(11) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 36(1)(i) of CRR</p>

Rows	
410	<p><b>1.3.2.10.2. AT1 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 56 point (d), 474, 475(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 56 (d) of CRR</p>
420	<p><b>1.3.2.10.2. T2 instruments of financial sector entities where the institution has a significant investment</b></p> <p>Articles 66 point (d), 476, 477(4) and 478 of CRR</p> <p>The amount to be reported in column 060 of this row: Original deduction according to Article 66 (d) of CRR</p>
425	<p><b>1.3.2.11. Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items</b></p> <p>Article 471 of CRR</p>
430	<p><b>1.3.3. Additional filters and deductions</b></p> <p>Article 481 of CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p> <p>In accordance with Article 481 of CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two.</p>
440	<p><b>1.3.4. Adjustments due to IFRS 9 transitional arrangements</b></p> <p>Institutions shall report information in relation with the transitional arrangements due to IFRS 9 in accordance with the applicable legal provisions.</p>

1.6.3. C 05.02 — GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUING STATE AID (CA 5.2)

25. Institutions shall report information in relation with the transitional provisions of grandfathered instruments not constituting state aid (Article 484 to 491 of CRR).

1.6.3.1. Instructions concerning specific positions

Columns	
010	<p><b>Amount of instruments plus related share premium</b></p> <p>Article 484(3) to (5) of CRR</p> <p>Instruments which are eligible for each respective row, including their related share premiums.</p>
020	<p><b>Base for calculating the limit</b></p> <p>Articles 486(2) to (4) of CRR</p>
030	<p><b>Applicable percentage</b></p> <p>Article 486(5) of CRR</p>
040	<p><b>Limit</b></p> <p>Article 486(2) to (5) of CRR</p>

Columns	
050	<b>(-) Amount that exceeds the limits for grandfathering</b> Article 486(2) to (5) of CRR
060	<b>Total grandfathered amount</b> The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1.
Rows	
010	<b>1. Instruments that qualified for point (a) of Article 57 of 2006/48/EC</b> Article 484(3) of CRR The amount to be reported shall include the related share premium accounts.
020	<b>2. Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489</b> Article 484(4) of CRR
030	<b>2.1. Total instruments without a call or an incentive to redeem</b> Article 484(4) and 489 of CRR The amount to be reported shall include the related share premium accounts.
040	<b>2.2. Grandfathered instruments with a call and incentive to redeem</b> Article 489 of CRR
050	<b>2.2.1. Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity</b> Articles 489(3), and 491 point (a) of CRR The amount to be reported shall include the related share premium accounts.
060	<b>2.2.2. Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity</b> Articles 489(5), and 491 point (a) of CRR The amount to be reported shall include the related share premium accounts.
070	<b>2.2.3. Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity</b> Articles 489(6) and 491 point (c) of CRR The amount to be reported shall include the related share premium accounts
080	<b>2.3. Excess on the limit of CET1 grandfathered instruments</b> Article 487(1) of CRR The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.

Rows	
090	<b>3. Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490</b> Article 484(5) of CRR
100	<b>3.1. Total items without an incentive to redeem</b> Article 490 of CRR
110	<b>3.2. Grandfathered items with an incentive to redeem</b> Article 490 of CRR
120	<b>3.2.1. Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity</b> Articles 490(3), and 491 point (a) of CRR The amount to be reported shall include the related share premium accounts.
130	<b>3.2.2. Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity</b> Articles 490(5), and 491 point (a) of CRR The amount to be reported shall include the related share premium accounts.
140	<b>3.2.3. Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity</b> Articles 490(6) and 491 point (c) of CRR The amount to be reported shall include the related share premium accounts.
150	<b>3.3. Excess on the limit of AT1 grandfathered instruments</b> Article 487(2) of CRR The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.

## 2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

### 2.1. GENERAL REMARKS

26. Templates C 06.01 and C 06.02 shall be reported if own funds requirements are calculated on a consolidated basis. This template consists of four parts in order to gather different information on all individual entities (including the reporting institution) included in the scope of consolidation.

- (a) Entities within the scope of consolidation;
- (b) Detailed group solvency information;
- (c) Information on the contribution of individual entities to group solvency;
- (d) Information on capital buffers;

27. Institutions waived according to Article 7 of CRR shall only report the columns 010 to 060 and 250 to 400.

28. The figures reported take into account all applicable transitional provisions of Regulation (EU) No 575/2013 which are applicable at the respective reporting date.

## 2.2. DETAILED GROUP SOLVENCY INFORMATION

29. The second part of this template (detailed group solvency information) in columns 070 to 210 is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis. It provides, for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.
30. In the case of proportional consolidation of participations, the figures related to own funds requirements and own funds shall reflect the respective proportional amounts.

## 2.3. INFORMATION ON THE CONTRIBUTIONS OF INDIVIDUAL ENTITIES TO GROUP SOLVENCY

31. The objective of the third part of this template (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.
32. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
33. As this third part of the template refers to 'contributions', the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.
34. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group's consolidated CA template by adding the amounts reported for each entity in 'Group Solvency' template. In cases where the 1 % threshold is not exceeded a direct link to the CA template is not possible.
35. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.
36. It is possible for one consolidated group to be included within another consolidated group. This means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. If the subgroup is subject to reporting requirements, it shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.
37. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1 % of the total own funds of the group. This threshold does not apply in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

## 2.4. C 06.01 – GROUP SOLVENCY: INFORMATION ON AFFILIATES – Total (GS Total)

Columns	Instructions
250-400	<b>ENTITIES WITHIN SCOPE OF CONSOLIDATION</b> See instructions for C 06.02
410-480	<b>CAPITAL BUFFERS</b> See instructions for C 06.02

Rows	Instructions
010	<b>TOTAL</b> The Total shall represent the sum of the values reported in all rows of template C 06.02.

2.5. C 06.02 – GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

Columns	Instructions
010-060	<b>ENTITIES WITHIN SCOPE OF CONSOLIDATION</b> This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation according to Chapter 2 of Title II of Part One of CRR.
010	<b>NAME</b> Name of the entity within the scope of consolidation.
020	<b>CODE</b> This code is a row identifier and shall be unique for each row in the table. Code assigned to the entity within the scope of consolidation. The actual composition of the code depends on the national reporting system.
025	<b>LEI CODE</b> LEI code stands for Legal Entity Identification code which is a reference code proposed by the Financial Stability Board (FSB) and endorsed by the G20, aimed at achieving a unique and worldwide identification of parties to financial transactions. Until the global LEI system is fully operational, pre-LEI codes are being assigned to counterparties by a Local Operational Unit that has been endorsed by Regulatory Oversight Committee (ROC, detailed information may be found at the following website: <a href="http://www.leiroc.org">www.leiroc.org</a> ). Where a Legal Entity Identification code (LEI code) exists for a given counterparty, it shall be used to identify that counterparty.
030	<b>INSTITUTION OR EQUIVALENT (YES/NO)</b> 'YES' shall be reported in case the entity is subject to own funds requirements according to CRR and CRD or provisions at least equivalent to Basel provisions. 'NO' shall be reported otherwise. ➔ Minority interests: Articles 81(1) point (a) (ii) and 82(1) point (a) (ii) of CRR To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject by virtue of applicable national law to the requirements of CRR.
040	<b>SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)</b> 'SF' shall be reported for individual subsidiaries fully consolidated. 'SP' shall be reported for individual subsidiaries partially consolidated.
050	<b>COUNTRY CODE</b> Institutions shall report the two-letter country code according to ISO 3166-2.

Columns	Instructions
060	<p><b>SHARE OF HOLDING (%)</b></p> <p>This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with Article 4(16) of CRR, the share of holding of a subsidiary of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.</p>
070-240	<p><b>INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</b></p> <p>The section of detailed information (i.e. columns 070 to 240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One of CRR), are effectively subject to solvency requirements according to CRR or provisions at least equivalent to Basel provisions (i.e. reported yes in column 030).</p> <p>Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.</p> <p>The information reported in this part shall be according to the local solvency rules where the institution is operating (therefore for this template it is not necessary to do a double calculation on an individual basis according to the parent institution's rules). When local solvency rules differ from CRR and a comparable breakdown is not given, the information shall be completed where data is available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules.</p> <p><b>Reporting of fixed overheads of investment firms:</b></p> <p>Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio according to Articles 95, 96, 97 and 98 of CRR.</p> <p>The part of the total risk exposure amount related to fixed overheads shall be reported in column 100 of part 2 of this template.</p>
070	<p><b>TOTAL RISK EXPOSURE AMOUNT</b></p> <p>The sum of the columns 080 to 110 shall be reported.</p>
080	<p><b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b></p> <p>The amount to be reported in this column corresponds to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 040 'RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES' and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 490 'TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS' of the template CA2.</p>
090	<p><b>POSITION, FX AND COMMODITY RISKS</b></p> <p>The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 520 'TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS' of the template CA2.</p>



Columns	Instructions
100	<p><b>OPERATIONAL RISK</b></p> <p>The amount to be reported in this column corresponds to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 590 'TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)' of the template CA2.</p> <p>Fixed overheads shall be included in this column including the row 630 'ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS' of the template CA2.</p>
110	<p><b>OTHER RISK EXPOSURE AMOUNTS</b></p> <p>The amount to be reported in this column corresponds to the risk exposure amount not especially listed above. It is the sum of the amounts of rows 640, 680 and 690 of the template CA2.</p>
120-240	<p><b>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</b></p> <p>The information reported in the following columns shall be according to the local solvency rules where the entity or subgroup is operating.</p>
120	<p><b>OWN FUNDS</b></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 010 'OWN FUNDS' of the template CA1.</p>
130	<p><b>OF WHICH: QUALIFYING OWN FUNDS</b></p> <p>Article 82 of CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
140	<p><b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b></p> <p>Article 87(1)(b) of CRR</p>
150	<p><b>TOTAL TIER 1 CAPITAL</b></p> <p>Article 25 of CRR</p>
160	<p><b>OF WHICH: QUALIFYING TIER 1 CAPITAL</b></p> <p>Article 82 of CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
170	<p><b>RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS</b></p> <p>Article 85(1)(b) of CRR</p>

Columns	Instructions
180	<b>COMMON EQUITY TIER 1 CAPITAL</b> Article 50 of CRR
190	<b>OF WHICH: MINORITY INTERESTS</b> Article 81 of CRR <p>This column shall only be reported for subsidiaries fully consolidated which are institutions, except subsidiaries referred to in article 84(3) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 84 of CRR, if relevant, in accordance with article 84(2), otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
200	<b>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</b> Article 84(1)(b) of CRR
210	<b>ADDITIONAL TIER 1 CAPITAL</b> Article 61 of CRR
220	<b>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</b> Articles 82 and 83 of CRR <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated which are institutions, except subsidiaries referred to in Article 85(2) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 85 of CRR, if relevant, in accordance with article 85(2), otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
230	<b>TIER 2 CAPITAL</b> Article 71 of CRR
240	<b>OF WHICH: QUALIFYING TIER 2 CAPITAL</b> Articles 82 and 83 of CRR <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions, except subsidiaries referred to in Article 87(2) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 87 of CRR, if relevant, in accordance with article 87(2) of CRR, otherwise on a solo basis.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>

Columns	Instructions
250-400	<b>INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</b>
250-290	<b>CONTRIBUTION TO RISKS</b> The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution.
250	<b>TOTAL RISK EXPOSURE AMOUNT</b> The sum of the columns 260 to 290 shall be reported.
260	<b>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</b> The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk as per CRR, excluding any amount related to transactions with other entities included in the Group consolidated solvency ratio computation.
270	<b>POSITION, FX AND COMMODITY RISKS</b> Risk exposure amounts for market risks are to be computed at each entity level following CRR. Entities shall report the contribution to the total risk exposure amounts for position, FX and commodity risk of the group. The sum of amounts reported here corresponds to the amount reported in row 520 'TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS' of the consolidated report.
280	<b>OPERATIONAL RISK</b> In case of AMA, the reported risk exposure amounts for operational risk include the effect of diversification. Fixed overheads shall be included in this column.
290	<b>OTHER RISK EXPOSURE AMOUNTS</b> The amount to be reported in this column corresponds to the risk exposure amount not especially listed above.
300-400	<b>CONTRIBUTION TO OWN FUNDS</b> This part of the template does not intend to impose that institutions perform a full computation of the total capital ratio at the level of each entity. Columns 300 to 350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital and/or qualifying own funds. Subject to the threshold defined in the last paragraph of Part II, chapter 2.3 above, columns 360 to 400 shall be reported for all consolidated entities which contribute to the consolidated own funds. Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not be taken into account, only the net contribution to the group own funds shall be reported in this column, that is mainly the own funds raised from third parties and accumulated reserves. The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution.
300-350	<b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b> The amount to be reported as 'QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS' shall be the amount as derived from Title II of Part Two of CRR, excluding any fund brought in by other group entities.
300	<b>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</b> Article 87 of CRR

Columns	Instructions
310	<b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</b> Article 85 of CRR
320	<b>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</b> Article 84 of CRR The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated CET1 according to the CRR.
330	<b>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</b> Article 86 of CRR The amount to be reported is the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 according to the CRR.
340	<b>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</b> Article 88 of CRR The amount to be reported is the amount of qualifying own funds of a subsidiary that is included in consolidated T2 according to the CRR.
350	<b>MEMORANDUM ITEM: GOODWILL (-)/(+) NEGATIVE GOODWILL</b>
360-400	<b>CONSOLIDATED OWN FUNDS</b> Article 18 CRR The amount to be reported as 'CONSOLIDATED OWN FUNDS' is the amount as derived from the balance sheet, excluding any fund brought in by other group entities.
360	<b>CONSOLIDATED OWN FUNDS</b>
370	<b>OF WHICH: COMMON EQUITY TIER 1</b>
380	<b>OF WHICH: ADDITIONAL TIER 1</b>
390	<b>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</b> The contribution of each entity to the consolidated result (profit or loss (-)) is reported. This includes the results attributable to minority interests.
400	<b>OF WHICH: (-) GOODWILL/(+) NEGATIVE GOODWILL</b> Goodwill or negative goodwill of the reporting entity on the subsidiary is reported here.
410-480	<b>CAPITAL BUFFERS</b> The structure of the reporting of capital buffers for the GS template follows the general structure of the template CA4, using the same reporting concepts. When reporting the capital buffers for the GS template, the relevant amounts shall be reported in accordance with the provisions applicable to determine the buffer requirement for the consolidated situation of a group. Therefore, the reported amounts of capital buffers represent the contributions of each entity to group capital buffers. The amounts reported shall be based on the national transposition measures of Directive 2013/36/EU (CRD) and on Regulation (EU) No 575/2013 (CRR), including any transitional provisions provided for therein.

Columns	Instructions
410	<b>COMBINED BUFFER REQUIREMENTS</b> Article 128 point (6) of CRD
420	<b>CAPITAL CONSERVATION BUFFER</b> Article 128 point (1) and 129 of CRD According to Article 129(1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2,5 % is stable, an amount shall be reported in this cell.
430	<b>INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER</b> Article 128 point (2), Article 130 and 135-140 of CRD In this cell the concrete amount of the countercyclical buffer shall be reported.
440	<b>CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE</b> Article 458(2) point d (iv) of CRR In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 of CRR in addition to the capital conservation buffer shall be reported.
450	<b>SYSTEMIC RISK BUFFER</b> Articles 128 point (5), 133 and 134 of CRD In this cell the amount of the systemic risk buffer shall be reported.
470	<b>GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b> Articles 128 point (3) and 131 of CRD In this cell the amount of the Global Systemically Important Institution buffer shall be reported.
480	<b>OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</b> Articles 128 point (4) and 131 of CRD In this cell the amount of the Other Systemically Important Institution buffer shall be reported.

### 3. CREDIT RISK TEMPLATES

#### 3.1. GENERAL REMARKS

38. There are different sets of templates for the Standardised approach and the IRB approach for credit risk. Additionally, separate templates for the geographical breakdown of positions subject to credit risk shall be reported if the relevant threshold as set out in Article 5(a)(4) is exceeded.

##### 3.1.1. Reporting of CRM techniques with substitution effect

39. Article 235 of CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.

40. Article 236 of CRR describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection/partial protection — equal seniority.

41. Articles 196, 197 and 200 of CRR regulate the funded credit protection.

42. Reporting of exposures to obligors (immediate counterparties) and protection providers which are assigned to the same exposure class shall be done as an inflow as well as an outflow to the same exposure class.

43. The exposure type does not change because of unfunded credit protection.
44. If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. However, the type of the exposure does not change due to the change of the exposure class.
45. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach and shall be reported in the CR SA template.

### 3.1.2. Reporting of Counterparty Credit Risk

46. Exposures stemming from Counterparty Credit Risk positions shall be reported in templates CR SA or CR IRB independent from whether they are Banking Book items or Trading Book items.

## 3.2. C 07.00 — CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: STANDARDISED APPROACH TO CAPITAL REQUIREMENTS (CR SA)

### 3.2.1. General remarks

47. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:
  - a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes;
  - b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

### 3.2.2. Scope of the CR SA template

48. According to Article 112 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.
49. The information in CR SA is requested for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.
50. However the following positions are not within the scope of CR SA:
  - (a) Exposures assigned to exposure class 'items representing securitisation positions' according to Article 112 (m) of CRR which shall be reported in the CR SEC templates.
  - (b) Exposures deducted from own funds.
51. The scope of the CR SA template covers the following own funds requirements:
  - (a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;
  - (b) Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;
  - (c) Settlement risk arising from free deliveries in accordance with Article 379 of CRR in respect of all the business activities.
52. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 94(1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

53. In addition CR SA includes memorandum items in rows 290 to 320 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.
54. These memorandum items shall only be reported for the following exposure classes:
- (a) Central governments or central banks (Article 112 point (a) of CRR)
  - (b) Regional governments or local authorities (Article 112 point (b) of CRR)
  - (c) Public sector entities (Article 112 point (c) of CRR)
  - (d) Institutions (Article 112 point (f) of CRR)
  - (e) Corporates (Article 112 point (g) of CRR)
  - (f) Retail (Article 112 point (h) of CRR).
55. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 112 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 112 points i) and j) of CRR reported in CR SA.
56. The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes 'Central governments or central banks', 'Regional governments or local authorities', 'Public sector entities', 'Institutions', 'Corporates' and 'Retail' of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'. However the figures reported are the same as used to calculate the risk weighted exposure amounts in the exposure classes 'in default' or 'secured by immovable property'.
57. E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 127 of CRR and the value adjustments are less than 20 %, then this information is reported in CR SA, row 320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 320 of exposure class 'institutions'.

### 3.2.3. Assignment of exposures to exposure classes under the Standardised Approach











58. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 112 of CRR the following sequential approach shall be applied:
- (a) In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 112 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
  - (b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.
59. The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.
60. For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 112 point (i) of CRR (exposures secured by mortgages on immovable property).







61. Article 112 of CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112 point (n) of CRR) and exposures to institutions (Article 112 point (f) of CRR)/exposures to corporates (Article 112 point (g) of CRR). In this case it is clear that there is an implicit prioritisation in the CRR since it shall be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 112 point (n) of CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.
62. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in the CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.
63. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.
64. With this background the assessment ranking in the decision tree mentioned below would follow the following order:
1. Securitisation positions;
  2. Items associated with particular high risk;
  3. Equity exposures
  4. Exposures in default;
  5. Exposures in the form of units or shares in collective investment undertakings ("CIU")/Exposures in the form of covered bonds (disjoint exposure classes);
  6. Exposures secured by mortgages on immovable property;
  7. Other items;
  8. Exposures to institutions and corporates with a short-term credit assessment;
  9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.
65. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach (Article 132(3) to (5) of CRR) is used, the underlying individual exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of exposures in the form of units or shares in collective investment undertakings ("CIU").



66. In the case of 'nth' to default credit derivatives specified in Article 134(6) of CRR, if they are rated, they shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the 'Other items' exposure class. In this latter case the nominal amount of the contract shall be reported as the Original exposure pre conversion factors in the line for 'Other risk weights' (the risk weight used shall be that specified by the sum indicated under Article 134(6) of CRR.
67. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

DECISION TREE ON HOW TO ASSIGN THE ORIGINAL EXPOSURE PRE CONVERSION FACTORS TO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH ACCORDING TO CRR

Original exposure pre conversion factors		
Does it fit for being assigned to the exposure class of Article 112 (m)?	YES 	Securitisation positions
NO 		
Does it fit for being assigned to the exposure class of Article 112 point (k)?	YES 	Items associated with particular high risk (also see Article 128)
NO 		
Does it fit for being assigned to the exposure class of Article 112 point (p)?	YES 	Equity exposures (also see Article 133)
NO 		
Does it fit for being assigned to the exposure class of Article 112 point (j)?	YES 	Exposures in default
NO 		
Does it fit for being assigned to the exposure classes of Article 112 points (l) and (o)?	YES 	Exposures in the form of units or shares in collective investment undertakings (CIU) Exposures in the form of covered bonds (also see Article 129) These two exposure classes are disjoint among themselves (see comments on the look-through approach in the answer above). Therefore the assignment to one of them is straightforward.
NO 		

Does it fit for being assigned to the exposure class of Article 112 point (i)?	YES 	Exposures secured by mortgages on immovable property (also see Article 124)
NO 		
Does it fit for being assigned to the exposure class of Article 112 point (q)?	YES 	Other items
NO 		
Does it fit for being assigned to the exposure class of Article 112 point (n)?	YES 	Exposures to institutions and corporates with a short-term credit assessment
NO 		

The exposure classes below are disjoint among themselves. Therefore the assignment to one of them is straightforward.

Exposures to central governments or central banks

Exposures to regional governments or local authorities

Exposures to public sector entities

Exposures to multilateral development banks

Exposures to international organisations

Exposures to institutions

Exposures to corporates

Retail exposures

#### 3.2.4. Clarifications on the scope of some specific exposure classes referred to in Article 112 of CRR

##### 3.2.4.1. Exposure Class 'Institutions'

68. Reporting of intra-group exposures according to Article 113(6) to (7) of CRR shall be done as follows:

69. Exposures which fulfil the requirements of Article 113(7) of CRR shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures.

70. According Article 113(6) and (7) of CRR 'an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of this Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC.' This means that intra-group counterparties are not necessarily institutions but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12(1) of Directive 83/349/EEC. Therefore intra-group exposures shall be reported in the corresponding exposure class.

##### 3.2.4.2. Exposure Class 'Covered Bonds'

71. The assignment of SA exposures to the exposure class 'covered bonds' shall be done as follows:

72. Bonds as defined in Article 52(4) of Directive 2009/65/EC shall fulfil the requirements of Article 129(1) to (2) of CRR to be classified in the exposure class 'Covered Bonds'. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007, are also assigned to the exposure class 'Covered Bonds' because of Article 129(6) of CRR.

#### 3.2.4.3. Exposure class 'Collective Investment Undertakings'

73. Where the possibility according to Article 132(5) of CRR is used, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items according to Article 111(1) sentence 1 of CRR.

#### 3.2.5. Instructions concerning specific positions

Columns	
010	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Exposure value according to Article 111 of CRR without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) of CRR:</p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 92(3) point (f) of CRR, the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 of CRR.</p> <p>Exposure values for leases are subject to Article 134(7) of CRR.</p> <p>In case of on-balance sheet netting laid down in Article 219 of CRR the exposure values shall be reported according to the received cash collateral.</p> <p>In the case of master netting agreements covering repurchase transactions and/or securities or commodities lending or borrowing transactions and/or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 220(4) of CRR shall be included in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in part 3 title II chapter 6 of CRR, E* as calculated under Articles 220 and 221 of CRR shall be reported in column 010 of the CR SA template.</p>
030	<p><b>(-) Value adjustments and provision associated with the original exposure</b></p> <p>Article 24 and 111 of CRR</p> <p>Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject to.</p>
040	<p><b>Exposure net of value adjustments and provisions</b></p> <p>Sum of columns 010 and 030.</p>
050-100	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Substitution of the exposure due to CRM.</p> <p>If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.</p>

Columns	
	<p>Items to be reported here:</p> <ul style="list-style-type: none"> <li>— collateral, incorporated according to Financial Collateral Simple Method;</li> <li>— eligible unfunded credit protection.</li> </ul> <p>Please also see instructions of point 4.1.1.</p>
050-060	<p><b>Unfunded credit protection: adjusted values (Ga)</b></p> <p>Article 235 of CRR</p> <p>Article 239(3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
050	<p><b>Guarantees</b></p> <p>Article 203 of CRR</p> <p>Unfunded Credit Protection as defined in Article 4(59) of CRR different from Credit Derivatives.</p>
060	<p><b>Credit derivatives</b></p> <p>Article 204 of CRR.</p>
070-080	<p><b>Funded credit protection</b></p> <p>These columns refer to funded credit protection according to Article 4(58) of CRR and Articles 196, 197 and 200 of CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre conversion factors).</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR shall be treated as cash collateral.</p>
070	<p><b>Financial collateral: simple method</b></p> <p>Article 222(1) to (2) of CRR.</p>
080	<p><b>Other funded credit protection</b></p> <p>Article 232 of CRR.</p>
090-100	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p>Articles 222(3), Article 235(1) to (2) and Article 236 of CRR.</p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. This amount shall be considered as an Inflow into the protection provider's exposure class.</p> <p>Inflows and outflows within the same exposure classes shall also be reported.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
110	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</p>

Columns	
120-140	<p><b>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD</b></p> <p>Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR)</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR are treated as cash collateral.</p> <p>The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 223, 224, 225, 226, 227 and 228 of CRR.</p>
120	<p><b>Volatility adjustment to the exposure</b></p> <p>Article 223(2) to (3) of CRR.</p> <p>The amount to be reported is given by the impact of the volatility adjustment to the exposure <math>(EVA-E) = E*He</math></p>
130	<p><b>(-) Financial collateral adjusted value (Cvam)</b></p> <p>Article 239(2) of CRR.</p> <p>For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 299(2) points (c) to (f) of CRR.</p> <p>The amount to be reported corresponds to <math>Cvam = C*(1-Hc-Hfx)*(t-t^*)/(T-t^*)</math>. For a definition of C, Hc, Hfx, t, T and <math>t^*</math> see part 3 title II chapter 4 section 4 and 5 of CRR.</p>
140	<p><b>(-) Of which: Volatility and maturity adjustments</b></p> <p>Article 223(1) of CRR and Article 239(2) of CRR.</p> <p>The amount to be reported is the joint impact of volatility and maturity adjustments <math>(Cvam-C) = C*[(1-Hc-Hfx)*(t-t^*)/(T-t^*)-1]</math>, where the impact of volatility adjustment is <math>(Cva-C) = C*[(1-Hc-Hfx)-1]</math> and the impact of maturity adjustments is <math>(Cvam-Cva) = C*(1-Hc-Hfx)*[(t-t^*)/(T-t^*)-1]</math></p>
150	<p><b>Fully adjusted exposure value (E*)</b></p> <p>Article 220(4), Article 223(2) to (5) and Article 228(1) of CRR.</p>
160-190	<p><b>Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</b></p> <p>Article 111(1) and Article 4(56) of CRR. See also Article 222(3) and Article 228(1) of CRR.</p> <p>The figures reported shall be the fully adjusted exposure values before application of the conversion factor.</p>
200	<p><b>Exposure value</b></p> <p>Article 111 of CRR and Part 3 title II chapter 4 section 4 of CRR.</p> <p>Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 113 and part 3 title II chapter 2 section 2 of CRR.</p>
210	<p><b>Of which: Arising from Counterparty Credit Risk</b></p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the exposure value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 2, 3, 4, 5 of CRR.</p>

Columns	
215	<b>Risk weighted exposure amount pre SME-supporting factor</b> Article 113(1) to (5) of CRR without taking into account the SME-supporting factor according to Article 501 of CRR.
220	<b>Risk weighted exposure amount after SME-supporting factor</b> Article 113(1) to (5) of CRR taking into account the SME-supporting factor according to Article 500 of CRR.
230	<b>Of which: with a credit assessment by a nominated ECAI</b> Article 112 a) to d), f), g), l), n) o) and q) of CRR
240	<b>Of which: with a credit assessment derived from central government</b> Article 112 b) to d), f), g), l) and o) of CRR

Rows	Instructions
010	<b>Total exposures</b>
015	<b>of which: Defaulted exposures</b> Article 127 CRR This row shall only be reported in exposure classes 'Items associated with a particular high risk' and 'Equity exposures'. If an exposure is either listed in Article 128(2) of CRR or meets the criteria set in Articles 128(3) or 133 of CRR, it shall be assigned to the exposure class 'Items associated with particular high risk' or 'Equity exposures'. Consequently, there should be no other allocation, even if the exposure is defaulted according to Article 127 of CRR.
020	<b>of which: SME</b> All exposures to SME shall be reported here.
030	<b>of which: Exposures subject to the SME-supporting factor</b> Only exposures which meet the requirements of Article 501 CRR shall be reported here.
040	<b>of which: Secured by mortgages on immovable property — Residential property</b> Article 125 of CRR. Only reported in exposure class 'Secured by mortgages on immovable property'
050	<b>of which: Exposures under the permanent partial use of the standardised approach</b> Exposures treated under Article 150(1) of the CRR
060	<b>of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation</b> Exposures treated under Article 148(1) of the CRR

Rows	Instructions
070-130	<p><b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</b></p> <p>Reporting institution's 'banking book' positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p> <p>Reporting institution's 'trading book' counterparty credit risk positions according to Article 92(3) point (f) and Article 299(2) of CRR are assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94(1) of CRR also break down their 'trading book' positions following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.</p>
070	<p><b>On balance sheet exposures subject to credit risk</b></p> <p>Assets referred to in Article 24 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 090, 110 and 130, and therefore shall not be reported in this row.</p> <p>Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(90) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.</p>
080	<p><b>Off balance sheet exposures subject to credit risk</b></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040, 060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(90) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.</p>
090-130	<p><b>Exposures/Transactions subject to counterparty credit risk</b></p>
090	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions; (ii) margin lending transactions as defined in Article 272(3) of CRR.</p>
100	<p><b>Of which: centrally cleared through a QCCP</b></p> <p>Article 306 of CRR for qualifying CCPs according to Articles 4(88) in conjunction with Article 301(2) of CRR.</p> <p>Trade exposures to a CCP according to Article 4(91) of CRR</p>

Rows	Instructions
110	<b>Derivatives and Long Settlement Transactions</b> Derivatives comprise those contract listed in Annex II of CRR. Long Settlement Transactions as defined in Article 272(2) of CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 130, shall not be reported in this row.
120	<b>Of which: centrally cleared through a QCCP</b> Article 306 of CRR for qualifying CCPs according to Articles 4(88) in conjunction with Article 301(2) of CRR Trade exposures to a CCP according to Article 4(91) of CRR
130	<b>From Contractual Cross Product Netting</b> Exposures that due to the existence of a contractual cross product netting (as defined in Article 272(11) of CRR) cannot be assigned to either Derivatives & Long Settlement Transactions or Securities Financing Transactions, shall be included in this row.
140-280	<b>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</b>
140	<b>0 %</b>
150	<b>2 %</b> Article 306(1) of CRR
160	<b>4 %</b> Article 305(3) of CRR
170	<b>10 %</b>
180	<b>20 %</b>
190	<b>35 %</b>
200	<b>50 %</b>
210	<b>70 %</b> Article 232(3) point (c) of CRR.
220	<b>75 %</b>
230	<b>100 %</b>
240	<b>150 %</b>
250	<b>250 %</b> Article 133(2) of CRR
260	<b>370 %</b> Article 471 of CRR
270	<b>1 250 %</b> Article 133(2) of CRR



Rows	Instructions
280	<p><b>Other risk weights</b></p> <p>This row is not available for exposure classes Government, Corporates, Institutions and Retail. For reporting those exposures not subject to the risk weights listed in the template. Article 113(1) to (5) of CRR.</p> <p>Unrated nth to default credit derivatives under the Standardized Approach (Article 134(6) of CRR) shall be reported in this row under the exposure class 'Other items'.</p> <p>See also Article 124(2) and Article 152(2) point (b) of CRR.</p>
290-320	<p><b>Memorandum Items</b></p> <p>See also the explanation of the purpose of the memorandum items in the general section of the CR SA.</p>
290	<p><b>Exposures secured by mortgages on commercial immovable property</b></p> <p>Article 112 point (i) of CRR</p> <p>This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property according to Article 124 and 126 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate.</p>
300	<p><b>Exposures in default subject to a risk weight of 100 %</b></p> <p>Article 112 point (j) of CRR.</p> <p>Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.</p>
310	<p><b>Exposures secured by mortgages on residential property</b></p> <p>Article 112 point (i) of CRR.</p> <p>This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property according to Article 124 and 125 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property.</p>
320	<p><b>Exposures in default subject to a risk weight of 150 %</b></p> <p>Article 112 point (j) of CRR.</p> <p>Exposures included in the exposure class 'exposures in default' which shall be included in this exposure class if they were not in default.</p>

### 3.3. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: IRB APPROACH TO OWN FUNDS REQUIREMENTS (CR IRB)

#### 3.3.1. Scope of the CR IRB template

74. The scope of the CR IRB template covers own funds requirements for:

- i. Credit risk in the banking book, among which:
  - Counterparty credit risk in the banking book;
  - Dilution risk for purchased receivables;
- ii. Counterparty credit risk in the trading book;
- iii. Free deliveries resulting from all business activities..

75. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles 151 to 157 Part Three Title II Chapter 3 CRR (IRB approach).

76. The CR IRB template does not cover the following data:

- i. Equity exposures, which are reported in the CR EQU IRB template;
- ii. Securitisation positions, which are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;
- iii. 'Other non-obligation assets', according to Article 147(2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time except for cash in hand, equivalent cash items and exposures that are residual values of leased assets, according to Article 156 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template;
- iv. Credit valuation adjustment risk, which is reported on the CVA Risk template;

The CR IRB template does not require a geographical breakdown of IRB exposures by residence of the counterparty. This breakdown is reported in the template CR GB.

77. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors the following information shall be provided for each reported exposure class:

'NO' = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

'YES' = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

In any case, for the reporting of the retail portfolios 'YES' has to be reported.

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

### 3.3.2. Breakdown of the CR IRB template

78. The CR IRB consists of two templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate total risk exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools. The templates CR IRB 1 and CR IRB 2 shall be reported separately for the following exposure and sub-exposure classes:

#### 1. Total

(The Total template must be reported for the Foundation IRB and, separately for the Advanced IRB approach.)

#### 2. Central banks and central governments

(Article 147(2)(a) CRR)

#### 3. Institutions

(Article 147(2) point (b) CRR)

#### 4.1) Corporate – SME

(Article 147(2) point (c) CRR)

#### 4.2) Corporate – Specialised lending

(Article 147(8) CRR)

#### 4.3) Corporate – Other

(All corporates according to Article 147(2) point (c), not reported under 4.1 and 4.2).

## 5.1) Retail – Secured by immovable property SME

(Exposures reflecting Article 147(2) point (d) in conjunction with Article 154(3) CRR which are secured by immovable property).

## 5.2) Retail – Secured by immovable property non-SME

(Exposures reflecting Article 147(2) point (d) CRR which are secured by immovable property and not reported under 5.1).

## 5.3) Retail – Qualifying revolving

(Article 147(2) point (d) in conjunction with Article 154(4) CRR).

## 5.4) Retail – Other SME

(Article 147(2) point (d) not reported under 5.1 and 5.3).

## 5.5) Retail – Other non – SME

(Article 147(2) point (d) CRR which were not reported under 5.2 and 5.3).

## 3.3.3. C 08.01 — Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (CR IRB 1)

## 3.3.3.1. Instructions concerning specific positions

Columns	Instructions
010	<p><b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b></p> <p>The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. The exposure value (column 110) shall be used for the calculation of the exposure-weighted average PD.</p> <p>For each individual grade or pool the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.</p> <p>Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>Institutions shall contact their competent authority in advance, if they want to report a different number of grades in comparison with the internal number of grades.</p> <p>For the purposes of weighting the average PD the exposure value reported in column 110 is used. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (e.g. for 'total exposure'). Defaulted exposures are those assigned to the last rating grade/s with a PD of 100 %.</p>

Columns	Instructions
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Institutions report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value shall be reported in accordance with Article 24 of CRR and Article 166(1) and (2) and (4) to (7) of CRR.</p> <p>The effect resulting from Article 166(3) of CRR (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore shall not reduce the Original Exposure.</p>
030	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the original exposure pre conversion factor for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
040-080	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Credit risk mitigation techniques as defined in Article 4(57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in 'SUBSTITUTION OF THE EXPOSURE DUE TO CRM'.</p>
040-050	<p><b>UNFUNDED CREDIT PROTECTION</b></p> <p>Unfunded credit protection: Values as they are defined in Article 4(59) of CRR.</p> <p>If collateral has an effect on the exposure (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.</p>
040	<p><b>GUARANTEES:</b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 236 of CRR shall be provided.</p> <p>When Own estimates of LGD are used, (Article 183 of CRR, except paragraph 3), the relevant value used in the internal model shall be reported.</p> <p>Guarantees shall be reported in column 040 when the adjustment is not made in the LGD. When the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 150.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection is re-reported in column 220.</p>
050	<p><b>CREDIT DERIVATIVES:</b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 216 of CRR shall be provided.</p> <p>When own estimates of LGD are used (Article 183 of CRR), the relevant value used in the internal modelling shall be reported.</p> <p>When the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 160</p> <p>Regarding exposures subject to the double default treatment the value of unfunded credit protection shall be reported in column 220.</p>

Columns	Instructions
060	<p><b>OTHER FUNDED CREDIT PROTECTION</b></p> <p>If collateral has an effect on the exposure (e.g. if used for credit risk mitigation techniques with substitution effects of the exposure), it shall be capped at the exposure value.</p> <p>When own estimates of LGD are not used, Article 232 of CRR shall be applied.</p> <p>When own estimates of LGD are used, those credit risk mitigants that comply with the criteria in Article 212 of the CRR shall be reported. The relevant value used in the internal model shall be reported.</p> <p>To be reported in column 060 when the adjustment is not made in the LGD. When an adjustment is made in the LGD the amount shall be reported in column 170.</p>
070-080	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools shall also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p>
090	<p><b>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p>
100, 120	<p><b>Of which: Off Balance Sheet Items</b></p> <p>See CR-SA instructions</p>
110	<p><b>EXPOSURE VALUE</b></p> <p>The value in accordance with Article 166 of CRR and Article 230(1) sentence 2 of CRR are reported.</p> <p>For the instruments as defined in Annex I, the credit conversion factors (Article 166(8) to (10) of CRR) irrespective the approach chosen by the institution, are applied.</p> <p>For rows 040-060 (securities financing transactions, derivatives and long settlement transactions and exposures from contractual cross-product netting) subject to part 3 title II chapter 6 of CRR, the Exposure Value is the same as the value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR. These values are reported in this column and not column 130 'Of which: arising from counterparty credit risk'.</p>
130	<p><b>Of which: Arising from counterparty Credit Risk</b></p> <p>See CR SA instructions.</p>
140	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the exposure value for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>

Columns	Instructions
150-210	<p><b>CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT</b></p> <p>CRM techniques that have an impact on LGDs as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.</p> <p>Where own estimates of LGD are not used: Articles 228(2), 230 (1) and (2), 231 of the CRR</p> <p>Where own estimates of LGD are used:</p> <ul style="list-style-type: none"> <li>— Regarding unfunded credit protection, for exposures to central government and central banks, institutions and corporates: Article 161 paragraph 3 of the CRR. For retail exposures Article 164 paragraph 2 of the CRR.</li> <li>— Regarding funded credit protection collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of the CRR.</li> </ul>
150	<p><b>GUARANTEES</b></p> <p>See instructions to column 040.</p>
160	<p><b>CREDIT DERIVATIVES</b></p> <p>See instructions to column 050.</p>
170	<p><b>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</b></p> <p>The relevant value used in the internal modelling of the institution.</p> <p>Those credit risk mitigants that comply with the criteria in Article 212 of the CRR.</p>
180	<p><b>ELIGIBLE FINANCIAL COLLATERAL</b></p> <p>For trading book operations includes financial instruments and commodities eligible for trading book exposures according to Article 299 paragraph 2 point. (c) to (f) of CRR Credit linked Notes and on -balance sheet netting according to Part 3 Title II Chapter 4 Section 4 of CRR are treated as cash collateral.</p> <p>When own estimates of LGD are not used: values in accordance with Article 193(1) to (4) and Article 194(1) of CRR. The adjusted value (Cvam) as set out in Article 223(2) of CRR is reported.</p> <p>When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of CRR. The amount to be reported shall be the estimated market value of the collateral.</p>
190-210	<p><b>OTHER ELIGIBLE COLLATERAL</b></p> <p>Where own estimates of LGD are not used: Article 199(1) to (8) of CRR and Article 229 of CRR.</p> <p>Where own estimates of LGD are used: other collateral taken into account in the LGD estimates according to Article 181(1) points (e) and (f) of CRR.</p>
190	<p><b>REAL ESTATE</b></p> <p>Where own estimates of LGD are not used, values in accordance with Article 199(2) to (4) of CRR shall be reported. Leasing of real estate property is also included (see Article 199(7) of CRR). See also Article 229 of CRR.</p> <p>When own estimates of LGD are used the amount to be reported shall be the estimated market value.</p>

Columns	Instructions
200	<p><b>OTHER PHYSICAL COLLATERAL</b></p> <p>Where own estimates of LGD are not used, values in accordance with Article 199(6) and (8) of CRR shall be reported. Leasing of property different from real estate is also included (see Article 199(7) of CRR). See also Article 229(3) of CRR.</p> <p>Where own estimates of LGD are used the amount to be reported shall be the estimated market value of collateral.</p>
210	<p><b>RECEIVABLES</b></p> <p>When own estimates of LGD are not used, values in accordance with Articles 199(5), 229 (2) of CRR are reported.</p> <p>When own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>
220	<p><b>SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION</b></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment reflecting Articles 202 and 217 (1) of CRR. See also columns 040 'Guarantees' and 050 'Credit derivatives'.</p>
230	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR shall be considered. In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161(4) of CRR.</p> <p>For defaulted exposures, provisions laid down in Article 181(1) point (h) of CRR shall be considered.</p> <p>The definition of exposure value as in Column 110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All effects shall be considered (so the floor applicable to mortgages shall be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* according to Article 228(2) CRR.</p> <p>The exposure weighted average LGD associated to each PD 'obligor grade or pool' shall result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 110.</p> <p>If own estimates of LGD are applied Article 175 and Article 181(1) and (2) of CRR shall be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161(4) of CRR.</p> <p>The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p> <p>Data shall not be reported for specialized lending exposures referred to in Article 153(5).</p> <p>Exposure and the respective LGD's for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 230, they shall only be included in the calculation of column 240.</p>

Columns	Instructions
240	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Exposure weighted average LGD (%) for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
250	<p><b>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</b></p> <p>The value reported reflects Article 162 of CRR. The exposure value (Column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.</p> <p>This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. This means that this column shall not be filled in for the exposure class 'retail'.</p>
255	<p><b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b></p> <p>For Central governments and Central Banks, Corporate and Institutions see Article 153(1) and (3) of CRR. For Retail see Article 154(1) of CRR.</p> <p>The SME-supporting factor according to Article 501 of CRR shall not be taken into account.</p>
260	<p><b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b></p> <p>For Central governments and Central Banks, Corporate and Institutions see Article 153(1) and (3) of CRR. For Retail see Article 154(1) of CRR.</p> <p>The SME-supporting factor according to Article 501 of CRR shall be taken into account.</p>
270	<p><b>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</b></p> <p>Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures defined according to Article 142(4) and (5) CRR subject to the higher correlation according to Article 153(2) CRR.</p>
280	<p><b>EXPECTED LOSS AMOUNT</b></p> <p>For the definition of Expected Loss see Article 5(3) of CRR and, for calculation see Article 158 of CRR. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
290	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value Adjustments as well as specific and general provisions under Article 159 CRR are reported. General provisions shall be reported by assigning the amount pro rata — according to the expected loss of the different obligor grades.</p>
300	<p><b>NUMBER OF OBLIGORS</b></p> <p>Articles 172(1) and (2) of CRR.</p> <p>For all exposure classes with the exception of the exposure class retail and the cases mentioned in Article 172(1) lit. e, second sentence CRR, the institution shall report the number of legal entities/obligors which were separately rated, regardless of the number of different loans or exposures granted.</p> <p>Within the exposure class retail or if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172(1) lit. e, second sentence CRR in other exposure classes, the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172(2) of CRR applies, an obligor may be considered in more than one grade.</p>



Columns	Instructions
	As this column deals with an element of the structure of the rating systems, it relates to the original exposures pre conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).
Rows	Instructions
010	<b>TOTAL EXPOSURES</b>
015	<b>of which: Exposures subject to SME-supporting factor</b> Only exposures which meet the requirements of Article 501 CRR shall be reported here.
020-060	<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>
020	<p><b>On balance sheet items subject to credit risk</b></p> <p>Assets referred to in Article 24 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Article 379(1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if not reported in row 030.</p>
030	<p><b>Off balance sheet items subject to credit risk</b></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4(91) of CRR and default fund exposures according to Article 4(89) of CRR shall be included if they are considered as off-balance sheet items.</p>
040-060	<b>Exposures/Transactions subject to counterparty credit risk</b>
040	<p><b>Securities Financing Transactions</b></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basel Committee document 'The Application of Basel II to Trading Activities and the Treatment of Double Default Effects', includes: (i) Repurchase and reverse repurchase agreements defined in Article 4(82) of CRR as well as securities or commodities lending and borrowing transactions and (ii) margin lending transactions as defined in Article 272(3) of CRR.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><b>Derivatives and Long Settlement Transactions</b></p> <p>Derivatives comprise those contracts listed in Annex II of CRR. Derivatives and Long Settlement Transactions which are included in a Cross Product Netting and therefore reported in row 060 shall not be reported in this row.</p>

Rows	Instructions
060	<b>From Contractual Cross Product Netting</b> See CR SA instructions
070	<b>EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</b> For exposures to corporates, institutions and Central governments and Central Banks see Article 142(1) point (6) and Article 170(1) point (c) of CRR. For retail exposures see Article 170(3) point (b) of CRR. For Exposures arising from purchased receivables see Article 166(6) of CRR. Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. A master scale is not used. Instead, institutions shall determine the scale to be used themselves.
080	<b>SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL</b> Article 153(5) of CRR. This only applies to the corporates, institutions and central governments and central banks exposure classes.
090-150	<b>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</b>
120	<b>Of which: In category 1</b> Article 153(5) table 1 of CRR.
160	<b>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</b> Articles 193(1) and (2), 194 (1) to (7) and 230 (3) of CRR.
170	<b>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100 % AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</b> Exposures arising from free deliveries for which the alternative treatment referred to in Article 379(2) first subparagraph, last sentence of CRR is used or for which a 100 % risk weight is applied according to Article 379(2) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 153(8) of CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.
180	<b>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</b> See Article 4(53) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 157(1) of CRR. According to Article 166(6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.

- 3.3.4. C 08.02 — Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements (breakdown by obligor grades or pools (CR IRB 2 template))

Column	Instructions
005	<b>Obligor grade (row identifier)</b> This is a row identifier and shall be unique for each row on a particular sheet of the table. It shall follow the numerical order 1, 2, 3, etc.

Column	Instructions
010-300	Instructions for each of these columns are the same as for the corresponding numbered columns in table CR IRB 1.

Row	Instructions
010-001 – 010-NNN	Values reported in these rows must be in ordered from the lower to the higher according to the PD assigned to the obligor grade or pool. PD of obligors in default shall be 100 %. Exposures subject to the alternative treatment for real estate collateral (only available when not using own estimates for the LGD) shall not be assigned according to the PD of the obligor and not reported in this template.

#### 3.4. CREDIT AND COUNTERPARTY CREDIT RISKS AND FREE DELIVERIES: INFORMATION WITH GEOGRAPHICAL BREAKDOWN

79. Institutions fulfilling the threshold set in Article 5 (a) (4) of this Regulation shall submit information regarding the domestic country as well as any non-domestic country. The threshold is only applicable to Table 1 and Table 2. Exposures to supranational organisations shall be assigned to the geographical area 'other countries'.

80. The term 'residence of the obligor' refers to the country of incorporation of the obligor. This concept can be applied on an immediate-obligor basis and on an ultimate-risk basis. Hence, CRM techniques with substitution effects can change the allocation of an exposure to a country. Exposures to supranational organisations shall not be assigned to the country of residence of the institution but to the geographical area 'Other countries' irrespective of the exposure class where the exposure to supranational organisations is assigned.

81. Data regarding 'original exposure pre conversion factors' shall be reported referring to the country of residence of the immediate obligor. Data regarding 'exposure value' and 'Risk weighted exposure amounts' shall be reported as of the country of residence of the ultimate obligor.

##### 3.4.1. C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)

###### 3.4.1.1. Instructions concerning specific positions

Columns	
010	<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Same definition as for column 010 of CR SA template
020	<b>Defaulted exposures</b> Original exposure pre conversion factors for those exposures which have been classified as 'exposures in default' and for defaulted exposures assigned to the exposure classes 'exposures associated with particularly high risk' or 'equity exposures'. This 'memorandum item' provides additional information about the obligor structure of defaulted exposures. Exposures classified as 'exposures in default' in accordance with Article 112 point (j) CRR shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes 'exposures in default'. This information is a 'memorandum item' – hence does not affect the calculation of risk weighted exposure amounts of exposure classes 'exposures in default', 'exposures associated with particularly high risk' or 'equity exposures' according to Article 112 points (j), (k) respectively (p) of CRR.

Columns	
040	<b>Observed new defaults for the period</b> The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	<b>General credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
055	<b>Specific credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
060	<b>Write-offs</b> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<b>Credit risk adjustments/write-offs for observed new defaults</b> Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.
075	<b>Exposure value</b> Same definition as for column 200 of CR SA template
080	<b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b> Same definition as for column 215 of CR SA template
090	<b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b> Same definition as for column 220 of CR SA template
Rows	
010	<b>Central governments or central banks</b> Article 112 point (a) of CRR.
020	<b>Regional governments or local authorities</b> Article 112 point (b) of CRR.
030	<b>Public sector entities</b> Article 112 point (c) of CRR.
040	<b>Multilateral developments banks</b> Article 112 point (d) of CRR.
050	<b>International organisations</b> Article 112 point (e) of CRR.
060	<b>Institutions</b> Article 112 point (f) of CRR.
070	<b>Corporates</b> Article 112 point (g) of CRR.

Rows	
075	<b>of which: SME</b> Same definition as for row 020 of CR SA template
080	<b>Retail</b> Article 112 point (h) of CRR.
085	<b>of which: SME</b> Same definition as for row 020 of CR SA template
090	<b>Secured by mortgages on immovable property</b> Article 112 point (i) of CRR.
095	<b>of which: SME</b> Same definition as for row 020 of CR SA template
100	<b>Exposures in default</b> Article 112 point (j) of CRR.
110	<b>Items associated with particularly high risk</b> Article 112 point (k) of CRR.
120	<b>Covered bonds</b> Article 112 point (l) of CRR.
130	<b>Claims on institutions and corporates with a short-term credit assessment</b> Article 112 point (n) of CRR.
140	<b>Collective investments undertakings (CIU)</b> Article 112 point (o) of CRR.
150	<b>Equity exposures</b> Article 112 point (p) of CRR.
160	<b>Other exposures</b> Article 112 point (q) of CRR.
170	<b>Total exposures</b>

3.4.2. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)

3.4.2.1. Instructions concerning specific positions

Columns	
010	<b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Same definition as for column 020 of CR IRB template
030	<b>Of which defaulted</b> Original exposure value for those exposures which have been classified as 'defaulted exposures' according to CRR article 178.

Columns	
040	<b>Observed new defaults for the period</b> The amount of original exposures which have moved into exposure class 'Exposures in default' during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged.
050	<b>General credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
055	<b>Specific credit risk adjustments</b> Credit risk adjustments according to Article 110 of CRR.
060	<b>Write-offs</b> Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)].
070	<b>Credit risk adjustments/write-offs for observed new defaults</b> Sum of credit risk adjustments and write-offs for those exposures which were classified as 'defaulted exposures' during the 3-month period since the last data submission.
080	<b>INTERNAL RATING SYSTEM/PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</b> Same definition as for column 010 of CR IRB template
090	<b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b> Same definition as for column 230 of CR IRB template. Provisions laid down in Article 181(1) point (h) of CRR shall apply. Data shall not be reported for specialized lending exposures referred to in Article 153(5).
100	<b>Of which: defaulted</b> Exposure weighted LGD for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
105	<b>Exposure value</b> Same definition as for column 110 of CR IRB template.
110	<b>RISK WEIGHTED EXPOSURE AMOUNT PRE SME-SUPPORTING FACTOR</b> Same definition as for column 255 of CR IRB template
120	<b>Of which defaulted</b> Risk weighted exposure amount for those exposures which have been classified as 'defaulted exposures' according to Article 178 of CRR.
125	<b>RISK WEIGHTED EXPOSURE AMOUNT AFTER SME-SUPPORTING FACTOR</b> Same definition as for column 260 of CR IRB template
130	<b>EXPECTED LOSS AMOUNT</b> Same definition as for column 280 of CR IRB template

Rows	
010	<b>Central banks and central governments</b> (Article 147(2)(a) CRR)
020	<b>Institutions</b> (Article 147(2) point (b) CRR)
030	<b>Corporates</b> (All corporates according to Article 147(2) point (c).)
042	<b>Of which: Specialized lending (excl. SL subject to slotting criteria)</b> (Article 147(8) a CRR) Data shall not be reported for specialized lending exposures referred to in Article 153(5).
045	<b>Of which: Specialized lending subject to slotting criteria</b> Articles 147(8) lit. a and 153(5) CRR
050	<b>Of which: SME</b> (Article 147(2) point (c) CRR)
060	<b>Retail</b> All Retail exposures according to Article 147(2) point (d)
070	<b>Retail – Secured by real estate property</b> Exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
080	<b>SME</b> Retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR which are secured by real estate.
090	<b>non-SME</b> Retail exposures reflecting Article 147(2) point (d) CRR which are secured by real estate.
100	<b>Retail – Qualifying revolving</b> (Article 147(2) point (d) in conjunction with Article 154(4) CRR).
110	<b>Other Retail</b> Other retail exposures according to Article 147(2) point (d) not reported in rows 070 - 100.
120	<b>SME</b> Other retail exposures reflecting Article 147(2) point (d) in conjunction with Article 153(3) CRR.
130	<b>non-SME</b> Other retail exposures reflecting Article 147(2) point (d) CRR.
140	<b>Equity</b> Equity exposures reflecting Article 147(2) point (e) CRR.
150	<b>Total exposures</b>

3.4.3. C 09.04 – Breakdown of credit exposures relevant for the calculation of the countercyclical buffer by country and institution-specific countercyclical buffer rate (CCB)

3.4.3.1. General remarks

82. This table is implemented in order to receive more information regarding the elements of the institution specific countercyclical capital buffer. The information requested refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of the CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution specific counter-cyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).
83. Information in template C 09.04 is requested for the 'Total' of relevant credit exposures across all jurisdictions where these exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction are reported in a separate dimension.
84. The threshold set in Article 5 (a) (4) of this Regulation is not relevant for the reporting of this breakdown.
85. In order to determine the geographical location, the exposures are allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates. Therefore CRM techniques do not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

Columns	
010	<b>Amount</b> The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.
020	<b>Percentage</b>
030	<b>Qualitative Information</b> This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the 'Total' of all countries. Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.
Rows	
010-020	<b>Relevant credit exposures – Credit risk</b> Relevant credit exposures defined in accordance with Article 140(4)(a) CRD.
010	<b>Exposure value under the Standardised Approach</b> Exposure value determined in accordance with Article 111 CRR for relevant credit exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the Standardised Approach shall be excluded from this row and reported in row 050.
020	<b>Exposure value under the IRB Approach</b> Exposure value determined in accordance with Article 166 CRR for relevant credit exposures defined in accordance with Article 140(4)(a) CRD. The exposure value of securitisation positions in the banking book under the IRB Approach shall be excluded from this row and reported in row 060



Rows	
030-040	<b>Relevant credit exposures – Market risk</b> Relevant credit exposures defined in accordance with Article 140(4)(b) CRD.
030	<b>Sum of long and short positions of trading book exposures for standardised approaches</b> Sum of net long and net short positions according to Article 327 CRR of relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 CRR: — exposures to debt instruments other than securitisation, — exposures to securitisation positions in the trading book, — exposures to correlation trading portfolios, — exposures to equity securities, and — exposures to CIUs if capital requirements are calculated according to Article 348 CRR.
040	<b>Value of trading book exposures under internal model approaches</b> For relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 and Chapter 5 CRR, the sum of the following shall be reported: — Fair value of non-derivative positions, that represent relevant credit exposures as defined in Article 140(4)(b) CRD, determined in accordance with Article 104 CRR. — Notional value of derivatives, that represent relevant credit exposures as defined in accordance with Article 140(4)(b) CRD.
050-060	<b>Relevant credit exposures – Securitisation positions in the banking book</b> Relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
050	<b>Exposure value of securitisation positions in the banking book under the Standardised Approach</b> Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
060	<b>Exposure value of securitisation positions in the banking book under the IRB Approach</b> Exposure value determined in accordance with Article 246 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD.
070-110	<b>Own funds requirements and weights</b>
070	<b>Total own funds requirements for CCB</b> The sum of rows 080, 090 and 100.
080	<b>Own funds requirements for relevant credit exposures – Credit risk</b> Own funds requirements determined in accordance with Part Three, Title II, Chapter 1 to 4 and Chapter 6 CRR for relevant credit exposures, defined in accordance with Article 140(4)(a) of CRD, in the country in question. Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 100. The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 1 to 4 and Chapter 6 of the CRR.

Rows	
090	<p><b>Own funds requirements for relevant credit exposures – Market risk</b></p> <p>Own funds requirements determined in accordance with Part Three, Title IV, Chapter 2 of CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of CRR for incremental default and migration risk for relevant credit exposures, defined in accordance with Article 140(4)(b) of CRD, in the country in question.</p> <p>The own funds requirements for relevant credit exposures under the market risk framework include, among others, the own fund requirements for securitisation positions under Part Three, Title IV, Chapter 2 CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR.</p>
100	<p><b>Own funds requirements for relevant credit exposures – Securitisation positions in the banking book</b></p> <p>Own funds requirements determined in accordance with Part Three, Title II, Chapter 5 CRR for relevant credit exposures defined in accordance with Article 140(4)(c) CRD in the country in question.</p> <p>The own-funds requirements are 8 % of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 5 CRR.</p>
110	<p><b>Own funds requirements weights</b></p> <p>The weight applied to the countercyclical buffer rate in each country is calculated as a ratio of own fund requirements, determined as follows:</p> <ol style="list-style-type: none"> <li>1. Numerator: The total own funds requirements that relates to the relevant credit exposures in the country in question [r070; c010 country sheet],</li> <li>2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer in accordance with Article 140(4) of CRD [r070; c010; 'Total'].</li> </ol> <p>Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.</p>
120-140	<b>Countercyclical buffer rates</b>
120	<p><b>Countercyclical capital buffer rate set by the Designated Authority</b></p> <p>Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Article 136, 137, 138 and 139 CRD.</p> <p>This row should be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country.</p> <p>Countercyclical capital buffer rates that were set by the Designated Authority, but are not yet applicable in the country in question at the reporting reference date shall not be reported.</p> <p>Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the 'Total' of all countries.</p>
130	<p><b>Countercyclical capital buffer rate applicable for the country of the institution</b></p> <p>Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Article 137, 138, 139 and Article 140(1), (2) and (3) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported.</p> <p>Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the 'Total' of all countries.</p>

Rows	
140	<p><b>Institution-specific countercyclical capital buffer rate</b></p> <p>Institution-specific countercyclical capital buffer rate, determined in accordance with Article 140(1) CRD.</p> <p>The institution-specific countercyclical capital buffer rate is calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139(2) or (3) CRD. The relevant countercyclical buffer rate is reported in [r120; c020; country sheet], or [r130; c020; country sheet] as applicable.</p> <p>The weight applied to the countercyclical buffer rate in each country is the share of own funds requirements in total own funds requirements, and is reported in [r110; c020; country sheet].</p> <p>Information on the institution-specific countercyclical capital buffer rate shall only be reported for the 'Total' of all countries and not for each country separately.</p>
150 - 160	<b>Use of the 2 % threshold</b>
150	<p><b>Use of 2 % threshold for general credit exposure</b></p> <p>In accordance with Article 2(5)(b) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, whose aggregate does not exceed 2 % of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions' home Member State. The aggregate of the general credit, trading book and securitisation exposures is calculated by excluding the general credit exposures located in accordance with Article 2(5) point (a) and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014.</p> <p>If the institution makes use of this derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries.</p> <p>If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.</p>
160	<p><b>Use of 2 % threshold for trading book exposure</b></p> <p>In accordance with Article 3(3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State, if the total trading book exposures do not exceed 2 % of their total general credit, trading book and securitisation exposures.</p> <p>If the institution makes use of this derogation, it shall indicate 'y' in the table for the jurisdiction corresponding to its home Member State and for the 'Total' of all countries.</p> <p>If an institution does not make use of this derogation, it shall indicate 'n' in the respective cell.</p>

3.5. C 10.01 AND C 10.02 – EQUITY EXPOSURES UNDER THE INTERNAL RATINGS BASED APPROACH (CR EQU IRB 1 AND CR EQU IRB 2)

3.5.1. General remarks

86. The CR EQU IRB template consists of two templates: CR EQU IRB 1 provides a general overview of IRB exposures of the equity exposure class and the different methods to calculate total risk exposure amounts. CR EQU IRB 2 provides a breakdown of total exposures assigned to obligor grades in the context of the PD/LGD approach. 'CR EQU IRB' refers to both 'CR EQU IRB 1' and 'CR EQU IRB 2' templates, as applicable, in the following instructions.

87. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 92(3) point (a) of CRR) according to the IRB method (Part Three, Title II, Chapter 3 of CRR) for equity exposures referred to in Article 147(2) point (e) of CRR.

88. According to Article 147(6) of CRR, the following exposures shall be assigned to the equity exposure class:
- (a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or
  - (b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).
89. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 152 of CRR shall also be reported in the CR EQU IRB template.
90. In accordance with Article 151(1) of CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of CRR:
- the Simple Risk Weight approach,
  - the PD/LGD approach, or
  - the Internal Models approach.

Moreover, institutions applying the IRB approach shall also report in the CR EQU IRB template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach (e.g. equity exposures attracting a risk-weight of 250 % in accordance with Article 48(4) of CRR, respectively a risk-weight of 370 % in accordance with Article 471(2) of CRR)).

91. The following equity claims shall not be reported in the CR EQU IRB template:
- Equity exposures in the trading book (in case where institutions are not exempted from calculating own funds requirements for trading book positions according to Article 94 of CRR).
  - Equity exposures subject to the partial use of the standardised approach (Article 150 of CRR), including:
  - Grandfathered equity exposures according to Article 495(1) of CRR,
  - Equity exposures to entities whose credit obligations are assigned a 0 % risk weight under the Standardised Approach, including those publicly sponsored entities where a 0 % risk weight can be applied (Article 150(1) point (g) of CRR),
  - Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1) point (h) of CRR).
  - Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of 'other non credit-obligation assets' (in accordance with Article 155(1) of CRR).
  - Equity claims deducted from own funds in accordance with Articles 46 and 48 of the CRR.

### 3.5.2. Instructions concerning specific positions (applicable to both CR EQU IRB 1 and CR EQU IRB 2)

Columns	
005	<b>OBLIGOR GRADE (ROW IDENTIFIER)</b> The obligor grade is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.
010	<b>INTERNAL RATING SYSTEM</b> <b>PD ASSIGNED TO THE OBLIGOR GRADE (%)</b> Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 165(1) of CRR.

Columns	
	<p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>For figures corresponding to an aggregation of obligor grades or pools (e.g. 'total exposures') the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.</p>
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Article 167 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments.</p> <p>Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the equity exposure class (e.g. 'the unpaid portion of partly-paid shares').</p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) also consider the offsetting provisions referred to in Article 155(2) of CRR.</p>
030-040	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>UNFUNDED CREDIT PROTECTION</b></p> <p><b>GUARANTEES</b></p> <p><b>CREDIT DERIVATIVES</b></p> <p>Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 155(2),(3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
050	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</b></p> <p><b>(-) TOTAL OUTFLOWS</b></p> <p>Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
060	<p><b>EXPOSURE VALUE</b></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 155(2) and (3), Article 167 of CRR).</p>

Columns	
	As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of CRR).
070	<p><b>EXPOSURE WEIGHTED AVERAGE LGD (%)</b></p> <p>Institutions applying the PD/LGD approach report in column 070 of the CR EQU IRB 2 template the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020 of the CR EQU IRB template. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in Article 165(2) of CRR.</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT</b></p> <p>Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 155 of CRR.</p> <p>In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of CRR).</p> <p>With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of CRR).</p>
090	<p><b>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</b></p> <p>Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 158(4), (7), (8) and (9) of CRR.</p>

92. In accordance with Article 155 of CRR, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally. Institutions shall also report in the CR EQU IRB 1 template risk-weighted exposure amounts for those equity exposures which attract a fixed risk-weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach).

Rows	
CR EQU IRB 1 — row 020	<p><b>PD/LGD APPROACH: TOTAL</b></p> <p>Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in row 020 of the CR EQU IRB 1 template.</p>
CR EQU IRB 1 — rows 050-090	<p><b>SIMPLE RISK WEIGHT APPROACH: TOTAL</b></p> <p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</b></p> <p>Institutions applying the Simple Risk Weight approach (Article 155(2) of CRR) report the requested information according to the characteristics of the underlying exposures in rows 050 to 090.</p>
CR EQU IRB 1 — row 100	<p><b>INTERNAL MODELS APPROACH</b></p> <p>Institutions applying the Internal Models approach (Article 155(4) of CRR) report the requested information in row 100.</p>

Rows	
CR EQU IRB 1 — row 110	<p><b>EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS</b></p> <p>Institutions applying the IRB approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach). As an example,</p> <ul style="list-style-type: none"> <li>— the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) of the CRR, as well as</li> <li>— equity positions risk-weighted with 370 % in accordance with Article 471(2) CRR</li> </ul> <p>shall be reported in row 110.</p>
CR EQU IRB 2	<p><b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b></p> <p>Institutions applying the PD/LGD approach (Article 155(3) of CRR) report the requested information in the CR EQU IRB 2 template.</p> <p>In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, they report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system/masterscale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p>

### 3.6. C 11.00 – SETTLEMENT/DELIVERY RISK (CR SETT)

#### 3.6.1. General remarks

93. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 92(3) point (c) ii) and 378 of CRR.
94. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.
95. According to Article 378 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 378 of CRR.
96. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.
97. Institutions multiply this difference by the appropriate factor of Table 1 of Article 378 of CRR to determine the corresponding own funds requirements.
98. According to Article 92(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5 to calculate the risk exposure amount.
99. Note that own funds requirements for free deliveries as laid down in Article 379 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB).

## 3.6.2. Instructions concerning specific positions

Columns	
010	<p><b>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</b></p> <p>In accordance with Article 378 of CRR, institutions report in this column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices.</p> <p><i>All unsettled transactions shall be included in this column 010, irrespective of whether or not they are at a gain or at a loss after the due settlement date.</i></p>
020	<p><b>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</b></p> <p>In accordance with Article 378 of CRR, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, <i>where the difference could involve a loss for the institution.</i></p> <p>Only <i>unsettled transactions at a loss</i> after the due settlement date shall be reported in column 020</p>
030	<p><b>OWN FUNDS REQUIREMENTS</b></p> <p>Institutions report in column 030 the own funds requirements calculated in accordance with Article 378 of CRR.</p>
040	<p><b>TOTAL SETTLEMENT RISK EXPOSURE AMOUNT</b></p> <p>In accordance with Article 92(4) point (b) of CRR, institutions multiply their own funds requirements reported in column 030 by 12.5 in order to obtain the settlement risk exposure amount.</p>

Rows	
010	<p><b>Total unsettled transactions in the Non-trading Book</b></p> <p>Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR).</p> <p>Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 010/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).</p>
020 to 060	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 020 to 060.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>



Rows	
070	<p><b>Total unsettled transactions in the Trading Book</b></p> <p>Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 92(3) point (c) ii) and 378 of CRR).</p> <p>Institutions report in 070/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 070/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the 'price difference' reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR).</p>
080 to 120	<p><b>Transactions unsettled up to 4 days (Factor 0 %)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8 %)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75 %)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100 %)</b></p> <p>Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 080 to 120.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>

3.7. C 12.00 – CREDIT RISK: SECURITISATION — STANDARDISED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC SA)

3.7.1. General remarks

100. The information in this template is requested for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Standardised Approach. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

101. The CR SEC SA template gathers joint information on both traditional and synthetic securitisations held in the banking book, as defined in Article 242(10) and (11) of CRR, respectively.

3.7.2. Instructions concerning specific positions

Columns	
010	<p><b>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</b></p> <p>Originator institutions must report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported.</p> <p>In the case of traditional securitisations where the originator does not hold any position, then the originator shall not consider that securitisation in the reporting of the CR SEC SA or CR SEC IRB templates. For this purpose securitisation positions held by the originator include early amortisation provisions in a securitisation of revolving exposures, as defined under Article 242(12) of CRR.</p>

Columns	
020-040	<b>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</b> Following the provisions in Articles 249 and 250 of CRR the credit protection to the securitised exposures shall be as if there was no maturity mismatch.
020	<b>(-) FUNDED CREDIT PROTECTION (<math>C_{VA}</math>)</b> The detailed calculation procedure of the volatility-adjusted value of the collateral ( $C_{VA}$ ) which is expected to be reported in this column is established in Article 223(2) of CRR.
030	<b>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (<math>G^*</math>)</b> Following the general rule for 'inflows' and 'outflows' the amounts reported under this column shall appear as 'inflows' in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection) The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection ( $G^*$ ) is established in Article 233(3) of CRR.
040	<b>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</b> All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount. The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.
050	<b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> Securitisation positions held by the reporting institution, calculated according to Article 246(1)(a), (c) and (e), and (2) of CRR, without applying credit conversion factors and any credit risk adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement. Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitised positions are not considered. In case of early amortization clauses, institutions must specify the amount of 'originator's interest' as defined in Article 256(2) of CRR. In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) shall be the result of the aggregation of columns 010 to 040.
060	<b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b> Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.
070	<b>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</b> Securitisation positions according to Article 246(1) and (2) of CRR, without applying conversion factors. This piece of information is related to column 040 of the CR SA Total template.

Columns	
080-110	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>Article 4(57) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
080	<p><b>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (<math>G_A</math>)</b></p> <p>Unfunded credit protection is defined in Article 4(59) and regulated in Article 235 of CRR.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
090	<p><b>(-) FUNDED CREDIT PROTECTION</b></p> <p>Funded credit protection is defined in Article 4(58) and regulated in Articles 195, 197 and 200 of CRR.</p> <p>Credit linked notes and on-balance sheet netting according to Articles 218-236 of CRR are treated as cash collateral.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
100-110	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
100	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Articles 222(3) and 235 (1) and (2).</p> <p>Outflows correspond to the covered part of the 'Exposure net of value adjustments and provisions', that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 090 [(-) Total Outflows] of the CR SA Total template.</p>
110	<p><b>TOTAL INFLOWS</b></p> <p>Securitisation positions which are debt securities and are eligible financial collateral according to Article 197(1) of CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p> <p>This piece of information is related to column 100 (Total Inflows) of the CR SA Total template.</p>
120	<p><b>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation (CRM) techniques with substitution effects on the exposure'.</p> <p>This piece of information is related to column 110 of the CR SA Total template.</p>

Columns	
130	<p><b>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (<math>C_{VAM}</math>)</b></p> <p>This item also includes credit linked notes (Article 218 of CRR).</p> <p>This piece of information is related to columns 120 and 130 of the CR SA Total template.</p>
140	<p><b>FULLY ADJUSTED EXPOSURE VALUE (<math>E^*</math>)</b></p> <p>Securitisation positions according to Article 246 of CRR, therefore without applying the conversion figures laid down in Article 246(1) point (c) of CRR.</p> <p>This piece of information is related to column 150 of the CR SA Total template.</p>
150-180	<p><b>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (<math>E^*</math>) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</b></p> <p>Article 246(1) point (c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion factor. This conversion figure shall be 100 % unless otherwise specified in the CRR.</p> <p>See columns 160 to 190 of the CR SA Total template.</p> <p>For reporting purposes, fully adjusted exposure values (<math>E^*</math>) shall be reported according to the following four mutually exclusive intervals of conversion factors: 0 %,]0 %, 20 %],]20 %, 50 %] and]50 %, 100 %].</p>
190	<p><b>EXPOSURE VALUE</b></p> <p>Securitisation positions according to Article 246 of CRR.</p> <p>This piece of information is related to column 200 of the CR SA Total template.</p>
200	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>Article 258 of CRR envisages that in case of a securitisation position in respect of which a 1 250 % risk weight is assigned, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
210	<p><b>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</b></p> <p>Exposure value minus the exposure value deducted from own funds.</p>
220-320	<p><b>BREAKDOWN OF EXPOSURE VALUE SUBJECT TO RISK WEIGHTS ACCORDING TO RISK WEIGHTS</b></p>
220-260	<p><b>RATED</b></p> <p>Article 242(8) of CRR defines rated positions.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the SA in Article 251 (Table 1) of CRR.</p>
270	<p><b>1 250 % (UNRATED)</b></p> <p>Article 242(7) of CRR defines unrated positions.</p>
280	<p><b>LOOK-THROUGH</b></p> <p>Articles 253, 254 and 256(5) of CRR.</p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p>

Columns	
290	<p><b>LOOK-THROUGH — OF WHICH: SECOND LOSS IN ABCP</b></p> <p>Exposure value subject to the treatment of securitisation positions in a second loss tranche or better in an ABCP programme is set in 254 of CRR.</p> <p>Article 242(9) of CRR defines Asset-backed commercial paper (ABCP) programme.</p>
300	<p><b>LOOK-THROUGH OF WHICH: AVERAGE RISK WEIGHT (%)</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
310	<p><b>INTERNAL ASSESSMENT APPROACH (IAA)</b></p> <p>Articles 109(1) and 259 (3) of CRR. Exposure value of securitisation positions under the internal assessment approach.</p>
320	<p><b>IAA: AVERAGE RISK WEIGHT (%)</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
330	<p><b>RISK-WEIGHTED EXPOSURE AMOUNT</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p>
340	<p><b>OF WHICH: SYNTHETIC SECURITISATIONS</b></p> <p>For synthetic securitisations, the amount to be reported in this column shall ignore any maturity mismatch.</p>
350	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Articles 14(2), 406(2) and 407 of CRR require that whenever certain requirements in Articles 405, 406 or 409 of CRR are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR. Such an additional risk weight may not only be imposed to investor institutions, but also to originators, sponsors and original lenders.</p>
360	<p><b>ADJUSTMENT TO THE RISK WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</b></p> <p>For maturity mismatches in synthetic securitisations <math>RW^* - RW(SP)</math>, as defined in Article 250 of CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported is zero. Note that <math>RW(SP)</math> not only includes the risk weighted exposure amounts reported under column 330 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p>
370-380	<p><b>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/AFTER CAP</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (column 370)/after (column 380) applying the limits specified in Articles 252 -securitisation of items currently in default or associated with particular high risk items- or 256 (4) -additional own funds requirements for securitisations of revolving exposures with early amortisation provisions- of CRR.</p>

Columns	
390	<p><b>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</b></p> <p>Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>

102. The CR SEC SA template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives as well as by securitisations and re-securitisations.

103. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020	<p><b>OF WHICH: RE-SECURITISATIONS</b></p> <p>Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.</p>
030	<p><b>ORIGINATOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.</p>
040-060	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>Article 246(1) point (a) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its accounting value after application of specific credit risk adjustments.</p> <p>On-balance sheet items are broken down by securitisations (row 050) and re-securitisations (row 060).</p>
070-090	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion figure unless otherwise specified.</p> <p>The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items and derivatives are broken down by securitisations (row 080) and re-securitisations (row 090) as in Article 251 Table 1 of CRR.</p>

Rows	
100	<b>EARLY AMORTISATION</b> This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.
110	<b>INVESTOR: TOTAL EXPOSURES</b> This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor. The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.
120-140	<b>ON-BALANCE SHEET ITEMS</b> The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.
150-170	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.
180	<b>SPONSOR: TOTAL EXPOSURES</b> This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows the information regarding its own securitised assets.
190-210	<b>ON-BALANCE SHEET ITEMS</b> The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.
220-240	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.
250-290	<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b> These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the SA in Article 251 (Table 1) of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 190, 210 to 270 and columns 330 to 340.

3.8. C 13.00 — CREDIT RISK – SECURITISATIONS: INTERNAL RATINGS BASED APPROACH TO OWN FUNDS REQUIREMENTS (CR SEC IRB)

3.8.1. General remarks

104. The information in this template is requested for all securitisations for which a significant risk transfer is recognised and in which the reporting institution is involved in a securitisation treated under the Internal Ratings Based Approach.

105. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

106. The CR SEC IRB template has the same scope as the CR SEC SA, it gathers joint information on both traditional and synthetic securitisations held in the banking book.

## 3.8.2. Instructions concerning specific positions

Columns	
010	<p><b>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</b></p> <p>For the row total on balance sheet items the amount reported under this column corresponds to the outstanding amount of securitised exposures at the reporting date.</p> <p>See column 010 of CR SEC SA.</p>
020-040	<p><b>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</b></p> <p>Articles 249 and 250 of CRR.</p> <p>Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.</p>
020	<p><b>(-) FUNDED CREDIT PROTECTION (<math>C_{VA}</math>)</b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (<math>C_{VA}</math>) which is expected to be reported in this column is established in Article 223(2) of CRR.</p>
030	<p><b>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (<math>G^*</math>)</b></p> <p>Following the general rule for 'inflows' and 'outflows' the amounts reported under column 030 of the CR SEC IRB template shall appear as 'inflows' in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection).</p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (<math>G^*</math>) is established in Article 233(3) of CRR.</p>
040	<p><b>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</b></p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p> <p>The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection.</p>
050	<p><b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Securitisation positions held by the reporting institution, calculated according to Article 246(1)(b), (d) and (e), and (2) of CRR, without applying credit conversion factors and gross of value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitized positions are not considered.</p> <p>In case of early amortisation clauses, institutions must specify the amount of 'originator's interest' as defined in Article 256(2) of CRR.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) shall be the result of the aggregation of columns 010 to 040.</p>
060-090	<p><b>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</b></p> <p>See Article 4(1)(57) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p>



Columns	
060	<p><b>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (<math>G_A</math>)</b></p> <p>Unfunded credit protection is defined in Article 4(1)(59) of CRR.</p> <p>Article 236 of CRR describes the computation procedure of <math>G_A</math> in the case of full protection/partial protection — equal seniority.</p> <p>This piece of information is related to columns 040 and 050 of the CR IRB template.</p>
070	<p><b>(-) FUNDED CREDIT PROTECTION</b></p> <p>Funded credit protection is defined in Article 4(1)(58) of CRR.</p> <p>Since the Financial Collateral Simple Method is not applicable, only funded credit protection according to Article 200 of CRR shall be reported in this column.</p> <p>This piece of information is related to column 060 of the CR IRB template.</p>
080-090	<p><b>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
080	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Article 236 of CRR.</p> <p>Outflows correspond to the covered part of the 'Exposure net of value adjustments and provisions', that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 070 of the CR IRB template.</p>
090	<p><b>TOTAL INFLOWS</b></p> <p>This piece of information is related to column 080 of the CR IRB template.</p>
100	<p><b>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation (CRM) techniques with substitution effects on the exposure'.</p> <p>This piece of information is related to column 090 of the CR IRB template.</p>
110	<p><b>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</b></p> <p>Articles 218 to 222 of CRR. This item also includes credit linked notes (Article 218 of CRR).</p>
120	<p><b>FULLY ADJUSTED EXPOSURE VALUE (<math>E^*</math>)</b></p> <p>Securitisation positions according to Article 246 of CRR, therefore without applying the conversion factors laid down in Article 246(1) point (c) of CRR.</p>

Columns	
130-160	<p><b>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</b></p> <p>Article 246(1) point (c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion figure. This conversion figure shall be 100 % unless otherwise specified.</p> <p>In this respect, Article 4(1)(56) of CRR defines conversion factor.</p> <p>For reporting purposes, fully adjusted exposure values (E*) shall be reported according to the following four mutually exclusive intervals of conversion factors: 0 %, (0 %, 20 %], (20 %, 50 %] and (50 %, 100 %].</p>
170	<p><b>EXPOSURE VALUE</b></p> <p>Securitisation positions according to Article 246 of CRR.</p> <p>This piece of information is related to column 110 of the CR IRB template.</p>
180	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>Article 266(3) of CRR foresees that in case of a securitisation position in respect of which a 1 250 % risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
190	<p><b>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</b></p>
200-320	<p><b>RATINGS BASED METHOD (CREDIT QUALITY STEPS)</b></p> <p>Article 261 of CRR.</p> <p>IRB-Securitisation positions with an inferred rating according to Article 259(2) of CRR shall be reported as positions with a rating.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the IRB Approach Article 261(1) Table 4 of CRR.</p>
330	<p><b>SUPERVISORY FORMULA METHOD</b></p> <p>For the Supervisory Formula Method (SFM), Article 262 of CRR.</p> <p>The risk weight for a securitisation position shall be the greater of 7 % or the risk weight to be applied in accordance with the formulas provided.</p>
340	<p><b>SUPERVSIORY FORMULA METHOD: AVERAGE RISK WEIGHT</b></p> <p>Credit risk mitigation on securitisation positions may be recognised in accordance with Article 264 of CRR. In this case, the institution shall indicate the 'effective risk weight' of the position when full protection has been received, according to what is established in Article 264(2) of CRR (the effective risk weight equals the risk-weighted exposure amount of the position divided by the exposure value of the position, multiplied by 100).</p> <p>When the position benefits from partial protection, the institution must apply the Supervisory Formula Method using the 'T' adjusted according to what is established in Article 264(3) of CRR.</p> <p>Weighted average risk weights shall be reported in this column.</p>
350	<p><b>LOOK-THROUGH</b></p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (highest risk weight of the pool).</p> <p>Article 263(2) and (3) of CRR envisage an exceptional treatment where <math>K_{irb}</math> cannot be calculated.</p>

Columns	
	<p>The undrawn amount of the liquidity facilities shall be reported under 'Off balance sheet items and derivatives'.</p> <p>As long as an originator would be under the exceptional treatment where <math>K_{irb}</math> cannot be calculated, then column 350 would be the right column to use for the reporting of the risk weighting treatment given to the exposure value of a liquidity facility subject to the treatment laid down in Article 263 of CRR.</p> <p>For early amortisations see Articles 256(5) and 265 of CRR.</p>
360	<p><b>LOOK-THROUGH: AVERAGE RISK WEIGHT</b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
370	<p><b>INTERNAL ASSESSMENT APPROACH</b></p> <p>Article 259(3) and (4) of CRR envisages the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes.</p>
380	<p><b>IAA: AVERAGE RISK WEIGHT</b></p> <p>Weighted average risk weights shall be reported in this column.</p>
390	<p><b>(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Institutions applying the IRB Approach shall follow Article 266(1) (only applicable for originators, when the exposure has not been deducted from own funds) and (2) of CRR.</p> <p>Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p>
400	<p><b>RISK-WEIGHTED EXPOSURE AMOUNT</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p>
410	<p><b>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</b></p> <p>For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.</p>
420	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Articles 14(2), 406(2) and 407 of CRR foresee that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250 % of the risk weight (capped at 1 250 %) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR.</p>

Columns	
430	<p><b>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</b></p> <p>For maturity mismatches in synthetic securitisations <math>RW^* - RW(SP)</math>, as defined in Article 250 of CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250 % where the amount to be reported is zero. Note that <math>RW(SP)</math> not only includes the risk weighted exposure amounts reported under column 400 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p> <p>Negative values shall be reported in this column.</p>
440-450	<p><b>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/AFTER CAP</b></p> <p>Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (col 440)/after (col 450) applying the limits specified in Article 260 of CRR. Additionally Article 265 of CRR (additional own funds requirements for securitisations of revolving exposures with early amortisation provisions) has to be considered.</p>
460	<p><b>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM THE IRB SECURITISATION TO OTHER EXPOSURE CLASSES</b></p> <p>Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>

107. The CR SEC IRB template is divided into three major blocks of rows which gather data on the originated/sponsored/retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as by risk weight groupings of securitisations and re-securitisations.

108. Positions treated according to the ratings based method and unrated positions (exposures at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020	<p><b>OF WHICH: RE-SECURITISATIONS</b></p> <p>Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR.</p>
030	<p><b>ORIGINATOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR.</p>
040-090	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>Article 246(1) lit b) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be the accounting value without taking into account any credit risk adjustments made.</p>

Rows	
	On-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 050-070, and re-securitisations (D-E), in rows 080-090, as stated in Article 261(1) Table 4 of CRR.
100-150	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100 % conversion factor unless otherwise specified.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they shall provide the exposure value (according to Article 246(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 110-130, and re-securitisations (D-E), in rows 140-150, as stated in Article 261(1) Table 4 of CRR.</p>
160	<p><b>EARLY AMORTISATION</b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 242(13) and (14) of CRR.</p>
170	<p><b>INVESTOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>The CRR does not provide an explicit definition for investor. Therefore, in this context it shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
180-230	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items for originators shall be applied here.</p>
240-290	<p><b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
300	<p><b>SPONSOR: TOTAL EXPOSURES</b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(1)(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets.</p>

Rows	
310-360	<b>ON-BALANCE SHEET ITEMS</b> The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items and derivatives for originators shall be applied here.
370-420	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.
430-540	<b>BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION</b> These rows gather information on outstanding positions treated according to the ratings based method and unrated positions (at reporting date) according to credit quality steps (envisaged for the IRB in Article 261 Table 4 of CRR) applied at origination date (inception). In the absence of this information, the earliest CQS-equivalent data available shall be reported. These rows are only to be reported for columns 170, 190 to 320 and columns 400 to 410.

### 3.9. C 14.00 – DETAILED INFORMATION ON SECURITISATIONS (SEC DETAILS)

#### 3.9.1. General remarks

109. This template gathers information on a transaction basis (versus the aggregate information reported in CR SEC SA, CR SEC IRB, MKR SA SEC and MKR SA CTP templates) on all securitisations the reporting institution is involved. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements are requested.

110. This template is to be reported for:

- Securitisations originated/sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 405 of CRR.
- Securitisations originated/sponsored by the reporting institution during the year of report <sup>(1)</sup>, in case it holds no position.
- Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. This underlying could include covered bonds or other liabilities and shall be identified as such in column 160.
- Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

111. This template shall be reported by consolidated groups and stand-alone institutions <sup>(2)</sup> located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

112. On account of Article 406(1) of CRR, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements the reporting scope of the template is applied to a limited extent to investors. In particular, they shall report columns 010-040; 070-110; 160; 190; 290-400; 420-470.

113. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

<sup>(1)</sup> The data requested to the institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1st of January of the current year).

<sup>(2)</sup> 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

## 3.9.2. Instructions concerning specific positions

Columns	
005	<p><b>ROW NUMBER</b></p> <p>The row number is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc.</p>
010	<p><b>INTERNAL CODE</b></p> <p>Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation.</p>
020	<p><b>IDENTIFIER OF THE SECURITISATION (Code/Name)</b></p> <p>Code used for the legal registration of the securitisation or, if not available, the name by which the securitisation is known in the market. When the International Securities Identification Number -ISIN- is available (i.e. for public transactions) the characters that are common to all tranches of the securitisation shall be reported in this column.</p>
030	<p><b>IDENTIFIER OF THE ORIGINATOR (Code/Name)</b></p> <p>The code given by the supervisory authority to the originator or, if not available, the name of the institution itself shall be reported for this column.</p> <p>In the case of multi-seller securitisations the reporting entity shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. Whenever the code is not available or is not known by the reporting entity, the name of the institution shall be reported.</p>
040	<p><b>SECURITISATION TYPE: (TRADITIONAL/SYNTHETIC)</b></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'T' for Traditional;</li> <li>— 'S' for Synthetic.</li> </ul> <p>The definitions of 'traditional securitisation' and 'synthetic securitisation' is provided in Article 242(10) and (11) of CRR.</p>
050	<p><b>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</b></p> <p>Originators, sponsors and original lenders shall report one of the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'K' if entirely recognised</li> <li>— 'P' if partially derecognised</li> <li>— 'R' if entirely derecognised</li> <li>— 'N' if not applicable.</li> </ul> <p>This column summarises the accounting treatment of the transaction.</p> <p>In case of synthetic securitisations, originators shall report that securitised exposures are removed from the balance sheet.</p> <p>In case of the securitisations of liabilities originators shall not report this column.</p> <p>Option 'P' (partially removed) shall be reported when the securitised assets are recognized in the balance sheet to the extent of the reporting entity's continuing involvement as regulated in IAS 39.30-35.</p>

Columns	
060	<p><b>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</b></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'N' not subject to own funds requirements;</li> <li>— 'B' banking book;</li> <li>— 'T' trading book;</li> <li>— 'A' partly in both books.</li> </ul> <p>Articles 109, 243 and 244 of CRR.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are computed according to securitised exposures or securitisation positions (banking book/trading book).</p> <p>If own funds requirements are based on <i>securitised exposures</i> (for not being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SA template, in case the Standardised Approach is used, or in the CR IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>Conversely, if own funds requirements are based on <i>securitisation positions held in the banking book</i> (for being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SEC SA template or in the CR SEC IRB template. In the case of <i>securitisation positions held in the trading book</i> the computation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates.</p> <p>In the case of the securitisations of liabilities originators shall not report this column.</p>
070	<p><b>SECURITISATION OR RE-SECURITISATION?</b></p> <p>According to definitions of 'securitisation' and 're-securitisation' are provided in Article 4(1)(61) and (62) to (64) of CRR, report the type of underlying using the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'S' for securitisation;</li> <li>— 'R' for re-securitisation.</li> </ul>
080-100	<p><b>RETENTION</b></p> <p>Articles 404 to 410 of CRR.</p>
080	<p><b>TYPE OF RETENTION APPLIED</b></p> <p>For each securitisation scheme originated, it shall be reported the relevant type of retention of net economic interest, as envisaged in Article 405 of CRR:</p> <p>A — Vertical slice (securitisation positions): '<i>retention of no less than 5 % of the nominal value of each of the tranches sold or transferred to the investors</i>'.</p> <p>V — Vertical slice (securitised exposures): retention of no less than 5 % of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B — Revolving exposures: '<i>in the case of securitisations of revolving exposures, retention of the originator's interest of no less than 5 % of the nominal value of the securitised exposures</i>'.</p> <p>C — On-balance sheet: '<i>retention of randomly selected exposures, equivalent to no less than 5 % of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination</i>'.</p>



Columns	
	<p>D — First loss: <i>'retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5 % of the nominal value of the securitised exposures'</i>.</p> <p>E — Exempted. This code shall be reported for those securitisations affected by provisions in Article 405(3) of CRR.</p> <p>N — Not applicable. This code shall be reported for those securitisations affected by provisions in Article 404 of CRR.</p> <p>U — In breach or unknown. This code shall be reported when the reporting does not know with certain which type of retention is being applied or in case of non-compliance.</p>
090	<p><b>% OF RETENTION AT REPORTING DATE</b></p> <p>The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be no less than 5 % (at origination date).</p> <p>Notwithstanding Article 405(1) of CRR, measurement of retention at origination can typically be interpreted as being when the exposures were first securitised, and not when the exposures were first created (for instance, not when the underlying loans were first extended). Measurement of retention at origination means that 5 % is the retention percentage that is required at the point in time when such retention level was measured and the requirement fulfilled (for instance, when the exposures were first securitised); dynamic re-measurement and readjustment of the retained percentage throughout the life of the transaction is not required.</p> <p>This column shall not be reported in case codes 'E' (exempted) or 'N' (not applicable) are reported under column 080 (Type of retention applied).</p>
100	<p><b>COMPLIANCE WITH THE RETENTION REQUIREMENT?</b></p> <p>Article 405(1) of CRR.</p> <p>Report the following abbreviations:</p> <p>Y-Yes;</p> <p>N-No.</p> <p>This column shall not be reported in case codes 'E' (exempted) or 'N' (not applicable) are reported under column 080 (Type of retention applied).</p>
110	<p><b>ROLE OF THE INSTITUTION: (ORIGINATOR/SPONSOR/ORIGINAL LENDER/INVESTOR)</b></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'O' for Originator;</li> <li>— 'S' for Sponsor;</li> <li>— 'L' for Original Lender;</li> <li>— 'I' for Investor.</li> </ul> <p>See definitions in Article 4(1)(13) (Originator) and Article 4(1)(14) (Sponsor) of CRR. Investors are assumed to be those institutions to which provisions in Articles 406 and 407 of CRR apply.</p>
120-130	<p><b>NON ABCP PROGRAMS</b></p> <p>Because of their special character because they comprise of several single securitisation positions, ABCP programs (defined in Article 242(9) of CRR) are exempted from reporting in columns 120 and 130.</p>

Columns	
120	<p><b>ORIGINATION DATE (mm/yyyy)</b></p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported according to the following format: 'mm/yyyy'.</p> <p>For each securitisation scheme the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
130	<p><b>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</b></p> <p>This column gathers the amount (according to original exposures pre conversion factors) of the securitised portfolio at the origination date.</p> <p>In case of securitisation schemes backed by open pools the amount referring to the origination date of the first issuance of securities shall be reported. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of the securitisation of liabilities only the amounts issued by the reporting entity shall be reported.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
140-220	<p><b>SECURITISED EXPOSURES</b></p> <p>Columns 140 to 220 request information on several features of the securitised portfolio by the reporting entity.</p>
140	<p><b>TOTAL AMOUNT</b></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date) the amount will progressively be reduced.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
150	<p><b>INSTITUTION'S SHARE (%)</b></p> <p>It shall be reported the institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100 % except for multi-seller securitisation schemes. In that case the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
160	<p><b>TYPE</b></p> <p>This column gathers information on the type of assets ('1' to '8') or liabilities ('9' and '10') of the securitised portfolio. The institution must report one of the following number codes:</p> <ul style="list-style-type: none"> <li>1 — Residential mortgages;</li> <li>2 — Commercial mortgages;</li> <li>3 — Credit card receivables;</li> <li>4 — Leasing;</li> </ul>

Columns	
	<p>5 — Loans to corporates or SMEs (treated as corporates);</p> <p>6 — Consumer loans;</p> <p>7 — Trade receivables;</p> <p>8 — Other assets;</p> <p>9 — Covered bonds;</p> <p>10 — Other liabilities.</p> <p>In case the pool of securitised exposures is a mix of the previous types, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type '10' (Other liabilities) includes treasury bonds and credit linked notes.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
170	<p><b>APPROACH APPLIED (SA/IRB/MIX)</b></p> <p>This column gathers information on the approach that at reporting date the institution would apply to the securitised exposures.</p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>— 'S' for Standardised Approach;</li> <li>— 'T' for Internal Ratings Based Approach;</li> <li>— 'M' for a combination of both approaches (SA/IRB).</li> </ul> <p>If under SA, 'P' is reported in column 050 then the computation of own funds requirements shall be reported in the CR SEC SA template.</p> <p>If under IRB, 'P' is reported in column 050 then the computation of own funds requirements shall be reported in the CR SEC IRB template.</p> <p>If under combination of SA and IRB, 'P' is reported in column 050 then the computation of own funds requirements shall be reported in both the CR SEC SA and CR SEC IRB templates.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation. Nevertheless, this column does not apply to securitisations of liabilities. Sponsors shall not report this column.</p>
180	<p><b>NUMBER OF EXPOSURES</b></p> <p>Article 261(1) of CRR.</p> <p>This column is only compulsory for those institutions using the IRB approach to the securitisation positions (and, therefore, reporting 'T' in column 170). The institution shall report the effective number of exposures.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled when the reporting entity does not hold any positions in the securitisation. This column shall not be fulfilled by investors.</p>
190	<p><b>COUNTRY</b></p> <p>Report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). In case the pool of the securitisation consists of different countries, the institution shall indicate the most important country. If no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'OT' (other) shall be reported.</p>

Columns	
200	<p><b>ELGD (%)</b></p> <p>The exposure-weighted average loss-given-default (ELGD) shall only be reported by those institutions applying the Supervisory Formula Method (and, therefore, reporting 'T' in column 170). The ELGD is to be calculated as indicated in Article 262(1) of CRR.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled either when the reporting entity does not hold any positions in the securitisation. Sponsors shall not report this column.</p>
210	<p><b>(-) VALUE ADJUSTMENTS AND PROVISIONS</b></p> <p>Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in case of securitisation of liabilities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
220	<p><b>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</b></p> <p>This column gathers information on the own funds requirements of the securitised portfolio in case there had been no securitisation plus the expected losses related to those risks (<math>K_{irb}</math>), as a percentage (with two decimals) on the total of securitised exposures at origination date. <math>K_{irb}</math> is defined in Article 242(4) of CRR.</p> <p>This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
230-300	<p><b>SECURITISATION STRUCTURE</b></p> <p>This block of six columns gathers information on the structure of the securitisation according to on/off balance sheet positions, tranches (senior/mezzanine/first loss) and maturity.</p> <p>In the case of multi-seller securitisations, for the first loss tranche only the amount corresponding or attributed to the reporting institution shall be reported.</p>
230-250	<p><b>ON-BALANCE SHEET ITEMS</b></p> <p>This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).</p>
230	<p><b>SENIOR</b></p> <p>All tranches that do not qualify as mezzanine or first loss shall be included in this category.</p>

Columns	
240	<b>MEZZANINE</b> See Articles 243(3) (traditional securitisations) and 244 (3) (synthetic securitisations) of CRR.
250	<b>FIRST LOSS</b> First loss tranche is defined in Article 242(15) of CRR.
260-280	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss). The same criteria of classification among tranches used for on-balance sheet items shall be applied here.
290	<b>FIRST FORESEEABLE TERMINATION DATE</b> The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates: (i) the date when a clean-up call (defined in Article 242(2) of CRR) might first be exercised taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities; (ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation. The day, month and year of the first foreseeable termination date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported.
300	<b>LEGAL FINAL MATURITY DATE</b> The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation). The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported.
310-400	<b>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b> This block of columns gathers information on the securitisation positions according to on/off balance sheet positions and the tranches (senior/mezzanine/first loss) at reporting date.
310-330	<b>ON-BALANCE SHEET ITEMS</b> The same criteria of classification among tranches used for on-balance sheet items shall be applied here.
340-360	<b>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> The same criteria of classification among tranches used for off-balance sheet items shall be applied here.
370-400	<b>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</b> This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 340-360).

Columns	
370	<p><b>DIRECT CREDIT SUBSTITUTES (DCS)</b></p> <p>This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).</p> <p>According to Annex I of CRR the following full risk off-balance sheet items are regarded as DCS:</p> <ul style="list-style-type: none"> <li>— <i>Guarantees having the character of credit substitutes.</i></li> <li>— <i>Irrevocable standby letters of credit having the character of credit substitutes.</i></li> </ul>
380	<p><b>IRS/CRS</b></p> <p>IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. These derivatives are listed in Annex II of CRR.</p>
390	<p><b>ELIGIBLE LIQUIDITY FACILITIES</b></p> <p>Liquidity facilities (LF), defined in Article 242(3) of CRR must satisfy a list of six conditions established in Article 255(1) of CRR to be considered as eligible (regardless of the method applied by the institution -SA or IRB-).</p>
400	<p><b>OTHER (INCLUDING NON-ELIGIBLE LF)</b></p> <p>This column is devoted to remaining off-balance sheet items such as non-eligible liquidity facilities (i.e. those LF that do not meet the conditions listed in Article 255(1) of CRR).</p>
410	<p><b>EARLY AMORTISATION: CONVERSION FACTOR APPLIED</b></p> <p>Articles 242(12) and 256(5) (SA) and Article 265(1) (IRB) of CRR envisage a set of conversion factors to be applied to amount of the investors' interest (in order to calculate risk-weighted exposure amounts).</p> <p>This column applies to securitisation schemes with early amortisation clauses (i.e. revolving securitisations).</p> <p>According to Article 256(6) of CRR, the conversion figure to be applied shall be determined by the level of the actual three month average excess spread.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is related to row 100 in CR SEC SA and row 160 in the CR SEC IRB template.</p>
420	<p><b>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</b></p> <p>This piece of information is closely related to column 200 in the CR SEC SA template and column 180 in the CR SEC IRB template.</p> <p>A negative figure shall be reported in this column.</p>
430	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP</b></p> <p>This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported.</p>
440	<p><b>TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP</b></p> <p>This column gathers information on the risk weighted exposure amount after cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. own funds requirements computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported.</p>

Columns	
450-510	<b>SECURITISATION POSITIONS — TRADING BOOK</b>
450	<b>CTP OR NON-CTP?</b> Report the following abbreviations: C — Correlation Trading Portfolio (CTP); N — Non-CTP
460-470	<b>NET POSITIONS — LONG/SHORT</b> See columns 050/060 of MKR SA SEC or MKR SA CTP, respectively.
480	<b>TOTAL OWN FUNDS REQUIREMENTS (SA) - SPECIFIC RISK</b> See column 610 of MKR SA SEC, or column 450 of MKR SA CTP, respectively.

#### 4. OPERATIONAL RISK TEMPLATES

##### 4.1. C 16.00 – OPERATIONAL RISK (OPR)

##### 4.1.1. General Remarks

114. This template provides information on the calculation of own funds requirements according to Articles 312 to 324 of CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA). An institution cannot apply TSA and ASA for the business lines retail banking and commercial banking at the same time at solo level

115. Institutions using the BIA, TSA and/or ASA shall calculate their own funds requirement, based on the information at financial year end. When audited figures are not available, institutions may use business estimates. If audited figures are used, institutions shall report the audited figures which should remain unchanged. Deviations from this 'unchanged' principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.

116. If an institution can justify its competent authority that – due to exceptional circumstances such as a merger or a disposal of entities or activities – using a three year average to calculating the relevant indicator would lead to a biased estimation for the own funds requirement for operational risk, the competent authority may permit the institution to modify the calculation in a way that would take into account such events. Also the competent authority may on its own initiative, require an institution to modify the calculation. Where an institution has been in operation for less than three years it may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as they are available.

117. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.

118. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.

119. This template shall be submitted by all institutions subject to operational risk own funds requirement.

## 4.1.2. Instructions concerning specific positions

Columns	
010-030	<p><b>RELEVANT INDICATOR</b></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 314 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks.</p> <p>Hereafter, the term 'relevant indicator' refers to 'the sum of the elements' at the end of the financial year as defined in Article 316 point 1, Table1 of CRR.</p> <p>If the institution has less than 3 years of data on 'relevant indicator' available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it shall be reported in column 030. If it seems reasonable, the forward looking estimates shall then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p> <p>Furthermore if there are no historical data on 'relevant indicator' available the institution may use forward-looking business estimates.</p>
040-060	<p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>These columns shall be used to report the amounts of the loans and advances for business lines 'Commercial banking' and 'Retail banking', as referred to in Article 319(1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 319(1) point (a) of CRR).</p> <p>For the 'commercial banking' business line, securities held in the non-trading book shall also be included.</p>
070	<p><b>OWN FUND REQUIREMENT</b></p> <p>The own fund requirement is calculated according to the approach used, following Articles 312 to 324 of CRR. The resulting amount is reported in column 070.</p>
071	<p><b>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</b></p> <p>Article 92(4) of CRR. Own funds requirements in column 070 multiplied by 12.5.</p>
080	<p><b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b></p> <p>Article 18(1) of CRR (related to the inclusion, in the application referred to in Article 312(2) of CRR) of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company.</p>
090-120	<p><b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b></p>
090	<p><b>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b></p> <p>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>



Columns	
100	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b></p> <p>In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322(2) point (a) of CRR) is reported.</p>
110	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</b></p> <p>The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a 'perfect dependence' situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than 'perfect dependence' between the risk classes). The 'perfect dependence' situation occurs in the 'default case', that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100 % and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the 'default case' and that obtained after applying the correlations structure between the risk classes. The value reflects the 'diversification capacity' of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100 % correlation has to be reported.</p>
120	<p><b>(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)</b></p> <p>In column 120 the impact of insurance and other risk transfer mechanisms according to Article 323(1) to (5) of CRR is reported.</p>

Rows	
010	<p><b>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b></p> <p>This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of CRR).</p>
020	<p><b>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ALTERNATIVE STANDARDISED (ASA) APPROACHES</b></p> <p>The own funds requirement calculated according to the TSA and ASA (Articles 317 to 319 of CRR) shall be reported.</p>
030-100	<p><b>SUBJECT TO TSA</b></p> <p>In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines defined in Article 317, Table 2 of CRR. The mapping of activities into business lines shall follow the principles described in Article 318 of CRR.</p>
110-120	<p><b>SUBJECT TO ASA</b></p> <p>Institutions using the ASA (Article 319 of CRR) shall report for the respective years the relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines 'Commercial banking' and 'Retail banking'.</p>

Rows	
	Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line 'Commercial banking' and those corresponding to the business line 'Retail banking' (Article 319 of CRR). There can be amounts for the rows corresponding to 'Commercial banking' and 'Retail banking' under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).
130	<p><b>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b></p> <p>The relevant data for AMA institutions (Article 312 point 2 and Article 321 to 323 of CRR) shall be reported.</p> <p>In the case of combined use of different approaches as indicated in Article 314 of CRR, information on relevant indicator for activities subject to AMA shall be reported. It is also the case for all other AMA banks.</p>

#### 4.2. OPERATIONAL RISK: DETAILED INFORMATION ON LOSSES IN THE LAST YEAR (OPR DETAILS)

##### 4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the last year.
121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.
122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk according to Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02 irrespective of the approach applied to calculate own funds requirements.
123. 'Gross loss' means a loss stemming from an operational risk event or event type — as referred to in Article 322(3)(b) of Regulation (EU) No 575/2013 — before recoveries of any type, without prejudice to 'rapidly recovered loss events' as defined below.
124. 'Recovery' means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.
125. 'Rapidly recovered loss events' means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR DETAILS reporting at all.
126. 'Date of accounting' means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the 'Date of occurrence' (i.e. the date when the operational risk event happened or first began) and the 'Date of discovery' (i.e. the date on which the institution became aware of the operational risk event).
127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses ('root-event') are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts respectively amounts of loss adjustments shall be summed up.

128. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported as of June and December, 'previous reporting reference periods' means all reporting reference periods until and including the one ending at the preceding calendar year end.
129. In order to verify the conditions envisaged by Article 5 (b) (2) (b) (i) of this Regulation, the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get 'the sum of individual balance sheet totals of all institutions within the same Member State'. In order to verify the conditions envisaged by Article 5 (b) 2 (b) (iii), the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010) and published by Eurostat for the previous calendar year shall be used.

#### 4.2.2. C 17.01: Operational risk losses and recoveries by business lines and event types in the last year (OPR DETAILS 1)

##### 4.2.2.1. General Remarks

130. In template C 17.01, the information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317, Table 2 of CRR including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR) and event types (as defined in Article 324 CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.
131. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.
132. Rows present the business lines, and within each business line, information on the number of events (new events), the gross loss amount (new events), the number of events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).
133. For the total business lines, data on the number of events and the gross loss amount is also requested for certain ranges based on set thresholds, 10 000, 20 000, 100 000, and 1 000 000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

##### 4.2.2.2. Instructions concerning specific positions

Columns	
010-070	<p><b>EVENT TYPES</b></p> <p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 CRR.</p> <p>Institutions that calculate their own funds requirement according to BIA may report those losses for which the event type is not identified in column 080 only.</p>
080	<p><b>TOTAL EVENT TYPES</b></p> <p>In column 080, for each business line, institutions report the total 'number of events (new events)', the total of 'gross loss amount (new events)', the total 'number of events subject to loss adjustments', the total of 'loss adjustments relating to previous reporting periods', the 'maximum single loss', the 'sum of the five largest losses', the total of 'total direct loss recovery' and the total of 'total recovery from insurance and other risk transfer mechanisms'.</p>

Columns	
	<p>Provided that the institution has identified the event types for all losses, column 080 shows the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the 'loss adjustments relating to previous reporting periods' reported in columns 010 to 070.</p> <p>The 'maximum single loss' reported in column 080 is the maximum single loss within a business line and identical to the maximum of the 'maximum single losses' reported in columns 010 to 070, provided that the institution has identified the event types for all losses.</p> <p>For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported.</p>
090-100	<p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b></p> <p>Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322(3) point (c), last sentence CRR.</p> <p>If the institution applies only one threshold for in each business line, only the column 090 shall be filled in.</p> <p>In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well.</p>
Rows	
010-880	<p><b>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</b></p> <p>For each business line as defined in Article 317(4), table 2 CRR, including the additional business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events (new events), gross loss amount (new events), the number of events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.</p> <p>For a loss event that affects more than one business line the 'gross loss amount' is distributed among all the affected business lines.</p> <p>Institutions that calculate their own funds requirement according to BIA can report those losses for which the business line is not identified in rows 910-980 only.</p>
010, 110, 210, 310, 410, 510, 610, 710, 810	<p><b>Number of events (new events)</b></p> <p>The number of events is the number of operational risk events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of events shall refer to 'new events', i.e. operational risk events</p> <ul style="list-style-type: none"> <li>(i) 'accounted for the first time' within the reporting reference period or</li> <li>(ii) 'accounted for the first time' within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.</li> </ul> <p>'New events' do not include operational risk events 'accounted for the first time' within a previous reporting reference period, which had been included already in previous supervisory reports.</p>

Rows	
020, 120, 220, 320, 420, 520, 620, 720, 820	<p><b>Gross loss amount (new events)</b></p> <p>The gross loss amount is the gross loss amounts pertinent to operational risk events (e.g. direct charges, provisions, settlements). All losses related to a single event which are accounted for within the reporting reference period are summed up and considered as the gross loss for that event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to 'new events' as defined in the row above. For events 'accounted for the first time' within a previous reporting reference period which had not been included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported do not take into account obtained recoveries.</p>
030, 130, 230, 330, 430, 530, 630, 730, 830	<p><b>Number of loss events subject to loss adjustments</b></p> <p>The number of loss events subject to loss adjustments is the number of operational risk events 'accounted for the first time' in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>If more than one loss adjustment was made for an event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
040, 140, 240, 340, 440, 540, 640, 740, 840	<p><b>Loss adjustments relating to previous reporting periods</b></p> <p>Loss adjustments relating to previous reporting reference periods is the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods;</li> <li>(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk events 'accounted for the first time' and reported in previous reporting reference periods.</li> </ul> <p>If more than one loss adjustment was made for an event within the reporting reference period, the amounts of all those loss adjustments are summed up, taking into account the sign of the adjustments (positive, negative). This sum is considered as the loss adjustment for that event for that reporting reference period.</p> <p>If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported do not take into account obtained recoveries.</p>
050, 150, 250, 350, 450, 550, 650, 750, 850	<p><b>Maximum single loss</b></p> <p>The Maximum single loss is the larger of</p> <ul style="list-style-type: none"> <li>(i) the largest gross loss amount related to an event reported for the first time within the reporting reference period and</li> <li>(ii) the largest positive loss adjustment amount (as defined above) related to an event reported for the first time within a previous reporting reference period.</li> </ul> <p>The amounts to be reported do not take into account obtained recoveries.</p>

Rows	
060, 160, 260, 360, 460, 560, 660, 760, 860	<p><b>Sum of the five largest losses</b></p> <p>The sum of the five largest losses is the sum of the five largest amounts among</p> <ul style="list-style-type: none"> <li>(i) the gross loss amounts for events reported for the first time within the reporting reference period and</li> <li>(ii) the positive loss adjustment amounts (as defined for rows 040, 140, ..., 840 above) relating to events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones is the amount of the loss adjustment itself, not the total loss associated with the respective event before or after the loss adjustment.</li> </ul> <p>The amounts to be reported do not take into account obtained recoveries.</p>
070, 170, 270, 370, 470, 570, 670, 770, 870	<p><b>Total direct loss recovery</b></p> <p>Direct recoveries are all recoveries obtained except those which are subject to Article 323 CRR as reported in the row below.</p> <p>The total direct loss recovery is the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
080, 180, 280, 380, 480, 580, 680, 780, 880	<p><b>Total recovery from insurance and other risk transfer mechanisms</b></p> <p>Recoveries from insurance and other risk transfer mechanisms are those recoveries which are subject to Article 323 CRR.</p> <p>The total recovery from insurance and other risk transfer mechanisms is the sum of all the recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted within the reporting reference period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
910-980	<p><b>TOTAL BUSINESS LINES</b></p> <p>For each event type (column 010 to 080), the information (Article 322(3) lit. b), c) and e) of CRR on total business lines has to be reported.</p>
910-914	<p><b>Number of Events</b></p> <p>In row 910, the number of events above the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>In rows 911 – 914, the number of events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <ul style="list-style-type: none"> <li>— The total number of events reported in rows 910 to 914 is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event.</li> <li>— The figure reported in column 080, row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080, given that one event can have an impact in different business lines simultaneously.</li> </ul>

Rows	
920-924	<p><b>Gross loss amount (new events)</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the gross loss amount (new events) reported in row 920 is the simple aggregation of the gross loss amounts of new events for each business line.</p> <p>In rows 921 – 924, the gross loss amount for events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>
930, 935, 936	<p><b>Number of loss events subject to loss adjustments</b></p> <p>In row 930, the total of the numbers of events subject to loss adjustments as defined for rows 030, 130, ..., 830 shall be reported. This figure may be lower than the aggregation of the number of events subject to loss adjustments by business lines since events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of events for which a positive loss adjustment was made within the reporting reference period and the number of events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p>
940, 945, 946	<p><b>Loss adjustments relating to previous reporting periods</b></p> <p>In row 940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as defined for rows 040, 140, ..., 840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 of CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) of CRR, the amount reported in row 940 is the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.</p> <p>The amount of loss adjustments shall be broken down into the amount related to events for which a positive loss adjustment was made in the reporting reference period (row 945, reported with as positive figure) and the amount related to events for which a negative loss adjustment was made within the reporting period (row 946, reported as negative figure). If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment itself.</p>
950	<p><b>Maximum single loss</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:</p> <p>— The maximum single loss reported shall be equal to the highest of the values reported in columns 010 – 070 of this row.</p>

Rows	
	— If there are events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of 'Maximum single loss' per business line reported in other rows of column 080.
960	<p><b>Sum of the five largest losses</b></p> <p>The sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless of the number of losses.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR respectively that it has identified the event types for all losses, for column 080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of 'sum of the five largest losses' in row 960 nor the maximum value of 'sum of the five largest losses' in column 080.</p>
970	<p><b>Total direct loss recovery</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total direct loss recovery is the simple aggregation of the total direct loss recovery for each business line.</p>
980	<p><b>Total recovery from insurance and other risk transfer mechanisms</b></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Article 317(4) table 2 CRR or the business line 'Corporate items' as referred to in Article 322(3) point (b) CRR, the total recovery from insurance and other risk transfer mechanisms is the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.</p>

#### 4.2.3. C 17.02: Operational risk: Detailed information on the largest loss events in the last year (OPR DETAILS 2)

##### 4.2.3.1. General Remarks

134. In template C 17.02, information on individual loss events shall be provided (one row per event).

135. The information reported in this template shall refer to 'new events', i.e. operational risk events

- (a) 'accounted for the first time' within the reporting reference period or
- (b) 'accounted for the first time' within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus/minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

136. Only events entailing a gross loss amount of 100 000 EUR or more shall be reported.

Subject to that threshold,

- (a) the largest event for each event type, provided that the institution has identified the event types for losses and
- (b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.
- (c) Events are ranked based on the gross loss attributed to them.
- (d) An event shall only be considered once.



## 4.2.3.2. Instructions concerning specific positions

Columns	
010	<b>Event ID</b> The event ID is a row identifier and shall be unique for each row in the table. Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc.
020	<b>Date of Accounting</b> Date of accounting means the date when a loss or reserve/provision against an operational risk loss was first recognized in the Profit and Loss statement.
030	<b>Date of occurrence</b> Date of occurrence is the date when the operational risk event happened or first began.
040	<b>Date of discovery</b> Date of discovery is the date on which the institution became aware of the operational risk event.
050	<b>Event Type</b> Event types as defined in Article 324 CRR
060	<b>Gross loss</b> Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above
070	<b>Gross loss net of direct recoveries</b> Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above net of direct recoveries pertinent to that loss event
080 - 160	<b>Gross loss by business line</b> The gross loss as reported in column 060 shall be allocated to the relevant business lines as defined in Articles 317 and 322 (3) point (b) CRR.
170	<b>Legal Entity name</b> Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
180	<b>Legal Entity ID</b> LEI code of the legal entity as reported in column 025 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.
190	<b>Business Unit</b> Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred.
200	<b>Description</b> Narrative description of the event, where necessary in an generalised or anonymised manner, which should comprise at least information about the event itself and information about the drivers or causes of the event, where known.

## 5. MARKET RISK TEMPLATES

137. These instructions refer to the templates reporting of the calculation of own funds requirements according to the standardised approach for foreign exchange risk (MKR SA FX), commodities risk (MKR SA COM) interest rate risk (MKR SA TDI, MKR SA SEC, MKR SA CTP) and equity risk (MKR SA EQU). Additionally, instructions for the template reporting of the calculation of own funds requirements according to the internal models approach (MKR IM) are included in this part.

138. The position risk on a traded debt instrument or equity (or debt or equity derivative) shall be divided into two components in order to calculate the capital required against it. The first shall be its specific-risk component — this is the risk of a price change in the instrument concerned due to factors related to its issuer or, in the case of a derivative, the issuer of the underlying instrument. The second component shall cover its general risk — this is the risk of a price change in the instrument due (in the case of a traded debt instrument or debt derivative) to a change in the level of interest rates or (in the case of an equity or equity derivative) to a broad equity- market movement unrelated to any specific attributes of individual securities. The general treatment of specific instruments and netting procedures can be found in Articles 326 to 333 of CRR.

5.1. C 18.00 – MARKET RISK: STANDARDISED APPROACH FOR POSITION RISKS IN TRADED DEBT INSTRUMENTS (MKR SA TDI)

5.1.1. General Remarks

139. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the standardised approach (Articles 102 and 105 (1) of CRR). The different risks and methods available under the CRR are considered by rows. The specific risk associated with exposures included in MKR SA SEC and MKR SA CTP only has to be reported in the Total template of the MKR SA TDI. The own funds requirements reported in those templates shall be transferred to cell {325;060} (securitisations) and {330;060} (CTP) respectively.

140. The template has to be filled out separately for the 'Total', plus a pre-defined list of following currencies: EUR, ALL, BGN, CZK, DKK, EGP, GBP, HRK, HUF, ISK, JPY, MKD, NOK, PLN, RON, RUB, RSD, SEK, CHF, TRY, UAH, USD and one residual template for all other currencies.

5.1.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.
Rows	
010-350	<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b> Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 of CRR are reported depending on risk category, maturity and approach used.

Rows	
011	<b>GENERAL RISK.</b>
012	<b>Derivatives</b> Derivatives included in the calculation of interest rate risk of trading book positions taking into account Articles 328 to 331, if applicable.
013	<b>Other assets and liabilities</b> Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
020-200	<b>MATURITY BASED APPROACH</b> Positions in traded debt instruments subject to the maturity-based approach according to Article 339(1) to (8) of CRR and the correspondent own funds requirements set up in Article 339(9) of CRR. The position shall be split by zones 1, 2 and 3 and these by the maturity of the instruments.
210-240	<b>GENERAL RISK. DURATION BASED APPROACH</b> Positions in traded debt instruments subject to the duration-based approach according to Article 340(1) to (6) of CRR and the correspondent own funds requirements set up in Article 340(7) of CRR. The position shall be split by zones 1, 2 and 3.
250	<b>SPECIFIC RISK</b> Sum of amounts reported in rows 251, 325 and 330. Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Article 92(3) lit. b and 335, 336 (1) to (3), 337 and 338 of CRR. Be also aware of last sentence in Article 327(1) of CRR.
251-321	<b>Own funds requirement for non-securitisation debt instruments</b> Sum of the amounts reported in rows 260 to 321. The own funds requirement of the n-th to default credit derivatives which are not rated externally has to be computed by summing up the risk weights of the reference entities (Article 332(1) point (e) para 1 and 2 CRR – ‘look-through’). N-th-to-default credit derivatives which are rated externally (Article 332(1) point (e) para 3 CRR) shall be reported separately in line 321. Reporting of positions subject to Article 336(3) CRR: There is a special treatment for bonds which qualify for a 10 % risk weight in the banking book according to Article 129(3) CRR (covered bonds). The specific own funds requirements is half of the percentage of the second category of table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 according to the residual term to final maturity. If the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 shall be applied.
325	<b>Own funds requirement for securitisation instruments</b> Total own funds requirements reported in column 610 of template MKR SA SEC. It shall only be reported on Total level of the MKR SA TDI.
330	<b>Own funds requirement for the correlation trading portfolio</b> Total own funds requirements reported in column 450 of template MKR SA CTP. It shall only be reported on Total level of the MKR SA TDI.

Rows	
350-390	<b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 329(3) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

5.2. C 19.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK IN SECURITISATIONS (MKR SA SEC)

5.2.1. General Remarks

141. This template requests information on positions (all/net and long/short) and the related own funds requirements for the specific risk component of position risk in securitisations/re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the standardised approach.

142. The MKR SA SEC template determines the own funds requirement only for the specific risk of securitisation positions according to Articles 335 in connection with 337 CRR. If securitisation positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

143. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.2.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR in connection with Article 337 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b> Article 258 of CRR.
050-060	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-520	<b>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR. The breakdown has to be done separately for long and short positions.
230-240 and 460-470	<b>1 250 %</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
250-260 and 480-490	<b>SUPERVISORY FORMULA METHOD</b> Article 337(2) of CRR in connection with Article 262 of CRR. These columns shall be reported when the institutions uses the alternative Supervisory Formula Approach (SFA), which determines the own funds requirements as a function of the characteristics of the collateral pool and contractual properties of the tranche.

Columns	
270 and 500	<p><b>LOOK THROUGH</b></p> <p>SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p> <p>IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.</p>
280-290/510-520	<p><b>INTERNAL ASSESSMENT APPROACH</b></p> <p>Article 109(1) sentence 2 and Article 259(3) and (4) of CRR.</p> <p>These columns shall be reported when the institution uses the internal assessment approach for determining capital charges for liquidity facilities and credit enhancements that banks (including third-party banks) extend to ABCP conduits. The IAA, based on ECAI's methodologies, is applicable only to exposures to ABCP conduits that have an internal rating equivalent of investment-grade at inception.</p>
530-540	<p><b>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</b></p> <p>Article 337(3) of CRR in connection with Article 407 of CRR. Article 14(2) of CRR</p>
550-570	<p><b>BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b></p> <p>Article 337 of CRR without taking into account the discretion of Article 335 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
580-600	<p><b>AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</b></p> <p>Article 337 of CRR taking into account the discretion of Article 335 of CRR.</p>
610	<p><b>TOTAL OWN FUNDS REQUIREMENTS</b></p> <p>According to Article 337(4) of CRR for a transitional period ending 31 December 2014, the institution shall sum separately its weighted net long positions (column 580) and its weighted net short positions (column 590). The larger of those sums (after cap) shall constitute the own funds requirement. From 2015 onwards according to Article 337(4) of CRR, the institution shall sum its weighted net positions, regardless whether they are long or short (column 600), in order to calculate the own funds requirements.</p>
Rows	
010	<p><b>TOTAL EXPOSURES</b></p> <p>Total amount of outstanding securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor.</p>
040, 070 and 100	<p><b>SECURITISATIONS</b></p> <p>Article 4(61) and (62) of CRR.</p>
020, 050, 080 and 110	<p><b>RE-SECURITISATIONS</b></p> <p>Article 4(63) of CRR.</p>
030-050	<p><b>ORIGINATOR</b></p> <p>Article 4(13) of CRR</p>

Rows	
060-080	<b>INVESTOR</b> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
090-110	<b>SPONSOR</b> Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets
120-210	<b>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES</b> Article 337(4), last sentence of CRR. The breakdown of the underlying assets follows the classification used in the SEC Details template (Column 'Type'): — 1-residential mortgages; — 2-commercial mortgages; — 3-credit card receivables; — 4-leasing; — 5-loans to corporates or SMEs (treated as corporates); — 6-consumer loans; — 7-trade receivables; — 8-other assets; — 9-covered bonds; — 10-other liabilities. For each securitisation, in case the pool consists of different types of assets, the institution shall consider the most important type.

5.3. C 20.00 — MARKET RISK: STANDARDISED APPROACH FOR SPECIFIC RISK FOR POSITIONS ASSIGNED TO THE CORRELATION TRADING PORTFOLIO (MKR SA CTP)

5.3.1. General Remarks

144. This template requests information on positions of the CTP (comprising securitisations, nth-to-default credit derivatives and other CTP positions included according to Article 338(3)) and the corresponding own funds requirements under the standardised approach.
145. The MKR SA CTP template determines the own funds requirement only for the specific risk of positions assigned to the Correlation Trading Portfolio according to Articles 335 in connection with 338 (2) and (3) of CRR. If CTP- positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.
146. This structure of the template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. As a result, securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in line 110. The 'other CTP-positions' are neither securitisation positions nor n-th to default credit derivatives (see definition in Article 338(3) CRR), but they are explicitly 'linked' (because of the hedging intent) to one of these two positions. That is why they are assigned either under the sub-heading 'securitisation' or 'n-th to default credit derivative'.
147. Positions which receive a risk weight of 1 250 % can alternatively be deducted from CET1 (see 243(1) point (b), 244(1) point (b) and 258 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

## 5.3.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR in connection with positions assigned to the Correlation Trading Portfolio according to Article 338(2) and (3) of CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) of CRR.
030-040	<b>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</b> Article 258 of CRR.
050-060	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328(2) of CRR.
070-400	<b>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS (SA AND IRB)</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
160 and 330	<b>OTHER</b> Other risk weights not explicitly mentioned in the previous columns. For n-th-to-default credit derivatives only those which are not externally rated. Externally rated n-th to default credit derivatives are either to be reported in the MKR SA TDI template (row 321) or – if they are incorporated into the CTP – shall be assigned to the column of the respective risk weight.
170-180 and 360-370	<b>1 250 %</b> Articles 251 (Table 1) and 261 (1) (Table 4) of CRR.
190-200 and 340-350	<b>SUPERVISORY FORMULA METHOD</b> Article 337(2) of CRR in connection with Article 262 of CRR.
210/380	<b>LOOK THROUGH</b> SA: Articles 253, 254 and 256 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio). IRB: Articles 263(2) and (3) of CRR. For early amortisations see Article 265(1) and 256 (5) of CRR.
220-230 and 390-400	<b>INTERNAL ASSESSMENT APPROACH</b> Article 259(3) and (4) of CRR.
410-420	<b>BEFORE CAP — WEIGHTED NET LONG/SHORT POSITIONS</b> Article 338 without taking into account the discretion of Article 335 of CRR.
430-440	<b>AFTER CAP — WEIGHTED NET LONG/SHORT POSITIONS</b> Article 338 taking into account the discretion of Article 335 of CRR.

Columns	
450	<b>TOTAL OWN FUNDS REQUIREMENTS</b> The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 430) or (ii) the specific risk charge that would apply just to the net short positions (column 440).
Rows	
010	<b>TOTAL EXPOSURES</b> Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.
020-040	<b>ORIGINATOR</b> Article 4(13) of CRR
050-070	<b>INVESTOR</b> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
080-100	<b>SPONSOR</b> Article 4(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets
030, 060 and 090	<b>SECURITISATIONS</b> The correlation trading portfolio comprises securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set in Article 338(2) and (3) of CRR. Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row 'Other CTP positions'.
110	<b>N-TH-TO-DEFAULT CREDIT DERIVATIVES</b> N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives according to Article 347 CRR shall both be reported here. The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives.
040, 070, 100 and 120	<b>OTHER CTP POSITIONS</b> The positions in: <ul style="list-style-type: none"> <li>— Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions;</li> <li>— CTP positions hedged by credit derivatives according to Article 346 CRR;</li> <li>— Other positions that satisfy Article 338(3) of CRR;</li> </ul> are included.

5.4. C 21.00 — MARKET RISK: STANDARDISED APPROACH FOR POSITION RISK IN EQUITIES (MKR SA EQU)

5.4.1. General Remarks

148. This template requests information on the positions and the corresponding own funds requirements for position risk in equities held in the trading book and treated under the standardised approach.



149. The template has to be filled out separately for the 'Total', plus a static, pre-defined list of following markets: Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Hungary, Iceland, Liechtenstein, Norway, Poland, Romania, Sweden, United Kingdom, Albania, Japan, Former Yugoslav Republic of Macedonia, Russian Federation, Serbia, Switzerland, Turkey, Ukraine, USA, Euro Area plus one residual template for all other markets. For the purpose of this reporting requirement the term 'market' shall be read as 'country' (except for countries belonging to the Euro Area, see Commission Delegated Regulation (EU) No 525/2014).

#### 5.4.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR).
030-040	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 327, 329, 332, 341 and 345 of CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures according to the second sentence of Article 344(4) CRR shall not be included in this column.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.
Rows	
010-130	<b>EQUITIES IN TRADING BOOK</b> Own funds requirements for position risk according to Article 92(3) point (b) (i) CRR and Part 3 Title IV Chapter 2 Section 3 of CRR.
020-040	<b>GENERAL RISK</b> Positions in equities subject to general risk (Article 343 of CRR) and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 Section 3 of CRR. Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk. Rows 021 and 022 requests information on the breakdown according to instruments. Only the breakdown in rows 030 and 040 is used as a basis for the calculation of own funds requirements.
021	<b>Derivatives</b> Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332, if applicable.

Rows	
022	<b>Other assets and liabilities</b> Instruments other than derivatives included in the calculation of equity risk of trading book positions.
030	<b>Exchange traded stock-index futures broadly diversified and subject to a particular approach</b> Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Article 344(1) and (4) of CRR. These positions are only subject to general risk and, accordingly, must not be reported in row (050).
040	<b>Other equities than exchange traded stock-index futures broadly diversified</b> Other positions in equities subject to specific risk and the correspondent own funds requirements according to Article 343 and 344 (3) of CRR.
050	<b>SPECIFIC RISK</b> Positions in equities subject to specific risk and the correspondent own funds requirement according to Articles 342 and 344 (4) CRR.
090-130	<b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 329(2) and (3) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.

5.5. C 22.00 — MARKET RISK: STANDARDISED APPROACHES FOR FOREIGN EXCHANGE RISK (MKR SA FX)

5.5.1. General Remarks

150. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange treated under the standardised approach. The position is calculated for each currency (including euro), gold, and positions to CIUs.

151. Rows 100 to 480 of this template shall be reported even if institutions are not required to calculate own funds requirements for foreign exchange risk according to Article 351 of CRR. In those memorandum items, all the positions in the reporting currency are included, irrespective of the extent to which they are considered for the purposes of Article 354 CRR. Rows 130 to 480 of the memorandum items of the template shall be filled out separately for all currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.

5.5.2. Instructions concerning specific positions

Columns	
020-030	<b>ALL POSITIONS (LONG AND SHORT)</b> Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of CRR. According to Article 352(2) and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) and positions related to items that are already deducted in the calculation of own funds shall not be reported.

Columns	
040-050	<b>NET POSITIONS (LONG AND SHORT)</b> Articles 352(3) and (4), first and second sentences, and 353 of CRR. The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.
060-080	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Articles 352(4), third sentence, 353 and 354 of CRR.
060-070	<b>POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)</b> The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions. Long net positions for each operation in a currency are added to obtain the long net position in that currency. Short net positions for each operation in a currency are added to obtain the short net position in that currency. Unmatched positions in non-reporting currencies are added to positions subject to capital charges for other currencies (row 030) in column (060) or (070) depending on their short or long arrangement.
080	<b>POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)</b> Matched positions for closely correlated currencies
	<b>RISK CAPITAL CHARGE (%)</b> As defined in Articles 351 and 354, the risk capital charges in percentage.
090	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR.
100	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5.
Rows	
010	<b>TOTAL POSITIONS</b> All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 CRR as well as their correspondent own funds requirements according to Article 92(3) point (c) (i) and Article 352(2) and (4) of CRR (for conversion into the reporting currency).
020	<b>CURRENCIES CLOSELY CORRELATED</b> Positions and their correspondent own funds requirements for currencies referred to in Article 354 of CRR.
025	<b>Currencies closely correlated: of which: reporting currency</b> Positions in the reporting currency which contribute to the calculation of the capital requirements according to Article 354 CRR

Rows	
030	<p><b>ALL OTHER CURRENCIES (including CIU's treated as different currencies)</b></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.</p> <p>Reporting of CIU's treated as separate currencies according to Article 353 CRR:</p> <p>There are two different treatments of CIU's treated as separate currencies for calculating the capital requirements:</p> <ol style="list-style-type: none"> <li>1. The modified gold method, if the direction of the CIU's investment is not available (those CIU's shall be added to an institution's overall net foreign-exchange position)</li> <li>2. If the direction of the CIU's investment is available, those CIU's shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU)</li> </ol> <p>The reporting of those CIU's follows the calculation of the capital requirements accordingly.</p>
040	<p><b>GOLD</b></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.</p>
050 - 090	<p><b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b></p> <p>Article 352(5) and (6) of CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>
100-120	<p><b>Breakdown of total positions (reporting currency included) by exposure types</b></p> <p>Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items.</p>
100	<p><b>Other assets and liabilities other than off-balance sheet items and derivatives</b></p> <p>Positions not included in row 110 or 120 shall be included here.</p>
110	<p><b>Off-balance sheet items</b></p> <p>Items included in Annex I of CRR except those included as Securities Financing Transactions &amp; Long Settlement Transactions or from Contractual Cross Product Netting.</p>
120	<p><b>Derivatives</b></p> <p>Positions valued according to Articles 352 CRR.</p>
130-480	<p><b>MEMORANDUM ITEMS: CURRENCY POSITIONS</b></p> <p>The memorandum items of the template shall be filled out separately for All currencies of the Member States of the European Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies.</p>

5.6. C 23.00 — MARKET RISK: STANDARDISED APPROACHES FOR COMMODITIES (MKR SA COM)

5.6.1. General Remarks

152. This template request information on the positions in commodities and the corresponding own funds requirements treated under the standardised approach.

## 5.6.2. Instructions concerning specific positions

Columns	
010-020	<b>ALL POSITIONS (LONG AND SHORT)</b> Gross long/short positions considered positions in the same commodity according to Article 357(1) and (4) of CRR (see also Article 359(1) of CRR).
030-040	<b>NET POSITIONS (LONG AND SHORT)</b> As defined in Article 357(3) of CRR.
050	<b>POSITIONS SUBJECT TO CAPITAL CHARGE</b> Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR, receive a capital charge.
060	<b>OWN FUNDS REQUIREMENTS</b> The capital charge for any relevant position according to Part 3 Title IV Chapter 4 of CRR.
070	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.
Rows	
010	<b>TOTAL POSITIONS IN COMMODITIES</b> Positions in commodities and their correspondent own funds requirements for market risk according to Article 92(3) point (c) (iii) CRR and Part 3 Title IV Chapter 4 of CRR.
020-060	<b>POSITIONS BY CATEGORY OF COMMODITY</b> For reporting purposes commodities are grouped in the four main groups of commodities referred to in Table 2 of Article 361 CRR.
070	<b>MATURITY LADDER APPROACH</b> Positions in commodities subject to the Maturity Ladder approach as referred to in Article 359 of CRR.
080	<b>EXTENDED MATURITY LADDER APPROACH</b> Positions in commodities subject to the Extended Maturity Ladder approach as referred to in Article 361 of CRR
090	<b>SIMPLIFIED APPROACH</b> Positions in commodities subject to the Simplified approach as referred to in Article 360 of CRR.
100-140	<b>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</b> Article 358(4) of CRR. The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation

## 5.7. C 24.00 — MARKET RISK INTERNAL MODEL (MKR IM)

## 5.7.1. General Remarks

153. This template provides a breakdown of VaR and stressed VaR (sVaR) figures according to the different market risks (debt, equity, FX, commodities) and other information relevant for the calculation of the own funds requirements.

154. Generally the reporting depends on the structure of the model of the institutions whether they report the figures for general and specific risk separately or together. The same holds true for the decomposition of the VAR/Stress-Var into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can resign to report the decompositions mentioned above if it proves that a reporting of these figures would be unduly burdensome.

## 5.7.2. Instructions concerning specific positions

Columns	
030-040	<b>VaR</b> It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon.
030	<b>Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)</b> Articles 364(1) point (a) (ii) and 365 (1) of CRR.
040	<b>Previous day VaR (VaRt-1)</b> Articles 364(1) point (a) (i) and 365 (1) of CRR.
050-060	<b>Stressed VaR</b> It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio.
050	<b>Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)</b> Articles 364(1) point (b) (ii) and 365 (1) of CRR.
060	<b>Latest available (SVaRt-1)</b> Articles 364(1) point (b) (i) and 365 (1) of CRR.
070-080	<b>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</b> It means the maximum potential loss that would result from a price change linked to default and migration risks calculated accordingly to Article 364(2) point (b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
070	<b>12 weeks average measure</b> Article 364(2) point (b) (ii) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
080	<b>Last Measure</b> Article 364(2) point (b) (i) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
090-110	<b>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</b>
090	<b>FLOOR</b> Article 364(3) point (c) of CRR. = 8 % of the capital charge that would be calculated in accordance with Article 338(1) of CRR for all positions in the 'all price risks' capital charge.
100-110	<b>12 WEEKS AVERAGE MEASURE AND LAST MEASURE</b> Article 364(3) point (b).
110	<b>LAST MEASURE</b> Article 364(3) point (a)

Columns	
120	<b>OWN FUNDS REQUIREMENTS</b> Referred to in Article 364 of CRR of all risk factors taking into account correlation effects, if applicable, plus incremental default and migration risk and all price of risks for CTP but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according Article 364(2) of CRR.
130	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) lit. b of CRR. Result of the multiplication of the own funds requirements * 12.5.
140	<b>Number of overshootings (during previous 250 working days)</b> Referred to in Article 366 of CRR.
150-160	<b>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</b> As referred to in Article 366 of CRR.
170-180	<b>ASSUMED CHARGE FOR CTP FLOOR — WEIGHTED NET LONG/SHORT POSITIONS AFTER CAP</b> The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 364(3) point (c) of CRR take into account the discretion of Article 335 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.
Rows	
010	<b>TOTAL POSITIONS</b> Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) of CRR linked to the risk factors specified in Article 367(2) of CRR. Concerning the columns 030 to 060 (VAR and Stress-VAR) the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. Hence the decomposition are memorandum items.
020	<b>TRADED DEBT INSTRUMENTS</b> Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the interest rates risk factors as specified in Article 367(2) of CRR.
030	<b>TDI – GENERAL RISK</b> General risk defined in Article 362 of CRR.
040	<b>TDI – SPECIFIC RISK</b> Specific risk defined in Article 362 of CRR.
050	<b>EQUITIES</b> Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the equity risk factors as specified in Article 367(2) of CRR.
060	<b>EQUITIES – GENERAL RISK</b> General risk defined in Article 362 of CRR.

Rows	
070	<b>EQUITIES – SPECIFIC RISK</b> Specific risk defined in Article 362 of CRR.
080	<b>FOREIGN EXCHANGE RISK</b> Articles 363(1) and 367 (2) of CRR.
090	<b>COMMODITY RISK</b> Articles 363(1) and 367 (2) of CRR.
100	<b>TOTAL AMOUNT FOR GENERAL RISK</b> Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable).
110	<b>TOTAL AMOUNT FOR SPECIFIC RISK</b> Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable).

5.8. C 25.00 — CREDIT VALUATION ADJUSTMENT RISK (CVA)

5.8.1. Instructions concerning specific positions

Columns	
010	<b>Exposure value</b> Article 271 of CRR in accordance with article 382 of CRR Total EAD from all transactions subject to CVA charge
020	<b>Of which: OTC derivatives</b> Article 271 of CRR in accordance with Article 382(1) of CRR The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
030	<b>Of which: SFT</b> Article 271 of CRR in accordance with Article 382(2) of CRR The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set
040	<b>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</b> Article 383 of CRR in accordance with Article 363(1)(d) of CRR VaR calculation based on internal models for market risk
050	<b>PREVIOUS DAY (VaR<sub>t-1</sub>)</b> See instructions referring to column 040
060	<b>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</b> See instructions referring to column 040



Columns	
070	<b>LATEST AVAILABLE (SVaRt-1)</b> See instructions referring to column 040
080	<b>OWN FUNDS REQUIREMENTS</b> Article 92(3) d) of CRR Own funds requirements for CVA Risk calculated via the chosen method
090	<b>TOTAL RISK EXPOSURE AMOUNT</b> Article 92(4) b) of CRR Own funds requirements multiplied by 12,5.
	<b>Memorandum items</b>
100	<b>Number of counterparties</b> Article 382 of CRR Number of counterparties included in calculation of own funds for CVA risk Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are simply the other contracting party.
110	<b>Of which: proxy was used to determine credit spread</b> number of counterparties where the credit spread was determined using a proxy instead of directly observed market data
120	<b>INCURRED CVA</b> Accounting provisions due to decreased credit worthiness of derivatives counterparties
130	<b>SINGLE NAME CDS</b> Article 386(1) lit. a of CRR Total notional amounts of single name CDS used as hedge for CVA risk
140	<b>INDEX CDS</b> Article 386(1) lit. b) of CRR Total notional amounts of index CDS used as hedge for CVA risk
Rows	
010	<b>CVA risk total</b> Sum of rows 020-040 as applicable
020	<b>According to Advanced method</b> Advanced CVA risk method as prescribed by Article 383 of CRR
030	<b>According to Standardised method</b> Standardised CVA risk method as prescribed by Article 384 of CRR
040	<b>Based on OEM</b> Amounts subject to the application of Article 385 of CRR

## 6. C 33.00 — EXPOSURES TO GENERAL GOVERNMENTS (GOV)

## 6.1. GENERAL REMARKS

155. The information for the purpose of template C 33.00 shall cover all exposures to 'General governments' as defined in paragraph 42 (b) of Annex V.
156. Exposures to 'General governments' are included in different exposure classes in accordance with Article 112 and Article 147 of CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.
157. Table 2 (Standardised approach) and Table 3 (IRB approach), included in Part 3 of Annex 5, shall be observed for the mapping of exposure classes used to calculate capital requirements under the CRR to counterparty sector 'General governments'.
158. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.
159. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction includes the incidence of credit risk mitigation techniques, including substitution effects.
160. The reporting of information on exposures to 'General governments' by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds in Article 5 (b) point 3 of this Regulation.

## 6.2. SCOPE OF THE TEMPLATE ON EXPOSURES TO 'GENERAL GOVERNMENTS'

161. The scope of the GOV template covers on, off-balance sheet and derivatives direct exposures to 'General governments' in the banking and trading book. In addition a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.
162. An exposure is a direct exposure when the immediate counterparty is an entity covered by the definition of 'General governments'.
163. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity

## 6.3. INSTRUCTIONS CONCERNING SPECIFIC POSITIONS

Columns	Instructions
010-260	<b>DIRECT EXPOSURES</b>
010-140	<b>ON-BALANCE SHEET EXPOSURES</b>
010	<p><b>Total gross carrying amount of non-derivative financial assets</b></p> <p>Aggregate of gross carrying amount, as determined in accordance with paragraph 34 in Annex V, Part 1, of non-derivative financial assets to General governments, for all accounting portfolios under IFRS or national GAAP based on Directive 86/635/EEC (Bank Accounting Directive, 'BAD') defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120.</p> <p>Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value.</p>

Columns	Instructions
020	<p><b>Total carrying amount of non-derivative financial assets (net of short positions)</b></p> <p>Aggregate of the carrying amount, in accordance with paragraph 27 in Annex V, Part 1, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on BAD defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120, net of short positions.</p> <p>When the institution has a short position, for the same residual maturity and for the same immediate counterparty, the carrying amount of the short position shall be netted against the carrying amount of the direct position. This net amount shall be considered as zero when it is a negative amount.</p> <p>The sum of the columns 030 to 120 minus column 130 must be reported. If this amount is lower than zero, the amount to be reported shall be zero.</p>
030-120	<p><b>NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS</b></p> <p>Aggregate carrying amount of non-derivative financial assets, as defined above, to General governments by accounting portfolio under the applicable accounting framework.</p>
030	<p><b>Financial assets held for trading</b></p> <p>IFRS 7.8(a)(ii); IFRS 9 Appendix A</p>
040	<p><b>Trading financial assets</b></p> <p>BAD Articles 32-33; Annex V. Part 1.16; Accounting Directive Article 8(1)(a)</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
050	<p><b>Non-trading financial assets mandatorily at fair value through profit or loss</b></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4</p>
060	<p><b>Financial assets designated at fair value through profit or loss</b></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5 and Accounting Directive Article 8(1)(a), (6)</p>
070	<p><b>Non-trading non-derivative financial assets measured at fair value through profit or loss</b></p> <p>BAD Article 36(2); Accounting Directive Article 8(1)(a)</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
080	<p><b>Financial assets at fair value through other comprehensive income</b></p> <p>IFRS 7.8(d); IFRS 9.4.1.2 A</p>
090	<p><b>Non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Accounting Directive Article 8(1)(a), (8)</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
100	<p><b>Financial assets at amortised cost</b></p> <p>IFRS 7.8(f); IFRS 9.4.1.2; Annex V. Part 1.15</p>

Columns	Instructions
110	<p><b>Non-trading non-derivative financial assets measured at a cost-based method</b></p> <p>BAD Article 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V. Part 1.16</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
120	<p><b>Other non-trading non-derivative financial assets</b></p> <p>BAD Article 37; Accounting Directive Article 12(7); Annex V. Part 1.16</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
130	<p><b>Short positions</b></p> <p>Carrying amount of short positions, as defined in IFRS 9 BA.7(b) when the direct counterparty is a General government as defined in paragraph 1.</p> <p>Short positions arise when the institution sells securities acquired in a reverse repurchase loan, or borrowed in a securities lending transaction, which direct counterparty is a General government.</p> <p>The carrying amount is the fair value of the short positions.</p> <p>Short positions must be reported by residual maturity bucket, as defined in row 170 to 230, and by immediate counterparty. Short positions will be then used for netting with positions for the same residual maturity and immediate counterparty for the computation of columns 030 to 120.</p>
140	<p><b>Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets</b></p> <p>Carrying amount of short positions, as defined in IFRS 9 BA.7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, which direct counterparty is a General government, that are included in the held for trading or trading financial assets accounting portfolios (columns 030 or 040).</p> <p>Short positions that arise when the sold securities were borrowed in a securities lending transaction shall not be included in this column.</p>
150	<p><b>Accumulated impairment</b></p> <p>Aggregate accumulated impairment related to non-derivative financial assets reported in columns 080 to 120. [Annex V, Part 2, paragraphs 70 and 71]</p>
160	<p><b>Accumulated impairment — of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 080 and 090.</p>
170	<p><b>Accumulated negative changes in fair value due to credit risk</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060, 070, 080 and 090. [Annex V, Part 2, paragraph 69]</p>

Columns	Instructions
180	<p><b>Accumulated negative changes in fair value due to credit risk — of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060 and 070.</p>
190	<p><b>Accumulated negative changes in fair value due to credit risk — of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity</b></p> <p>Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 080 and 090.</p>
200-230	<p><b>DERIVATIVES</b></p> <p>Direct derivative positions are to be reported in columns 200 to 230.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown.</p>
200-210	<p><b>Derivatives with positive fair value</b></p> <p>All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether they are used in a qualifying hedging relationship, are held for trading or are included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 120, 124, 125 and 137 to 140).</p>
200	<p><b>Derivatives with positive fair value: Carrying amount</b></p> <p>Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
210	<p><b>Derivatives with positive fair value: Notional amount</b></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs 133 to 135, of all derivative contracts concluded and not yet settled at the reporting reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is positive for the institution at the reporting reference date.</p>
220-230	<p><b>Derivatives with negative fair value</b></p> <p>All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether they are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on BAD.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 120, 124, 125 and 137 to 140).</p>

Columns	Instructions
220	<p><b>Derivatives with negative fair value: Carrying amount</b></p> <p>Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.</p> <p>Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments.</p>
230	<p><b>Derivatives with negative fair value: Notional amount</b></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs 133 to 135, of all derivative contracts concluded and not yet settled at the reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is negative for the institution.</p>
240-260	<b>OFF-BALANCE SHEET EXPOSURES</b>
240	<p><b>Nominal amount</b></p> <p>When the direct counterparty of the off-balance sheet item is a General government as defined above in paragraph 1, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on BAD (Annex V, Part 2, paragraphs 102-119).</p> <p>In accordance with Annex V, Part 1, paragraphs 43 and 44, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution.</p>
250	<p><b>Provisions</b></p> <p>BAD Article 4 Liabilities (6)(c), Off balance sheet items, Article 27(11), Article 28(8), Article 33; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20; IAS 37, IFRS 4, Annex V Part 2.11.</p> <p>Provisions on all off-balance sheet exposures regardless how they are measured except those that are measured at fair value through profit or loss in accordance with IFRS 9.</p> <p>Under IFRS, the impairment of a loan commitment given shall be reported in column 150 when the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 250.</p>
260	<p><b>Accumulated negative changes in fair value due to credit risk</b></p> <p>For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (Annex V, Part 2, paragraph 110)</p>
270-280	<p><b>Memorandum item: credit derivatives sold on general government exposures</b></p> <p>Credit derivatives that do not meet the definition of financial guarantees that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government must be reported.</p> <p>These columns will not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 020 to 160).</p> <p>The exposures reported in the section are not to be considered in the computation of exposure Value and Risk weighted amount (columns 290 and 300) which is based solely on direct exposures.</p>

Columns	Instructions
270	<p><b>Derivatives with positive fair value — Carrying amount</b></p> <p>Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a positive fair value at the reference reporting date, independently how they are accounted for.</p>
280	<p><b>Derivatives with negative fair value — Carrying amount</b></p> <p>Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.</p> <p>For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial liabilities at the reporting date.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently how they are accounted for.</p>
290	<p><b>Exposure value</b></p> <p>Exposure value for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see Article 111 of CRR. For exposures under the IRB approach: see Article 166 and Article 230(1) sentence 2 of CRR.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown.</p>
300	<p><b>Risk weighted exposure amount</b></p> <p>Risk weighted exposure amount for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see Article 113(1) to (5) of CRR. For exposures under the IRB approach: see Article 153(1) and (3) of CRR.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown.</p>

Rows	Instructions
<b>BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH</b>	
010	<p><b>Total exposures</b></p> <p>Aggregate of exposures to General governments, as defined in paragraph 1</p>
020-150	<p><b>Exposures under the credit risk framework</b></p> <p>Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II CRR. Exposures under the credit risk framework include exposures from the non-trading book subject to a capital charge for counterparty credit risk. Trading book exposures subject to a capital charge for counterparty credit risk shall be reported in rows 160 to 260, as applicable.</p>

Rows	Instructions
	Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk row (row 160). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk row.
030	<b>Standardised Approach</b> Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.
040	<b>Central governments</b> Exposures to General governments that are central governments. These exposures are allocated to the 'Central governments or central banks' exposure class in accordance with Articles 112 and 114 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
050	<b>Regional governments or local authorities</b> Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the 'Regional governments or local authorities' exposure class in accordance with Articles 112 and 115 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
060	<b>Public sector entities</b> Exposures to General governments that are public sector entities. These exposures are allocated to the 'Public sector entities' exposure class in accordance with Articles 112 and 116 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
070	<b>International Organisations</b> Aggregate exposures to General government that are international organisations. These exposures are allocated to the 'International Organisations' exposure classes in accordance with Articles 112 and 118 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.
080	<b>IRB Approach</b> Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.
090	<b>Central governments</b> Exposures to General governments that are central governments and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply..



Rows	Instructions
100	<p><b>Regional governments or local authorities [Central governments and central banks]</b></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
110	<p><b>Regional governments or local authorities [Institutions]</b></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
120	<p><b>Public sector entities [Central governments and central banks]</b></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
130	<p><b>Public sector entities [Institutions]</b></p> <p>Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(b) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
140	<p><b>International Organisations [Central governments and central banks]</b></p> <p>Exposures to General governments that are International Organisations and that are allocated to the 'Central governments and central banks' exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
150	<p><b>International Organisations [Institutions]</b></p> <p>Exposures to General governments that are International Organisations and that are allocated to the 'Institutions' exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.</p>
160	<p><b>Exposures subject to market risk</b></p> <p>Market risk exposures cover positions for which own funds requirements are calculated according to Title IV of Part Three CRR.</p>

Rows	Instructions
	Direct exposures to derivatives subject to both counterparty credit risk and market risk capital charges will be reported both in the credit risk rows (020 to 150) and the market risk row (row 160). However, risk weighted exposures due to counterparty credit risk will be reported in the credit risk rows, while the risk weighted exposures due to market risk for this derivatives will be reported in the market risk row.
170-230	<p><b>BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY</b></p> <p>Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions.</p> <p>Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:</p> <ul style="list-style-type: none"> <li>— <b>[0 - 3M]</b> [: Less than 90 days</li> <li>— <b>[3M - 1Y]</b> [: Equal or greater than 90 days and less than 365 days</li> <li>— <b>[1Y - 2Y]</b> [: Equal or greater than 365 days and less than 730 days</li> <li>— <b>[2Y - 3Y]</b> [: Equal or greater than 730 days and less than 1 095 days</li> <li>— <b>[3Y - 5Y]</b> [: Equal or greater than 1 095 days and less than 1 825 days</li> <li>— <b>[5Y - 10Y]</b> [: Equal or greater than 1 825 days and less than 3 650 days</li> <li>— <b>[10Y - more]</b>: Equal or greater than 3 650 days'</li> </ul>

## ANNEX III

## ‘ANNEX VII

**INSTRUCTIONS FOR THE REPORTING ON LOSSES STEMMING FROM LENDING COLLATERALISED BY IMMOVABLE PROPERTY**

1. This Annex contains additional instructions in relation to the tables included in Annex VI of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex VI.
2. All the general instructions included in Part I of Annex II of this regulation shall also apply.

**1. Reporting scope**

3. Data specified in Article 101(1) of CRR is subject to reporting by all institutions using immovable property for the purposes of Part Three, Title II of CRR.
4. The template covers all national markets an institution/group of institution is exposed to (see Article 101(1) CRR). According to Article 101(2) sentence 3 the data shall be reported for each property market within the Union separately.

**2. Definitions**

5. Definition of loss: “Loss” means “economic loss” as defined in Article 5(2) CRR, including losses stemming from leased property. The recovery flows stemming from other sources (e.g. bank guarantees, life insurance, etc.) shall not be recognised when calculating losses stemming from immovable property. Losses of one position shall not be netted with the profit of a successful recovery of another position.
6. According to the definition of Article 5(2) CRR, for exposures secured by residential and commercial property the calculation of economic loss should start from outstanding exposure value at reporting date and should include at least: (i) proceeds from collateral realisation; (ii) direct costs (including interest rates payments and workouts costs linked to the liquidation of the collateral); and (iii) indirect costs (including operating costs of the workout unit). All components need to be discounted to the reporting reference date.
7. Exposure value: The exposure value follows the rules stipulated in Part Three, Title II of CRR (see Chapter 2 for institutions using the standardised approach, and Chapter 3 for institutions using the IRB approach).
8. Property value: The property value follows the rules stipulated in Part Three, Title II of CRR
9. F/X effect: The reporting currency shall be used with the exchange rate at the reporting date. Moreover, the estimates of the economic losses should consider the F/X effect if the exposure or collateral is denominated in different currency.

**3. Geographical breakdown**

10. Following the reporting scope, the CR IP Losses reporting shall consist of the following templates:
  - a) one total template
  - b) one template for each national market in the Union where the institution is exposed to, and
  - c) one template aggregating the data for all national markets outside the Union where the institution is exposed to.

**4. Reporting of exposures and losses**

11. Exposures: All exposures that are treated according to Part Three, Title II of CRR and where the collateral is used to reduce the risk-weighted exposure amount are reported in CR IP Losses. This also means that in case the risk mitigation effect of immovable property is only used for internal purposes (i.e. under Pillar 2) or for large exposures (see Part Four CRR), the exposures and losses concerned must not be reported.

12. Losses: The institution which has the exposure by the end of the reporting period shall report the losses. Losses shall be reported as soon as provisions are to be booked according to accounting rules. Also estimated losses should be reported. Loss data shall be collected on a loan-by-loan basis, i.e. aggregation of individual loss data stemming from exposures collateralised by immovable property.
13. Reference date: The exposure value at default should be used for reporting of losses.
- a) Losses should be reported for all defaults on loans secured by real estate property that occur during the respective reporting period and irrespective of whether the work out is completed during the period or not. Loss data reported as of 30 June shall refer to the period 1 January until 30 June and loss data reported as of 31 December shall refer to the whole calendar year. Since there may be a long time lag between default and loss realisation, loss estimates (which includes incomplete workout process) shall be reported in cases where the workout has not been completed within the reporting period.
- b) For all defaults observed within the reporting period, there are three scenarios: (i.) defaulted loan can be restructured so that it is no longer treated as in default (no loss observed); (ii.) realization of all collateral is completed (completed workout, actual loss known); or (iii.) incomplete workout (loss estimates to be used). Loss reporting shall include only losses stemming from scenario (ii.) realisation of collateral (observed losses) and scenario (iii.) incomplete workout (estimates of losses).
- c) As losses shall be reported only for exposures having defaulted during the reporting period, changes to losses of exposures having defaulted during previous reporting periods will not be reflected in the reported data. I.e. proceeds from the realisation of the collateral at a later reporting period or lower realised costs than previously estimated shall not be reported.
14. Role of the valuation of the property: The latest valuation of the property before the default date of the exposure is needed as reference date for reporting the part of exposure secured by mortgages on immovable property. After default, the property might be re-valued. This new value should however not be relevant for identifying the part of the exposure which was originally fully (and completely) secured by the mortgages on immovable property. However the new value of the property shall be considered in economic loss reporting (a reduced property value is part of economic costs). In other words, the latest valuation of the property before the default date shall be used to determine which part of the loss shall be reported in cell 010 (identification of exposure values which is fully and completely secured) and the re-valued property value for the amount to be reported (estimation a possible workout from collateral) in cells 010 and 030.
15. Treatment of loan sales during the reporting period: The institution which has the exposure by the end of the reporting period shall report losses, but only if a default for that exposure was identified.

## 5. Instructions concerning specific positions

Columns	
010	<p><b>Sum of losses stemming from lending up to the reference percentages</b></p> <p>Article 101(1) points a) and point (d) of CRR respectively,</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully and completely secured according to Article 124 paragraph 1 of CRR.</p>
020	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value.</p>

Columns	
030	<p><b>Sum of overall losses</b></p> <p>Article 101(1) point (b) and point (e) CRR respectively</p> <p>Market value and mortgage lending value according to Article 4(74) and (76) of CRR</p> <p>This column collects all losses stemming from lending collateralised by residential property or by commercial immovable property up to the part of exposure treated as fully secured according to Article 124 paragraph 1 of CRR.</p>
040	<p><b>Of which: immovable property valued with mortgage lending value</b></p> <p>Reporting of those losses, where the value of the collateral has been calculated as mortgage lending value</p>
050	<p><b>Sum of the exposures</b></p> <p>Article 101(1) point (c) and point (f) CRR respectively</p> <p>The value to be reported is only that part of the exposure value which is treated as fully secured by immovable property, i.e. the part that is treated as unsecured is not relevant for the loss reporting.</p> <p>In the event of default, the exposure value reported equals the exposure value directly before default.</p>
Rows	
010	<b>Residential property</b>
020	<b>Commercial immovable property'</b>

## ANNEX IV

## ‘ANNEX XI

**REPORTING ON LEVERAGE**

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**PART I: GENERAL INSTRUCTIONS****1. Template labelling and other conventions****1.1. Template labelling**

1. This Annex contains additional instructions for the templates (hereinafter ‘LR’) included in Annex X of this Regulation.
2. Overall, the framework consists of six templates:
  - C 47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation;
  - C 40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure;
  - C 41.00: Leverage Ratio Template 2 (LR2): On and off-balance sheet items – additional breakdown of exposures;
  - C 42.00: Leverage Ratio Template 3 (LR3): Alternative definition of capital;
  - C 43.00: Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components; and
  - C 44.00: Leverage Ratio Template 5 (LR5): General information.
3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

### 1.2. Numbering convention

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to refer to the whole row or column.
6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.
7. For the purpose of the reporting on leverage, 'of which' refers to an item that is a subset of a higher level exposure category whereas 'memo item' refers to a separate item that is not a subset of an exposure class. Reporting of both types of cells is mandatory unless otherwise specified.

### 1.3. Abbreviations

8. For the purposes of this annex and related templates the following abbreviations are used:
  - a. CRR, which is an abbreviation of Capital Requirements Regulation and shall mean Regulation (EU) No 575/2013;
  - b. SFT, which is an abbreviation of Securities Financing Transaction and shall mean 'repurchase transaction, securities or commodities lending or borrowing transaction, long settlement transaction and margin lending transaction' as referred to in Regulation (EU) No 575/2013;
  - c. CRM, which is an abbreviation for Credit Risk Mitigation.

### 1.4. Sign convention

9. All amounts shall be reported as positive figures. An exception are the amounts reported in {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010}, {LR3;040;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010}. Thereby note that {LRCalc;050;010}, {LRCalc;070;010}, {LRCalc;080;010}, {LRCalc;100;010}, {LRCalc;120;010}, {LRCalc;140;010}, {LRCalc;210;010}, {LRCalc;220;010}, {LRCalc;240;010}, {LRCalc;250;010}, {LRCalc;260;010}, {LRCalc;270;010}, {LRCalc;280;010}, {LR3;055;010}, {LR3;065;010}, {LR3;075;010} and {LR3;085;010} only take negative values. Also note that, apart from extreme cases, {LRCalc;310;010}, {LRCalc;320;010}, {LRCalc;330;010}, {LRCalc;340;010}, {LR3;010;010}, {LR3;020;010}, {LR3;030;010} and {LR3;040;010} only take positive values.

## PART II: TEMPLATE RELATED INSTRUCTIONS

### 1. Structure and frequency

1. The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio that institutions shall submit to competent authorities in accordance with the first subparagraph of Article 430(1) of the CRR, while Part B comprises all the data items that institutions shall submit in accordance with the second subparagraph of Article 430(1) of the CRR (i.e. for the purposes of the report referred to in Article 511 of the CRR).
2. When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 429(13) of the CRR.

### 2. Formulas for leverage ratio calculation

3. The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with cells from Part A.
4. Leverage Ratio – fully phased-in definition = {LRCalc;310;010}/{LRCalc;290;010}.
5. Leverage Ratio – transitional definition = {LRCalc;320;010}/{LRCalc;300;010}.

### 3. Materiality thresholds for derivatives

6. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

$$7. \text{ Derivatives share} = \frac{[\{\text{LRCalc};060;010\} + \{\text{LRCalc};070;010\} + \{\text{LRCalc};080;010\} + \{\text{LRCalc};090;010\} + \{\text{LRCalc};100;010\} + \{\text{LRCalc};110;010\} + \{\text{LRCalc};120;010\} + \{\text{LRCalc};130;010\} + \{\text{LRCalc};140;010\}]}{\text{Total exposure measure}}.$$

8. Where total exposure measure is equal to: {LRCalc;290;010}.
9. Total notional value referenced by derivatives = {LR1; 010;070}. This is a cell that institutions shall always report.
10. Credit derivatives volume = {LR1;020;070} + {LR1;050;070}. These are cells that institutions shall always report.
11. Institutions are required to report the cells referred to in paragraph 14 in the next reporting period, if any of the following conditions is met:
- the derivatives share referred to in paragraph 7 is more than 1,5 % on two consecutive reporting reference dates;
  - the derivatives share referred to in paragraph 7 exceeds 2,0 %.
12. Institutions for which the total notional value referenced by derivatives as defined in paragraph 9 exceeds 10 billion EUR shall report the cells referred to in paragraph 14, even though their derivatives share does not fulfil the conditions described in paragraph 11.
13. Institutions are required to report the cells referred to in paragraph 15 if any of the following conditions is met:
- the credit derivatives volume referred to in paragraph 10 is more than 300 million EUR on two consecutive reporting reference dates;
  - the credit derivatives volume referred to in paragraph 10 exceeds 500 million EUR.
14. The cells which are required to be reported by institutions in accordance with paragraph 11 are the following: {LR1;010;010}, {LR1;010;020}, {LR1;010;050}, {LR1;020;010}, {LR1;020;020}, {LR1;020;050}, {LR1;030;050}, {LR1;030;070}, {LR1;040;050}, {LR1;040;070}, {LR1;050;010}, {LR1;050;020}, {LR1;050;050}, {LR1;060;010}, {LR1;060;020}, {LR1;060;050} and {LR1;060;070}.
15. The cells which are required to be reported by institutions in accordance with paragraph 13 are the following: {LR1;020;075}, {LR1;050;075} and {LR1;050;085}.

### 4. C 47.00 – Leverage ratio calculation (LRCalc)

16. This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Articles 429, 429a and 429b of the CRR.
17. Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the value 'at reporting reference date' shall be the value at the last calendar day of the third month of the respective quarter.
18. Institutions shall report {010;010} to {030;010}, {060;010}, {090;010}, {110;010}, and {150;010} to {190;010} as if the exemptions referred to in {050;010}, {080;010}, {100;010}, {120;010}, and {220;010} did not apply.
19. Institutions shall report {010;010} to {240;010} as if the exemptions referred to in {250;010} and {260;010} did not apply.
20. Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.



	Legal references and instructions
Row and column	Exposure Values
{010;010}	<p><b>SFTs: Exposure in accordance with Articles 429(5) and 429(8) of the CRR</b></p> <p>Articles 429(5)(d) and 429(8) of the CRR</p> <p>The exposure for SFTs calculated in accordance with Article 429(5)(d) and (8) of the CRR.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {190;010}.</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR.</p>
{020;010}	<p><b>SFTs: Add-on for counterparty credit risk</b></p> <p>Article 429b(1) of the CRR</p> <p>The add-on for counterparty credit risk of SFTs, including those that are off-balance sheet, determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c).</p> <p>Institutions shall not include in this cell agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR. Institutions shall instead include those items in {040;010}.</p>
{030;010}	<p><b>Derogation for SFTs: Add-on in accordance with Articles 429b(4) and 222 of the CRR</b></p> <p>Article 429b(4) and 222 of the CRR</p> <p>The exposure value for SFTs, including those that are off-balance sheet, calculated in accordance with Article 222 of the CRR, subject to a 20 % floor for the applicable risk weight.</p> <p>Institutions shall consider in this cell transactions in accordance with Article 429b(6)(c) of the CRR.</p> <p>Institutions shall not consider in this cell transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method defined in Article 429b(1) of the CRR.</p>
{040;010}	<p><b>Counterparty credit risk of SFT agent transactions in accordance with Article 429b(6) of the CRR</b></p> <p>Article 429b(6)(a), (2) and (3) of the CRR</p> <p>The exposure value for agent SFTs where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided in accordance with Article 429b(6)(a) of the CRR, consists only of the add-on determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</p> <p>Institutions shall not include in this cell transactions in accordance with Article 429b(6)(c). Institutions shall instead include those items in {010;010} and {020;010} or {010;010} and {030;010}, as applicable.</p>

	Legal references and instructions
Row and column	Exposure Values
{050;010}	<p><b>(-) Exempted CCP leg of client-cleared SFT exposures</b></p> <p>Articles 429(11) and 306(1)(c) of the CRR</p> <p>The exempted CCP leg of client-cleared trade exposures of SFTs, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a re-pledged security that under the applicable accounting framework (i.e. in accordance with the first sentence of Article 111(1) of the CRR) is included at full value.</p> <p>Institutions shall, as if no exemption applies, also include the amount reported in this cell in {010;010}, {020;010} and {030;010}, and, if the condition in the second half of the previous sentence is met, in {190;010}.</p> <p>Where there is initial margin posted by the institution for an exempted leg of an SFT that is reported in {190;010} and not reported in {020;010} or {030;010}, then the institution can report it in this cell.</p>
{060;010}	<p><b>Derivatives: Current replacement cost</b></p> <p>Articles 429a, 274, 295, 296, 297 and 298 of the CRR.</p> <p>The current replacement cost as specified in Article 274(1) of the CRR of contracts listed in Annex II of the CRR and credit derivatives including those that are off-balance sheet reported gross of variation margin received.</p> <p>As determined by Article 429a(1) of the CRR, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{070;010}	<p><b>(-) Eligible cash variation margin received offset against derivatives market value</b></p> <p>Article 429a(3) of the CRR</p> <p>Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure in accordance with Article 429a(3) of the CRR.</p> <p>Any cash variation margin received on an exempted CCP leg in accordance with Article 429(11) of the CRR shall not be reported.</p>
{080;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)</b></p> <p>Article 429(11) of the CRR</p> <p>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR. This amount shall be reported gross of cash variation margin received on this leg.</p> <p>Institutions shall include the amount reported in this cell also in {060;010} as if no exemption applied.</p>

	Legal references and instructions
Row and column	Exposure Values
{090;010}	<p><b>Derivatives: Add-on under the mark-to-market method</b></p> <p>Articles 429a, 274, 295, 296, 297, 298 and 299(2) of the CRR</p> <p>This cell provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives including those that are off-balance sheet calculated in accordance with the mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules in accordance with Article 429a(1) of the CRR. In determining the exposure value of those contracts, institutions may take into account the effects of contracts for novation and other netting agreements in accordance with Article 295 of the CRR. Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>In accordance with the second subparagraph of Article 429a(1) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2)(a) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not include in this cell contracts measured by application of the original exposure method in accordance with Articles 429a(8) and 275 of the CRR.</p>
{100;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)</b></p> <p>Article 429(11) of the CRR</p> <p>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {090;010} as if no exemption applied.</p>
{110;010}	<p><b>Derogation for derivatives: original exposure method</b></p> <p>Articles 429a(8) and 275 of the CRR</p> <p>This cell provides the exposure measure of contracts listed in points 1 and 2 of Annex II of the CRR calculated in accordance with the original exposure method set out in Article 275 of the CRR. Institutions that apply the original exposure method shall not reduce the exposure measure by the amount of variation margin received in cash in accordance with Article 429a(8) of the CRR.</p> <p>Institutions that do not use the original exposure method shall not report this cell.</p> <p>Institutions shall not consider in this cell contracts measured by application of the mark-to-market method in accordance with Articles 429a(1) and 274 of the CRR.</p>
{120;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (original exposure method)</b></p> <p>Article 429(11) of the CRR</p> <p>The exempted CCP leg of client-cleared trade exposures when applying the original exposure method as set out in Article 275 of the CRR, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>Institutions shall include the amount reported in this cell also in {110;010} as if no exemption applied.</p>

	Legal references and instructions
Row and column	Exposure Values
{130;010}	<p><b>Capped notional amount of written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of written credit derivatives (i.e. where the institution is providing credit protection to a counterparty) as set out in Article 429a(5) to (7) of the CRR.</p>
{140;010}	<p><b>(-) Eligible purchased credit derivatives offset against written credit derivatives</b></p> <p>Article 429a(5) to (7) of the CRR</p> <p>Capped notional value of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {130;010} for each reference name.</p>
{150;010}	<p><b>Off-balance sheet items with a 10 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(d) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(d) of the CRR, of low risk off-balance sheet items that would be assigned a 0 % credit conversion factor referred to in points 4(a) to (c) of Annex I of the CRR (as a reminder the exposure value here shall be 10 % of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness. As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{160;010}	<p><b>Off-balance sheet items with a 20 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(c) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(c) of the CRR, of medium/low risk off-balance-sheet items that would be assigned a 20 % credit conversion factor referred to in points 3(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 20 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{170;010}	<p><b>Off-balance sheet items with a 50 % CCF in accordance with Article 429(10) of the CRR</b></p> <p>Articles 429(10), 111(1)(b) and 166(9) of the CRR</p>

	Legal references and instructions
Row and column	Exposure Values
	<p>The exposure value, in accordance with Articles 429(10) and 111(1)(b) of the CRR, of medium risk off-balance sheet items that would be assigned a 50 % credit conversion factor as defined in the Standardised Approach to credit risk referred to in points 2(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 50 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations. In other words the CCF for all liquidity facilities in accordance with Article 255 of the CRR is 50 % regardless of the maturity.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{180;010}	<p><b>Off-balance sheet items with a 100 % CCF in accordance with CRR 429 (10)</b></p> <p>Articles 429(10), 111(1)(a) and 166(9) of the CRR</p> <p>The exposure value, in accordance with Articles 429(10) and 111(1)(a) of the CRR, of high risk off-balance sheet items that would be assigned a 100 % credit conversion factor referred to in points 1(a) to (k) of Annex I of the CRR (as a reminder the exposure value here shall be 100 % of the nominal value). As a reminder the nominal value shall not be reduced by specific credit risk adjustments.</p> <p>This cell includes liquidity facilities and other commitments to securitisations.</p> <p>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{190;010}	<p><b>Other assets</b></p> <p>Article 429(5) of the CRR</p> <p>All assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs (e.g. amongst others assets to be reported in this cell are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions). Institutions shall base valuation on the principles set out in Article 429(5) of the CRR.</p> <p>Institutions shall include in this cell cash received or any security that is provided to a counterparty via SFTs and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Furthermore, institutions shall recognise items that are deducted from CET1 and Additional Tier 1 items (e.g. intangibles, deferred tax assets etc.) here.</p>
{200;010}	<p><b>Gross-up for derivatives collateral provided</b></p> <p>Article 429a(2) of the CRR</p> <p>The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429a(2) of the CRR.</p>

	Legal references and instructions
Row and column	Exposure Values
	Institutions shall not include in this cell initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429a(3) of the CRR.
{210;010}	<p><b>(-) Receivables for cash variation margin provided in derivatives transactions</b></p> <p>Third subparagraph of Article 429a(3) of the CRR</p> <p>The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429a(3) of the CRR are met.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{220;010}	<p><b>(-) Exempted CCP leg of client-cleared trade exposures (initial margin)</b></p> <p>Article 429(11) of the CRR</p> <p>The initial margin (posted) portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{230;010}	<p><b>Adjustments for SFT sales accounting transactions</b></p> <p>Article 429b(5) of the CRR</p> <p>The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.</p>
{240;010}	<p><b>(-) Fiduciary assets</b></p> <p>Article 429(13) of the CRR</p> <p>The value of fiduciary assets that meet the IAS 39 criteria for derecognition and, where applicable, IFRS 10 for deconsolidation, in accordance with Article 429(13) of the CRR, assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>The amount reported shall also be included in the other assets reported in {190, 010}.</p>
{250;010}	<p><b>(-) Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR</b></p> <p>Articles 429(7) and 113(6) of the CRR</p> <p>Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) of the CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{260;010}	<p><b>(-) Exposures exempted in accordance with Article 429(14) of the CRR</b></p> <p>Article 429(14) of the CRR</p>

	Legal references and instructions
Row and column	Exposure Values
	<p>Exposures exempted in accordance with 429(14) of the CRR subject to the therein stated conditions being met and where the competent authorities have given their approval.</p> <p>The amount reported shall also be included in the applicable cells above as if no exemption applied.</p>
{270;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — fully phased-in definition</b></p> <p>Articles 429(4)(a) and 499(1)(a) of the CRR</p> <p>It includes all the adjustments that target the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{280;010}	<p><b>(-) Asset amount deducted — Tier 1 capital — transitional definition</b></p> <p>Articles 429(4)(a) and 499(1)(b) of the CRR</p> <p>It includes all the adjustments that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition to taking into account the derogations laid down in Chapter 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {010;010} to {260;010}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these amounts are already deducted from the capital measure, they reduce the leverage ratio exposure and shall be reported as a negative figure.</p>
{290;010}	<p><b>Total Leverage Ratio exposure — using a fully phased-in definition of Tier 1 capital</b></p> <p>Institutions shall report the following amount:</p> <p>{LRCalc;010;010} + {LRCalc;020;010} + {LRCalc;030;010} + {LRCalc;040;010} + {LRCalc;050;010} + {LRCalc;060;010} + {LRCalc;070;010} + {LRCalc;080;010} + {LRCalc;090;010} + {LRCalc;100;010} + {LRCalc;110;010} + {LRCalc;120;010} + {LRCalc;130;010} + {LRCalc;140;010} + {LRCalc;150;010} + {LRCalc;160;010} + {LRCalc;170;010} + {LRCalc;180;010} + {LRCalc;190;010} + {LRCalc;200;010} + {LRCalc;210;010} + {LRCalc;220;010} + {LRCalc;230;010} + {LRCalc;240;010} + {LRCalc;250;010} + {LRCalc;260;010} + {LRCalc;270;010}.</p>

	Legal references and instructions
Row and column	Exposure Values
{300;010}	<b>Total Leverage Ratio exposure — using a transitional definition of Tier 1 capital</b> Institutions shall report the following amount: {LRCalc;010;010} + {LRCalc;020;010} + {LRCalc;030;010} + {LRCalc;040;010} + {LRCalc;050;010} + {LRCalc;060;010} + {LRCalc;070;010} + {LRCalc;080;010} + {LRCalc;090;010} + {LRCalc;100;010} + {LRCalc;110;010} + {LRCalc;120;010} + {LRCalc;130;010} - {LRCalc;140;010} + {LRCalc;150;010} + {LRCalc;160;010} + {LRCalc;170;010} + {LRCalc;180;010} + {LRCalc;190;010} + {LRCalc;200;010} + {LRCalc;210;010} + {LRCalc;220;010} + {LRCalc;230;010} + {LRCalc;240;010} + {LRCalc;250;010} + {LRCalc;260;010} + {LRCalc;280;010}.
Row and column	Capital
{310;010}	<b>Tier 1 capital — fully phased-in definition</b> Articles 429(3) and 499(1) of the CRR This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.
{320;010}	<b>Tier 1 capital — transitional definition</b> Articles 429(3) and 499(1) of the CRR This is the amount of Tier 1 capital as calculated in accordance with Article 25 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR.
Row and column	Leverage Ratio
{330;010}	<b>Leverage Ratio – using a fully phased-in definition of Tier 1 capital</b> Articles 429(2) and 499(1) of the CRR This is the leverage ratio as calculated under paragraph 4 of Part II of this Annex.
{340;010}	<b>Leverage Ratio – using a transitional definition of Tier 1 capital</b> Articles 429(2) and 499(1) of the CRR This is the leverage ratio as calculated under paragraph 5 of Part II of this Annex.

#### 5. C 40.00 – Alternative treatment of the Exposure Measure (LR1)

21. This part of the reporting collects data on an alternative treatment of derivatives, SFTs and off-balance sheet items.
22. Institutions shall determine the 'accounting balance sheet values' in LR1 based on the applicable accounting framework in accordance with Article 4(1)(77) of the CRR. 'Accounting value assuming no netting or other CRM' refers to the accounting balance sheet value not taking into account any effects of netting or other credit risk mitigation.
23. Apart from {250;120} and {260;120}, institutions shall report LR1 as if the exemptions referred to in LRCalc cells {050;010}, {080;010}, {100;010}, {120;010}, {220;010}, {250;010} and {260;010} did not apply.

Row and column	Legal references and instructions
{010;010}	<b>Derivatives – Accounting balance sheet value</b> This is the sum of {020;010}, {050;010} and {060;010}.



Row and column	Legal references and instructions
{010;020}	<b>Derivatives – Accounting value assuming no netting or other CRM</b> This is the sum of {020;020}, {050;020} and {060;020}.
{010;050}	<b>Derivatives – Add-on under the mark-to-market method (assuming no netting or other CRM)</b> This is the sum of {020;050}, {050;050} and {060;050}.
{010;070}	<b>Derivatives – Notional amount</b> This is the sum of {020;070}, {050;070} and {060;070}.
{020;010}	<b>Credit derivatives (protection sold) – Accounting balance sheet value</b> Article 4(1)(77) of the CRR The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet.
{020;020}	<b>Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM</b> Article 4(1)(77) of the CRR The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).
{020;050}	<b>Credit derivatives (protection sold) – Add-on under the mark-to-market method (assuming no netting or other CRM)</b> This is the sum of {030;050} and {040;050}.
{020;070}	<b>Credit derivatives (protection sold) – Notional amount</b> This is the sum of cells {030;070} and {040;070}.
{020;075}	<b>Credit derivatives (protection sold) – Capped notional amount</b> This cell provides the notional amount referenced by the credit derivatives (protection sold) as in {020; 070} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.
{030;050}	<b>Credit derivatives (protection sold), which are subject to a close-out clause – Add-on under the mark-to-market method (assuming no netting or other CRM)</b> Article 299(2) of the CRR This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause assuming no netting or other CRM. Institutions shall not include in this cell the add-on for credit derivatives where the institution is selling credit protection to a counterparty not subject to a close-out clause. Institutions shall instead include this in {LR1;040;050}. A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty. Institutions shall consider all credit derivatives, not just those assigned to the trading book.

Row and column	Legal references and instructions
{030;070}	<p><b>Credit derivatives (protection sold), which are subject to a close-out clause – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;050}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause' assuming no netting or other CRM.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040;070}	<p><b>Credit derivatives (protection sold), which are not subject to a close-out clause – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to a 'close-out clause'.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;010}	<p><b>Credit derivatives (protection bought) – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{050;020}	<p><b>Credit derivatives (protection bought) – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>

Row and column	Legal references and instructions
{050;050}	<p><b>Credit derivatives (protection bought) – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 299(2) of the CRR</p> <p>This cell provides the potential future exposure of credit derivatives where the institution is buying credit protection from a counterparty assuming no netting or other CRM.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;070}	<p><b>Credit derivatives (protection bought) – Notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives where the institution is buying credit protection from a counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050;075}	<p><b>Credit derivatives (protection bought) – Capped notional amount</b></p> <p>This cell provides the notional amount referenced by credit derivatives (protection bought) as in {050;050} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with respect to the bought credit derivative.</p>
{050;085}	<p><b>Credit derivatives (protection bought) – Capped notional amount (same reference name)</b></p> <p>The notional amount referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the reporting institution.</p> <p>For the purpose of reporting this cell value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</p> <p>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this cell shall not exceed the amounts reported in {020;075} and {050;075}.</p>
{060;010}	<p><b>Financial derivatives – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet.</p>
{060;020}	<p><b>Financial derivatives – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>

Row and column	Legal references and instructions
{060;050}	<p><b>Financial derivatives – Add-on under the mark-to-market method (assuming no netting or other CRM)</b></p> <p>Article 274 of the CRR</p> <p>This cell provides the regulatory potential future exposure of contracts listed in Annex II of the CRR assuming no netting or other CRM.</p>
{060;070}	<p><b>Financial derivatives — Notional amount</b></p> <p>This cell provides the notional amount referenced by contracts listed in Annex II of the CRR.</p>
{070;010}	<p><b>SFTs covered by a master netting agreement – Accounting balance sheet value</b></p> <p>Articles 4(1)(77) and 206 of the CRR</p> <p>The accounting balance sheet value of SFTs under the applicable accounting framework that are covered by a master netting agreement eligible under Article 206 of the CRR.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{070;020}	<p><b>SFTs covered by a master netting agreement – Accounting value assuming no netting or other CRM</b></p> <p>Articles 4(77) and 206 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>
{070;040}	<p><b>Securities financing transactions covered by a master netting agreement – Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206 of the CRR, institutions shall form netting sets. For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{\sum_i E_i - \sum_i C_i; 0\}$ <p>Where</p> <p><math>i</math> = each transaction included in the netting set.</p> <p><math>E_i</math> = for transaction <math>i</math>, the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C_i</math> = for transaction <math>i</math>, the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and report the result in this cell.</p>

Row and column	Legal references and instructions
{080;010}	<p><b>SFTs not covered by a master netting agreement – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,010}.</p>
{080;020}	<p><b>SFTs not covered by a master netting agreement — Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of SFTs that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR where the contracts are recognised as assets on the balance sheet assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this cell cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in {090,020}.</p>
{080;040}	<p><b>SFTs not covered by a master netting agreement – Add-on for SFT</b></p> <p>Articles 206 of the CRR</p> <p>For SFTs, including those that are off-balance sheet, that are <b>not</b> covered by a master netting agreement eligible under Article 206 of the CRR, institutions shall form sets that consist of all assets included in a transaction (i.e. each SFT is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max \{(E - C); 0\}$ <p>Where</p> <p><math>E</math> = the value <math>E_i</math> as defined in Article 220(3) of the CRR.</p> <p><math>C</math> = the value <math>C_i</math> as defined in Article 220(3) of the CRR.</p> <p>Institutions shall aggregate the outcome of this formula for all of above-mentioned sets and report the result in this cell.</p>
{090;010}	<p><b>Other assets – Accounting balance sheet value</b></p> <p>Article 4(1)(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs.</p>
{090;020}	<p><b>Other assets – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(1)(77) of the CRR</p>

Row and column	Legal references and instructions
	<p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives and SFTs assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{100;070}	<p><b>Low risk off-balance sheet items in the RSA; of which – nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{110;070}	<p><b>Revolving retail exposures; of which – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of off-balance sheet qualifying revolving retail exposures that meet the conditions set in points (a) to (c) of Article 154(4) of the CRR. This value shall not be reduced by specific credit risk adjustments.</p> <p>This covers all exposures that are to individuals, are revolving and unconditionally cancellable as described in point (b) of Article 149 of the CRR, and are in total limited to EUR 100 000 per obligor.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{120;070}	<p><b>Unconditionally cancellable credit cards commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of credit cards commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{130;070}	<p><b>Non revolving unconditionally cancellable commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>It provides the nominal value of other commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) and that would receive a 0 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not include in this cell credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p>

Row and column	Legal references and instructions
	Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.
{140;070}	<p><b>Medium/low risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 20 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{150;070}	<p><b>Medium risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 50 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{160;070}	<p><b>Full risk off-balance sheet items under the RSA – Nominal value</b></p> <p>Article 111 of the CRR</p> <p>This cell provides the nominal value of off-balance sheet items that would be assigned a 100 % credit conversion factor under the Standardised Approach to credit risk. This value shall not be reduced by specific credit risk adjustments.</p> <p>Institutions shall not consider in this cell contracts listed in Annex II of the CRR, credit derivatives and SFTs in accordance with Article 429(10) of the CRR.</p>
{170;070}	<p><b>(memo item) Drawn amounts of revolving retail exposures – Nominal value</b></p> <p>Article 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on off-balance sheet revolving retail exposures. This value shall not be reduced by specific credit risk adjustments.</p>
{180;070}	<p><b>(memo item) Drawn amounts on unconditionally cancellable credit card commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on unconditionally cancellable credit card commitments. This value shall not be reduced by specific credit risk adjustments.</p>
{190;070}	<p><b>(memo item) Drawn amounts on non-revolving unconditionally cancellable commitments – Nominal value</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This cell provides the nominal value of amounts drawn on non-revolving unconditionally cancellable commitments. This value shall not be reduced by specific credit risk adjustments.</p>

Row and column	Legal references and instructions
{210;020}	<p><b>Cash collateral received in derivatives transactions – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and bank-notes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this cell.</p>
{220;020}	<p><b>Receivables for cash collateral posted in derivatives transactions – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed). Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so shall reverse out the netting and report the net cash receivable.</p>
{230;020}	<p><b>Securities received in an SFT that are recognised as an asset – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of securities received in an SFT that are recognised as an asset under the applicable accounting framework assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p>
{240;020}	<p><b>SFT cash conduit lending (cash receivables) – Accounting value assuming no netting or other CRM</b></p> <p>The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or other CRM effects (i.e. any effects of accounting netting or CRM that have affected the accounting value shall be reversed).</p> <p>For the purpose of this cell, cash is defined as the total amount of cash including coins and bank-notes/currency. Total amount of deposits held with central banks is included to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in this cell cash on deposit with other institutions.</p> <p>A CCLT is defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner. A qualifying CCLT shall comply with all the following conditions:</p> <p>(a) both of the individual transactions which comprise the qualifying CCLT shall be effected on the same trade date, or for international transactions adjacent business days;</p>



Row and column	Legal references and instructions
	<p>(b) where its comprising transactions do not specify a maturity, the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</p> <p>(c) where its comprising transactions specify a maturity, the CCLT shall not give rise to maturity mismatches for the institution; the institution shall have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</p> <p>(d) it does not give rise to any other incremental exposures.</p>
{250;120}	<p><b>Exposures that can benefit from treatment under Article 113(6) of the CRR – Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures for which all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and for which approval laid down in Article 113(6) of the CRR has been provided. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;250;010}.</p>
{260;120}	<p><b>Exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR – Leverage ratio exposure amount hypothetically exempted</b></p> <p>The amount of total leverage ratio exposure that would be exempted if competent authorities would to the fullest extent grant permission to exempt exposures that meet conditions in points (a) to (c) of Article 429(14) of the CRR. If the competent authority already grants permission to the fullest extent then the value in this cell equals that in {LRCalc;260;010}.</p>

6. **C 41.00 – On- and off-balance sheet items – additional breakdown of exposures (LR2)**

24. Template LR2 provides information on additional breakdown items of all on- and off-balance sheet exposures <sup>(1)</sup> belonging to the non-trading book and of all exposures of the trading book subject to counterparty credit risk. The breakdown is in accordance with the risk weights applied under the credit risk section of the CRR. The information is derived differently for exposures under respectively the Standardised and the IRB Approach.
25. For exposures supported by CRM techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions shall refer to the risk weight after the substitution effect. Under the IRB Approach, institutions shall proceed with the following calculation: for exposures (other than those for which specific regulatory risk weights are provided for) belonging to each obligor grade, the risk weight shall be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the IRB Approach, exposures classified as in default shall be excluded from {020;010} to {090;010} and included in {100;010}. Under the Standardised Approach, exposures falling under Article 112(j) of the CRR shall be excluded from {020;020} to {090;020} and included in {100;020}.
26. Under both approaches, institutions shall consider exposures deducted from the regulatory capital as being applied a 1250 % risk weight.

Row	Legal references and instructions
010	<p><b>Total on- and off-balance sheet exposures belonging to the non-trading book as well as exposures of the trading book subject to counterparty credit risk (breakdown in accordance with the risk weight):</b></p> <p>This is the sum of {020;*} to {100;*}.</p>

<sup>(1)</sup> This includes securitisations and equity exposures subject to credit risk

Row	Legal references and instructions
020	<b>= 0 %</b> Exposures with a 0 % risk weight.
030	<b>&gt; 0 % and ≤ 12 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 0 % and smaller than or equal to 12 %.
040	<b>&gt; 12 % and ≤ 20 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 12 % and smaller than or equal to 20 %.
050	<b>&gt; 20 % and ≤ 50 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 20 % and smaller than or equal to 50 %.
060	<b>&gt; 50 % and ≤ 75 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 50 % and smaller than or equal to 75 %.
070	<b>&gt; 75 % and ≤ 100 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 75 % and smaller than or equal to 100 %.
080	<b>&gt; 100 % and ≤ 425 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 100 % and smaller than or equal to 425 %.
090	<b>&gt; 425 % and ≤ 1 250 %</b> Exposures with a risk weight included within a range of risk weights strictly greater than 425 % and smaller than or equal to 1 250 %.
100	<b>Exposures in default</b> Under the Standardised Approach, exposures falling under Article 112(j) of the CRR. Under the IRB approach, all exposures with a PD of 100 % are exposures in default.
110	<b>(memo item) Low-risk off-balance sheet items or off-balance sheet items attracting a 0 % conversion factor under the solvency ratio</b> Low risk off-balance sheet items in accordance with Article 111 of the CRR and off-balance sheet items attracting a 0 % conversion factor in accordance with Article 166 of the CRR.
Column	Legal references and instructions
010	<b>On- and off-balance sheet exposures (SA exposures)</b> On- and off-balance sheet exposure values after taking into account value adjustments, all CRM and credit conversion factors, as calculated under Title II, Chapter 2, Part Three of the CRR.
020	<b>On and off-balance sheet exposures (IRB exposures)</b> On- and off-balance sheet exposures values in accordance with Article 166 of the CRR and the first sentence of the second subparagraph of Article 230(1) of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.

Row	Legal references and instructions
	For off-balance sheet items, institutions shall apply the conversion factors as defined in Article 166(8) to (10) of the CRR.
030	<b>Nominal value</b> Exposure values of off-balance sheet items as defined in Articles 111 and 166 of the CRR without the application of conversion factors.

## 7. C 42.00 – Alternative definition of capital (LR3)

27. Template LR3 provides information on the capital measures needed for the review of Article 511 of the CRR.

Row and column	Legal references and instructions
{010;010}	<b>Common Equity Tier 1 capital – fully phased-in definition</b> Article 50 of the CRR This is the amount of CET1 capital as defined in Article 50 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{020;010}	<b>Common Equity Tier 1 capital – transitional definition</b> Article 50 of the CRR This is the amount of CET1 capital as calculated defined in Article 50 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{030;010}	<b>Total own funds – fully phased-in definition</b> Article 72 of the CRR This is the amount of own funds as defined in Article 72 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{040;010}	<b>Total own funds – transitional definition</b> Article 72 of the CRR This is the amount of own fund as defined in Article 72 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.
{055;010}	<b>Asset amount deducted – from CET1 items – fully phased-in definition</b> It includes the amount of regulatory adjustments to CET1 items that adjust the value of an asset and which are required by: <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul> as applicable Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset. As these adjustments reduce the total own funds, they shall be reported as a negative figure.

Row and column	Legal references and instructions
{065;010}	<p><b>Asset amount deducted – from CET1 items – transitional definition</b></p> <p>It includes the amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{075;010}	<p><b>Asset amount deducted – from own funds items – fully phased-in definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>
{085;010}	<p><b>Asset amount deducted – from own funds items – transitional definition</b></p> <p>It includes the amount of regulatory adjustments from own funds items that adjust the value of an asset and which are required by:</p> <ul style="list-style-type: none"> <li>— Articles 32 to 35 of the CRR, or</li> <li>— Articles 36 to 47 of the CRR, or</li> <li>— Articles 56 to 60 of the CRR, or</li> <li>— Articles 66 to 70 of the CRR,</li> </ul> <p>as applicable.</p> <p>Institutions shall take into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in {LRCalc;10;10} to {LRCalc;260;10}, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</p>

# 8. C 43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)

28. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions, as applicable, referred to in the following LRCalc cells: {050;010}, {080;010}, {100;010}, {120;010}, {220; 010}, {250;010} and {260;010}.
29. In order to avoid double-counting, institutions shall uphold the equation referred to in the following paragraph:
30. The equation that institutions shall uphold according to paragraph 29 is: 
$$\begin{aligned} & \{LRCalc;010;010\} + \{LRCalc;020;010\} + \{LRCalc;030;010\} + \{LRCalc;040;010\} + \{LRCalc;050;010\} + \{LRCalc;060;010\} + \\ & \{LRCalc;070;010\} + \{LRCalc;080;010\} + \{LRCalc;090;010\} + \{LRCalc;100;010\} + \{LRCalc;110;010\} + \\ & \{LRCalc;120;010\} + \{LRCalc;130;010\} + \{LRCalc;140;010\} + \{LRCalc;150;010\} + \{LRCalc;160;010\} + \\ & \{LRCalc;170;010\} + \{LRCalc;180;010\} + \{LRCalc;190;010\} + \{LRCalc;200;010\} + \{LRCalc;210;010\} + \\ & \{LRCalc;220;010\} + \{LRCalc;230;010\} + \{LRCalc;240;010\} + \{LRCalc;250;010\} + \{LRCalc;260;010\} = \\ & [\{LR4;010;010\} + \{LR4;040;010\} + \{LR4;050;010\} + \{LR4;060;010\} + \{LR4;065;010\} + \{LR4;070;010\} + \\ & \{LR4;080;010\} + \{LR4;080;020\} + \{LR4;090;010\} + \{LR4;090;020\} + \{LR4;140;010\} + \{LR4;140;020\} + \\ & \{LR4;180;010\} + \{LR4;180;020\} + \{LR4;190;010\} + \{LR4;190;020\} + \{LR4;210;010\} + \{LR4;210;020\} + \\ & \{LR4;230;010\} + \{LR4;230;020\} + \{LR4;280;010\} + \{LR4;280;020\} + \{LR4;290;010\} + \{LR4;290;020\}]. \end{aligned}$$

Row and column	Legal references and instructions
{010;010}	<b>Off-balance sheet items; of which – Leverage Ratio Exposure Value</b> The leverage ratio exposure value calculated as the sum of {LRCalc;150;010}, {LRCalc;160;010}, {LRCalc;170;010} and {LRCalc;180;010} excluding the respective intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR.
{010;020}	<b>Off-balance sheet items; of which – RWA</b> The risk-weighted exposure amount of off-balance sheet items – excluding SFTs and derivatives – as in the Standardised Approach and the IRB Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2, Title II, Part Three of the CRR. For exposures under the IRB Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3, Title II, Part Three of the CRR.
{020;010}	<b>Trade Finance; of which – Leverage Ratio Exposure Value</b> The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.
{020;020}	<b>Trade Finance; of which – RWA</b> The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.
{030;010}	<b>Under official export credit insurance scheme – Leverage Ratio Exposure Value</b> The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.

Row and column	Legal references and instructions
{030;020}	<p><b>Under official export credit insurance scheme – RWA</b></p> <p>The risk-weighted exposure value of off-balance sheet items – excluding SFTs and derivatives – related to trade finance under an official export credit insurance scheme.</p> <p>For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{040;010}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives and SFTs if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{040;020}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II of Part Three of the CRR of derivatives and SFTs, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;010}	<p><b>Derivatives not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of derivatives if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;020}	<p><b>Derivatives not subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;010}	<p><b>SFTs not subject to a cross-product netting agreement – Leverage Ratio Exposure Value</b></p> <p>The leverage ratio exposure value of exposures of SFTs if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;020}	<p><b>SFTs not subject to a cross-product netting agreement – RWA</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of SFTs, as calculated under Title II of Part Three of the CRR, including those that are off-balance sheet, if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{065;010}	<p><b>Exposure amounts resulting from the additional treatment for credit derivatives – Leverage Ratio Exposure Value</b></p> <p>This cell shall equal the difference between {LRCalc;130;010} and {LRCalc;140;010} excluding the respective intragroup exposures (solo basis) exempted in accordance with Article 429(7) of the CRR.</p>

Row and column	Legal references and instructions
{070;010}	<b>Other assets belonging to the trading book – Leverage Ratio Exposure Value</b> The leverage ratio exposure value of items reported in {LRCalc;190;010} excluding non-trading book items.
{070;020}	<b>Other assets belonging to the trading book – RWA</b> Own fund requirements multiplied by 12.5 of items subject to Title IV of Part Three of the CRR.
{080;010}	<b>Covered bonds – Leverage Ratio Exposure Value – SA exposures</b> The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 129 of the CRR. Institutions shall report net of defaulted exposures.
{080;020}	<b>Covered bonds – Leverage Ratio Exposure Value – IRB exposures</b> The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 161(1)(d) of the CRR. Institutions shall report net of defaulted exposures.
{080;030}	<b>Covered bonds – RWA – SA exposures</b> The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 129 of the CRR. Institutions shall report net of defaulted exposures.
{080;040}	<b>Covered bonds – RWA – IRB exposures</b> The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 161(1)(d) of the CRR. Institutions shall report net of defaulted exposures.
{090;010}	<b>Exposures treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b> This is the sum of cells from {100,010} to {130,010}. Institutions shall report net of defaulted exposures.
{090;020}	<b>Exposures treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b> This is the sum of cells from {100,020} to {130,020}. Institutions shall report net of defaulted exposures.
{090;030}	<b>Exposures treated as sovereigns – RWA – SA exposures</b> This is the sum of cells from {100,030} to {130,030}. Institutions shall report net of defaulted exposures.

Row and column	Legal references and instructions
{090;040}	<p><b>Exposures treated as sovereigns – RWA – IRB exposures</b></p> <p>This is the sum of cells from {100,040} to {130,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;010}	<p><b>Central governments and central banks – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;020}	<p><b>Central governments and central banks – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;030}	<p><b>Central governments and central banks – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{100;040}	<p><b>Central governments and central banks – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;010}	<p><b>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;020}	<p><b>Regional governments and local authorities treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>



Row and column	Legal references and instructions
{110;030}	<p><b>Regional governments and local authorities treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{110;040}	<p><b>Regional governments and local authorities treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;010}	<p><b>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;020}	<p><b>MDBs and international organisations treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;030}	<p><b>MDBs and international organisations treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{120;040}	<p><b>MDBs and international organisations treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations that fall under Article 147(3)(b) and (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;010}	<p><b>PSEs treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{130;020}	<p><b>PSEs treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;030}	<p><b>PSEs treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{130;040}	<p><b>PSEs treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 147(3)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;010}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>This is the sum of cells from {150,010} to {170,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;020}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>This is the sum of cells from {150,020} to {170,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;030}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWA – SA exposures</b></p> <p>This is the sum of cells from {150,030} to {170,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{140;040}	<p><b>Exposures to regional governments, MDBs, international organisations and PSEs not treated as sovereigns – RWA – IRB exposures</b></p> <p>This is the sum of cells from {150,040} to {170,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{150;010}	<p><b>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;020}	<p><b>Regional governments and local authorities not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;030}	<p><b>Regional governments and local authorities not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{150;040}	<p><b>Regional governments and local authorities not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;010}	<p><b>MDBs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;020}	<p><b>MDBs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{160;030}	<p><b>MDBs not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{160;040}	<p><b>MDBs not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;010}	<p><b>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;020}	<p><b>PSEs not treated as sovereigns – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;030}	<p><b>PSEs not treated as sovereigns – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{170;040}	<p><b>PSEs not treated as sovereigns – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;010}	<p><b>Institutions – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;020}	<p><b>Institutions – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(1)(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{180;030}	<p><b>Institutions – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{180;040}	<p><b>Institutions – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(1)(d) of the CRR and do <b>not</b> fall under Article 147(4)(a) to (c) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;010}	<p><b>Secured by mortgages on immovable properties; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;020}	<p><b>Secured by mortgages on immovable properties; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;030}	<p><b>Secured by mortgages on immovable properties; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{190;040}	<p><b>Secured by mortgages on immovable properties; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{200;010}	<p><b>Secured by mortgages of residential properties – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;020}	<p><b>Secured by mortgages of residential properties – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;030}	<p><b>Secured by mortgages of residential properties – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{200;040}	<p><b>Secured by mortgages of residential properties – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;010}	<p><b>Retail exposures; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;020}	<p><b>Retail exposures; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{210;030}	<p><b>Retail exposures; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures that fall under Article 123 of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{210;040}	<p><b>Retail exposures; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;010}	<p><b>Retail SME – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;020}	<p><b>Retail SME – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;030}	<p><b>Retail SME – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures to small- and medium-sized enterprises that fall under Article 123 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{220;040}	<p><b>Retail SME – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p>

Row and column	Legal references and instructions
	<p>For the purpose of this cell, the term 'small and medium enterprise' is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;010}	<p><b>Corporate; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>This is the sum of {240,010} and {250,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;020}	<p><b>Corporate; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>This is the sum of {240,020} and {250,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;030}	<p><b>Corporate; of which – RWA – SA exposures</b></p> <p>This is the sum of {240,030} and {250,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{230;040}	<p><b>Corporate; of which – RWA – IRB exposures</b></p> <p>This is the sum of {240,040} and {250,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;010}	<p><b>Financial – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;020}	<p><b>Financial – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>



Row and column	Legal references and instructions
{240;030}	<p><b>Financial – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{240;040}	<p><b>Financial – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in {180;10}, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive 2013/36/EU, as well as undertakings as defined in Article 4(1)(27) of the CRR other than institutions referred to in {180;10}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;010}	<p><b>Non-financial; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non</b>-financial corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260,010} and {270,010}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;020}	<p><b>Non-financial; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non</b>-financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,020} and {270,020}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{250;030}	<p><b>Non-financial; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non</b>-financial corporates that fall under Article 122 of the CRR.</p> <p>This is the sum of {260,030} and {270,030}.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{250;040}	<p><b>Non-financial; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non</b>-financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>This is the sum of {260,040} and {270,040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;010}	<p><b>SME exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, a small and medium enterprise is in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;020}	<p><b>SME exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;030}	<p><b>SME exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small- and medium-sized enterprises that fall under Article 122 of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{260;040}	<p><b>SME exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small- and medium-sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR.</p> <p>For the purpose of this cell, the term ‘small and medium enterprise’ is defined in accordance with Article 501(2)(b) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;010}	<p><b>Exposures other than SME exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{270;020}	<p><b>Exposures other than SME exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;030}	<p><b>Exposures other than SME exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{270;040}	<p><b>Exposures other than SME exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in {230;040} and {250;040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{280;010}	<p><b>Exposures in default – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>
{280;020}	<p><b>Exposures in default – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{280;030}	<p><b>Exposures in default – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 of the CRR.</p>
{280;040}	<p><b>Exposures in default – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred.</p>
{290;010}	<p><b>Other exposures; of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p>

Row and column	Legal references and instructions
	<p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;020}	<p><b>Other exposures; of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 030} and {*; 040}.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;030}	<p><b>Other exposures; of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{290;040}	<p><b>Other exposures; of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;010}	<p><b>Securitisation exposures – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;020}	<p><b>Securitisation exposures – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{300;030}	<p><b>Securitisation exposures – RWA – SA exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 112(m) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{300;040}	<p><b>Securitisation exposures – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;010}	<p><b>Trade finance (memo item); of which – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;020}	<p><b>Trade finance (memo item); of which – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;030}	<p><b>Trade finance (memo item); of which – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{310;040}	<p><b>Trade finance (memo item); of which – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;010}	<p><b>Under official export credit insurance scheme – Leverage Ratio Exposure Value – SA exposures</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

Row and column	Legal references and instructions
{320;020}	<p><b>Under official export credit insurance scheme – Leverage Ratio Exposure Value – IRB exposures</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;030}	<p><b>Under official export credit insurance scheme – RWA – SA exposures</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>
{320;040}	<p><b>Under official export credit insurance scheme – RWA – IRB exposures</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p> <p>Institutions shall report net of defaulted exposures.</p>

## 9. C 44.00 – General information (LR5)

31. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{010;010}	<p><b>Institution's company structure</b></p> <p>The institution shall classify its company structure in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Joint stock company;</li> <li>— Mutual/cooperative;</li> <li>— Other non-joint stock company.</li> </ul>
{020;010}	<p><b>Derivatives treatment</b></p> <p>The institution shall specify the regulatory derivatives treatment in accordance with the categories given below:</p> <ul style="list-style-type: none"> <li>— Original exposure method;</li> <li>— Mark-to-market method.</li> </ul>

Row and column	Instructions
{040;010}	<b>Institution type</b> The institution shall classify its institution type in accordance with the categories given below: <ul style="list-style-type: none"><li>— Universal banking (retail/commercial and investment banking);</li><li>— Retail/commercial banking;</li><li>— Investment banking;</li><li>— Specialised lender.'</li></ul>

ANNEX V

‘ANNEX XIV

**Single Data Point Model**

All data items set out in the Annexes to this Regulation shall be transformed into a single data point model which is the basis for uniform IT systems of institutions and competent authorities.

The single data point model shall meet the following criteria:

- (a) provide a structured representation of all data items set out in Annexes I, III, IV, VI, VIII, X, XII and XVI;
  - (b) identify all the business concepts set out in Annexes I to XIII, XVI and XVII;
  - (c) provide a data dictionary identifying table labels, ordinate labels, axis labels, domain labels, dimension labels and member labels;
  - (d) provide metrics which define the property or amount of data points;
  - (e) provide data point definitions that are expressed as a composition of characteristics that univocally identify the financial concept;
  - (f) contain all the relevant technical specifications necessary for developing IT reporting solutions producing uniform supervisory data.’
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ANNEX VI

‘ANNEX XV

### **Validation Rules**

The data items set out in the Annexes to this Regulation shall be subject to validation rules ensuring data quality and consistency.

The validation rules shall meet the following criteria:

- (a) define the logical relationships between relevant data points;
  - (b) include filters and preconditions that define a set of data to which a validation rule applies;
  - (c) check the consistency of the reported data;
  - (d) check the accuracy of the reported data;
  - (e) set default values which shall be applied where the relevant information has not been reported.’
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## AMM TEMPLATES

Template number	Template code	Name of the template/group of templates
		<b>ADDITIONAL MONITORING TOOLS TEMPLATES</b>
67	C 67.00	CONCENTRATION OF FUNDING BY COUNTERPARTY
68	C 68.00	CONCENTRATION OF FUNDING BY PRODUCT TYPE
69	C 69.00	PRICES FOR VARIOUS LENGTHS OF FUNDING
70	C 70.00	ROLL-OVER OF FUNDING

**C 67.00 — CONCENTRATION OF FUNDING BY COUNTERPARTY**

Total and significant currencies

Concentration of funding by counterparty									
		Counterparty Name	LEI Code	Counterparty Sector	Residence of Counterparty	Product Type	Amount Received	Weighted average original maturity	Weighted average residual maturity
Row	ID	010	020	030	040	050	060	070	080
010	1. TOP TEN COUNTERPARTIES EACH GREATER THAN 1 % OF TOTAL LIABILITIES								
020	1,01								
030	1,02								
040	1,03								
050	1,04								
060	1,05								
070	1,06								
080	1,07								
090	1,08								
100	1,09								
110	1,10								
120	2. ALL OTHER FUNDING								

**C 68.00 — CONCENTRATION OF FUNDING BY PRODUCT TYPE**

Total and significant currencies

**Concentration of funding by product type**

Row	ID	Product Name	Carrying amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
			010	020	030	040	050

**PRODUCTS GREATER THAN 1 % OF TOTAL LIABILITIES**

010	1	RETAIL FUNDING					
020	1.1	of which sight deposits					
031	1.2	of which term deposits not withdrawable within the following 30 days					
041	1.3	of which term deposits withdrawable within the following 30 days					
070	1.4	Savings accounts					
080	1.4.1	with a notice period for withdrawal greater than 30 days					
090	1.4.2	without a notice period for withdrawal greater than 30 days					

Concentration of funding by product type							
Row	ID	Product Name	Carrying amount received	Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country	Weighted average original maturity	Weighted average residual maturity
			010	020	030	040	050
100	2	<b>WHOLESALE FUNDING</b>					
110	2.1	Unsecured wholesale funding					
120	2.1.1	of which loans and deposits from financial customers					
130	2.1.2	of which loans and deposits from non financial customers					
140	2.1.3	of which loans and deposits from intra-group entities					
150	2.2	Secured wholesale funding					
160	2.2.1	of which SFTs					
170	2.2.2	of which covered bond issuance					
180	2.2.3	of which asset backed security issuance					
190	2.2.4	of which loans and deposits from intra-group entities					

C 69.00 — PRICES FOR VARIOUS LENGTHS OF FUNDING

Total and significant currencies

			Prices for various lengths of funding							
			Overnight		1 week		1 month		3 months	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	010	020	030	040	050	060	070	080
010	1	Total Funding								
020	1.1	of which: Retail funding								
030	1.2	of which: Unsecured wholesale funding								
040	1.3	of which: Secured funding								
050	1.4	of which: Senior unsecured securities								
060	1.5	of which: Covered bonds								
070	1.6	of which: Asset backed securities including ABCP								

			Prices for various lengths of funding									
			6 months		1 year		2 years		5 years		10 years	
			Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume	Spread	Volume
Row	ID	Item	090	100	110	120	130	140	150	160	170	180
010	1	Total Funding										
020	1.1	of which: Retail funding										
030	1.2	of which: Unsecured wholesale funding										
040	1.3	of which: Secured funding										
050	1.4	of which: Senior unsecured securities										
060	1.5	of which: Covered bonds										
070	1.6	of which: Asset backed securities including ABCP										

**C 70.00 — ROLL-OVER OF FUNDING**

Total and significant currencies

				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				> 7 days ≤ 14 days			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
010	1.1	1	Total funding												
020	1.1.1		Retail funding												
030	1.1.2		Unsecured wholesale funding												
040	1.1.3		Secured funding												
050	1.2	2	Total funding												
060	1.2.1		Retail funding												
070	1.2.2		Unsecured wholesale funding												
080	1.2.3		Secured funding												
090	1.3	3	Total funding												
100	1.3.1		Retail funding												
110	1.3.2		Unsecured wholesale funding												
120	1.3.3		Secured funding												
130	1.4	4	Total funding												
140	1.4.1		Retail funding												
150	1.4.2		Unsecured wholesale funding												
160	1.4.3		Secured funding												



[illegible]

				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				> 7 days ≤ 14 days			
Row	ID	Day	Item	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
				010	020	030	040	050	060	070	080	090	100	110	120
330	1.9	9	Total funding												
340	1.9.1		Retail funding												
350	1.9.2		Unsecured wholesale funding												
360	1.9.3		Secured funding												
370	1.10	10	Total funding												
380	1.10.1		Retail funding												
390	1.10.2		Unsecured wholesale funding												
400	1.10.3		Secured funding												
410	1.11	11	Total funding												
420	1.11.1		Retail funding												
430	1.11.2		Unsecured wholesale funding												
440	1.11.3		Secured funding												
450	1.12	12	Total funding												
460	1.12.1		Retail funding												
470	1.12.2		Unsecured wholesale funding												
480	1.12.3		Secured funding												



				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				> 7 days ≤ 14 days			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
650	1.17	17	Total funding												
660	1.17.1		Retail funding												
670	1.17.2		Unsecured wholesale funding												
680	1.17.3		Secured funding												
690	1.18	18	Total funding												
700	1.18.1		Retail funding												
710	1.18.2		Unsecured wholesale funding												
720	1.18.3		Secured funding												
730	1.19	19	Total funding												
740	1.19.1		Retail funding												
750	1.19.2		Unsecured wholesale funding												
760	1.19.3		Secured funding												
770	1.20	20	Total funding												
780	1.20.1		Retail funding												
790	1.20.2		Unsecured wholesale funding												
800	1.20.3		Secured funding												



				Roll-over of funding											
				Overnight				> 1 day ≤ 7 days				> 7 days ≤ 14 days			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	010	020	030	040	050	060	070	080	090	100	110	120
970	1.25	25	Total funding												
980	1.25.1		Retail funding												
990	1.25.2		Unsecured wholesale funding												
1000	1.25.3		Secured funding												
1010	1.26	26	Total funding												
1020	1.26.1		Retail funding												
1030	1.26.2		Unsecured wholesale funding												
1040	1.26.3		Secured funding												
1050	1.27	27	Total funding												
1060	1.27.1		Retail funding												
1070	1.27.2		Unsecured wholesale funding												
1080	1.27.3		Secured funding												
1090	1.28	28	Total funding												
1100	1.28.1		Retail funding												
1110	1.28.2		Unsecured wholesale funding												
1120	1.28.3		Secured funding												

[illegible]

				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
010	1.1	1	Total funding												
020	1.1.1		Retail funding												
030	1.1.2		Unsecured wholesale funding												
040	1.1.3		Secured funding												
050	1.2	2	Total funding												
060	1.2.1		Retail funding												
070	1.2.2		Unsecured wholesale funding												
080	1.2.3		Secured funding												
090	1.3	3	Total funding												
100	1.3.1		Retail funding												
110	1.3.2		Unsecured wholesale funding												
120	1.3.3		Secured funding												
130	1.4	4	Total funding												
140	1.4.1		Retail funding												
150	1.4.2		Unsecured wholesale funding												
160	1.4.3		Secured funding												



				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
Row	ID	Day	Item	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
170	1.5	5	Total funding												
180	1.5.1		Retail funding												
190	1.5.2		Unsecured wholesale funding												
200	1.5.3		Secured funding												
210	1.6	6	Total funding												
220	1.6.1		Retail funding												
230	1.6.2		Unsecured wholesale funding												
240	1.6.3		Secured funding												
250	1.7	7	Total funding												
260	1.7.1		Retail funding												
270	1.7.2		Unsecured wholesale funding												
280	1.7.3		Secured funding												
290	1.8	8	Total funding												
300	1.8.1		Retail funding												
310	1.8.2		Unsecured wholesale funding												
320	1.8.3		Secured funding												

				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
330	1.9	9	Total funding												
340	1.9.1		Retail funding												
350	1.9.2		Unsecured wholesale funding												
360	1.9.3		Secured funding												
370	1.10	10	Total funding												
380	1.10.1		Retail funding												
390	1.10.2		Unsecured wholesale funding												
400	1.10.3		Secured funding												
410	1.11	11	Total funding												
420	1.11.1		Retail funding												
430	1.11.2		Unsecured wholesale funding												
440	1.11.3		Secured funding												
450	1.12	12	Total funding												
460	1.12.1		Retail funding												
470	1.12.2		Unsecured wholesale funding												
480	1.12.3		Secured funding												

[illegible]

				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
				Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
Row	ID	Day	Item	130	140	150	160	170	180	190	200	210	220	230	240
650	1.17	17	Total funding												
660	1.17.1		Retail funding												
670	1.17.2		Unsecured wholesale funding												
680	1.17.3		Secured funding												
690	1.18	18	Total funding												
700	1.18.1		Retail funding												
710	1.18.2		Unsecured wholesale funding												
720	1.18.3		Secured funding												
730	1.19	19	Total funding												
740	1.19.1		Retail funding												
750	1.19.2		Unsecured wholesale funding												
760	1.19.3		Secured funding												
770	1.20	20	Total funding												
780	1.20.1		Retail funding												
790	1.20.2		Unsecured wholesale funding												
800	1.20.3		Secured funding												

[illegible]

				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
Row	ID	Day	Item	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
970	1.25	25	Total funding												
980	1.25.1		Retail funding												
990	1.25.2		Unsecured wholesale funding												
1000	1.25.3		Secured funding												
1010	1.26	26	Total funding												
1020	1.26.1		Retail funding												
1030	1.26.2		Unsecured wholesale funding												
1040	1.26.3		Secured funding												
1050	1.27	27	Total funding												
1060	1.27.1		Retail funding												
1070	1.27.2		Unsecured wholesale funding												
1080	1.27.3		Secured funding												
1090	1.28	28	Total funding												
1100	1.28.1		Retail funding												
1110	1.28.2		Unsecured wholesale funding												
1120	1.28.3		Secured funding												

				Roll-over of funding											
				> 14 days ≤ 1 month				> 1 Month ≤ 3 Months				> 3 Months ≤ 6 Months			
Row	ID	Day	Item	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net	Matur- ing	Roll over	New Funds	Net
1130	1.29	29	Total funding												
1140	1.29.1		Retail funding												
1150	1.29.2		Unsecured wholesale funding												
1160	1.29.3		Secured funding												
1170	1.30	30	Total funding												
1180	1.30.1		Retail funding												
1190	1.30.2		Unsecured wholesale funding												
1200	1.30.3		Secured funding												
1210	1.31	31	Total funding												
1220	1.31.1		Retail funding												
1230	1.31.2		Unsecured wholesale funding												
1240	1.31.3		Secured funding												

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
010	1.1	1	Total funding								
020	1.1.1		Retail funding								
030	1.1.2		Unsecured wholesale funding								
040	1.1.3		Secured funding								
050	1.2	2	Total funding								
060	1.2.1		Retail funding								
070	1.2.2		Unsecured wholesale funding								
080	1.2.3		Secured funding								
090	1.3	3	Total funding								
100	1.3.1		Retail funding								
110	1.3.2		Unsecured wholesale funding								
120	1.3.3		Secured funding								
130	1.4	4	Total funding								
140	1.4.1		Retail funding								
150	1.4.2		Unsecured wholesale funding								
160	1.4.3		Secured funding								



				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
170	1.5	5	Total funding								
180	1.5.1		Retail funding								
190	1.5.2		Unsecured wholesale funding								
200	1.5.3		Secured funding								
210	1.6	6	Total funding								
220	1.6.1		Retail funding								
230	1.6.2		Unsecured wholesale funding								
240	1.6.3		Secured funding								
250	1.7	7	Total funding								
260	1.7.1		Retail funding								
270	1.7.2		Unsecured wholesale funding								
280	1.7.3		Secured funding								
290	1.8	8	Total funding								
300	1.8.1		Retail funding								
310	1.8.2		Unsecured wholesale funding								
320	1.8.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
330	1.9	9	Total funding								
340	1.9.1		Retail funding								
350	1.9.2		Unsecured wholesale funding								
360	1.9.3		Secured funding								
370	1.10	10	Total funding								
380	1.10.1		Retail funding								
390	1.10.2		Unsecured wholesale funding								
400	1.10.3		Secured funding								
410	1.11	11	Total funding								
420	1.11.1		Retail funding								
430	1.11.2		Unsecured wholesale funding								
440	1.11.3		Secured funding								
450	1.12	12	Total funding								
460	1.12.1		Retail funding								
470	1.12.2		Unsecured wholesale funding								
480	1.12.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
490	1.13	13	Total funding								
500	1.13.1		Retail funding								
510	1.13.2		Unsecured wholesale funding								
520	1.13.3		Secured funding								
530	1.14	14	Total funding								
540	1.14.1		Retail funding								
550	1.14.2		Unsecured wholesale funding								
560	1.14.3		Secured funding								
570	1.15	15	Total funding								
580	1.15.1		Retail funding								
590	1.15.2		Unsecured wholesale funding								
600	1.15.3		Secured funding								
610	1.16	16	Total funding								
620	1.16.1		Retail funding								
630	1.16.2		Unsecured wholesale funding								
640	1.16.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
650	1.17	17	Total funding								
660	1.17.1		Retail funding								
670	1.17.2		Unsecured wholesale funding								
680	1.17.3		Secured funding								
690	1.18	18	Total funding								
700	1.18.1		Retail funding								
710	1.18.2		Unsecured wholesale funding								
720	1.18.3		Secured funding								
730	1.19	19	Total funding								
740	1.19.1		Retail funding								
750	1.19.2		Unsecured wholesale funding								
760	1.19.3		Secured funding								
770	1.20	20	Total funding								
780	1.20.1		Retail funding								
790	1.20.2		Unsecured wholesale funding								
800	1.20.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
810	1.21	21	Total funding								
820	1.21.1		Retail funding								
830	1.21.2		Unsecured wholesale funding								
840	1.21.3		Secured funding								
850	1.22	22	Total funding								
860	1.22.1		Retail funding								
870	1.22.2		Unsecured wholesale funding								
880	1.22.3		Secured funding								
890	1.23	23	Total funding								
900	1.23.1		Retail funding								
910	1.23.2		Unsecured wholesale funding								
920	1.23.3		Secured funding								
930	1.24	24	Total funding								
940	1.24.1		Retail funding								
950	1.24.2		Unsecured wholesale funding								
960	1.24.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
970	1.25	25	Total funding								
980	1.25.1		Retail funding								
990	1.25.2		Unsecured wholesale funding								
1000	1.25.3		Secured funding								
1010	1.26	26	Total funding								
1020	1.26.1		Retail funding								
1030	1.26.2		Unsecured wholesale funding								
1040	1.26.3		Secured funding								
1050	1.27	27	Total funding								
1060	1.27.1		Retail funding								
1070	1.27.2		Unsecured wholesale funding								
1080	1.27.3		Secured funding								
1090	1.28	28	Total funding								
1100	1.28.1		Retail funding								
1110	1.28.2		Unsecured wholesale funding								
1120	1.28.3		Secured funding								

				Roll-over of funding							
				> 6 Months				Total net cashflows	Average Term (days)		
				Maturing	Roll over	New Funds	Net		Maturing Funds Term	Roll-over Funds Term	New Funds Term
Row	ID	Day	Item	250	260	270	280	290	300	310	320
1130	1.29	29	Total funding								
1140	1.29.1		Retail funding								
1150	1.29.2		Unsecured wholesale funding								
1160	1.29.3		Secured funding								
1170	1.30	30	Total funding								
1180	1.30.1		Retail funding								
1190	1.30.2		Unsecured wholesale funding								
1200	1.30.3		Secured funding								
1210	1,31	31	Total funding								
1220	1.31.1		Retail funding								
1230	1.31.2		Unsecured wholesale funding								
1240	1.31.3		Secured funding'								

## ANNEX VIII

## 'ANNEX XIX

**INSTRUCTIONS FOR COMPLETING THE ADDITIONAL MONITORING TOOLS TEMPLATE OF ANNEX XVIII****1. Additional Monitoring Tools****1.1. General**

1. In order to monitor an institution's liquidity risk that falls outside of the scope of the reports on Liquidity Coverage and Stable Funding, institutions shall complete the template in Annex XVIII in accordance with the instructions in this Annex.
2. Total funding shall be all financial liabilities other than derivatives and short positions;
3. Funding with open maturity including on sight deposits shall be considered as maturing overnight.
4. Original maturity shall represent the time between the date of origination and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII. This means that in case of optionality such as in the case of paragraph 12 of Annex XXIII, the original maturity of a funding item can be shorter than the time elapsed since its origination.
5. Residual maturity shall represent the time between the end of the reporting period and the date of maturity of funding. The date of the maturity of the funding shall be determined in accordance with paragraph 12 of Annex XXIII.
6. For the purposes of calculating the original or residual weighted average maturity, deposits maturing overnight shall be considered to have a one day maturity.
7. For the purposes of calculating the original and residual maturity, where there is funding with a notice period or a cancellation or early withdrawal clause for the institution's counterparty, a withdrawal at the first possible date shall be assumed.
8. For perpetual liabilities, except where subject to optionality as referred to in paragraph 12 of Annex XXIII, a fixed 20 years original and residual maturity shall be assumed.
9. For calculating the threshold according to reporting templates C 67.00 and C 68.00 by significant currency, institutions shall use a threshold of 1 % of total liabilities in all currencies.

**1.2. Concentration of funding by counterparty (C 67.00)**

1. In order to collect information about the reporting institutions' concentration of funding by counterparty in template C 67.00, institutions shall apply the instructions contained in this section.
2. Institutions shall report the top ten largest counterparties or a group of connected clients according to Article 4(39) of Regulation (EU) No 575/2013, where the funding obtained from each counterparty or group of connected clients exceeds a threshold of 1 % of total liabilities in the sublines of section 1 of the template. The counterparty reported in item 1.01 shall be the largest amount of funding received from one counterparty or group of connected clients which is above the 1 % threshold as at the reporting date; item 1.02 shall be the second largest above the 1 % threshold; and similarly with the remaining items.
3. Where a counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the highest amount of funding.
4. Institutions shall report the total of all other remaining funding in section 2.
5. The totals of section 1 and section 2 shall equal an institution's total funding as per its balance sheet reported under the financial reporting framework (FINREP).
6. For each counterparty, institutions shall report all of the columns 010 to 080.



7. Where funding is obtained in more than one product type, the type reported shall be the product in which the largest proportion of funding was obtained. Identification of the underlying holder of securities may be undertaken on a best efforts basis. Where an institution has information concerning the holder of securities by virtue of its role as the custodian bank, it shall consider that amount for reporting the concentration of counterparties. Where there is no information available on the holder of the securities, the corresponding amount does not have to be reported.

8. Instructions concerning specific columns:

Column	Legal references and instructions
010	<p><b>Counterparty Name</b></p> <p>The name of each counterparty from which funding obtained exceeds 1 % of total liabilities shall be recorded in column 010 in descending order, that is, in the order of the size of funding obtained.</p> <p>The counterparty name recorded shall be the full name of the legal entity from which the funding is derived including any references to the company type in accordance with the national company law.</p>
020	<p><b>LEI Code</b></p> <p>The legal entity identifier code of the counterparty.</p>
030	<p><b>Counterparty Sector</b></p> <p>One sector shall be allocated to each counterparty on the basis of FINREP economic sector classes:</p> <p>(i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Other financial corporations; (v) Non-financial corporations; (vi) households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Counterparty</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum'.</p> <p>For groups of connected clients, no country shall be reported.</p>
050	<p><b>Product Type</b></p> <p>Counterparties reported in column 010 shall be assigned a product type, corresponding to the product issued in which the funding was received or in which the largest proportion of funding was received for mixed product types, using the following codes indicated in bold:</p> <p><b>UWF</b> (unsecured wholesale funding obtained from financial customers including interbank money)</p> <p><b>UWNF</b> (unsecured wholesale funding obtained from non-financial customers)</p> <p><b>SFT</b> (funding obtained from repurchase agreements as defined in Article 4(1) (82) of Regulation (EU) No 575/2013)</p> <p><b>CB</b> (funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC)</p> <p><b>ABS</b> (funding obtained from asset backed security issuance including asset backed commercial paper)</p> <p><b>IGCP</b> (funding obtained from intragroup counterparties)</p> <p><b>OSWF</b> (other secured wholesale funding)</p> <p><b>OFF</b> (other funding products, e.g. retail funding)</p>

Column	Legal references and instructions
060	<b>Amount Received</b> The total amount of funding received from counterparties reported in column 010 shall be recorded in column 060 and institutions shall report carrying amounts therein.
070	<b>Weighted average original maturity</b> For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average original maturity (in days) for that funding shall be recorded in column 070. The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty.
080	<b>Weighted average residual maturity</b> For the amount of funding received reported in column 060, from the counterparty reported in column 010, a weighted average residual maturity, in days, for that funding shall be recorded in column 080. The weighted average residual maturity shall be calculated as the average maturity, in remaining days, of the funding received from that counterparty. The average shall be size weighted, based on the size of different amounts of funding received in proportion to the total funding received from that counterparty.

### 1.3. Concentration of funding by product type (C 68.00)

1. This template seeks to collect information about the reporting institutions' concentration of funding by product type, broken down into the funding types as specified in the following instructions regarding rows:

Row	Legal references and instructions
010	<b>1. Retail funding</b> Retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61
020	<b>1.1. of which sight deposits;</b> Of the retail funding of row 010 those that are sight deposits.
031	<b>1.2. of which term deposits not withdrawable within the following 30 days;</b> Of the retail funding of row 010 those that are term deposits not withdrawable within the following 30 days
041	<b>1.3. of which term deposits withdrawable within the following 30 days;</b> Of the retail funding of row 010 those that are term deposits withdrawable within the following 30 days
070	<b>1.4. of which savings accounts with either of the following characteristics:</b> Of the retail funding of row 010 those that are savings accounts with either of the following characteristics: <ul style="list-style-type: none"> <li>— with a notice period for withdrawal greater than 30 days</li> <li>— without a notice period for withdrawal which is greater than 30 days covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country</li> </ul> This row shall not be reported.

Row	Legal references and instructions
080	<p><b>1.4.1. with a notice period for withdrawal greater than 30 days;</b></p> <p>Of the retail funding of row 010 those that are savings accounts with a notice period for withdrawal greater than 30 days</p>
090	<p><b>1.4.2. without a notice period for withdrawal which is greater than 30 days</b></p> <p>Of the retail funding of row 010 those that are savings accounts without a notice period for withdrawal which is greater than 30 days covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.</p>
100	<p><b>2. Wholesale funding shall be considered to consist of any of the following:</b></p> <p>All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61.</p> <p>This row shall not be reported.</p>
110	<p><b>2.1. unsecured wholesale funding;</b></p> <p>All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is unsecured.</p>
120	<p><b>2.1.1. of which loans and deposits from financial customers;</b></p> <p>Of the funding in row 110, those that consist of loans and deposits from financial customers.</p> <p>Funding from central banks shall be excluded from this row.</p>
130	<p><b>2.1.2. of which loans and deposits from non-financial customers;</b></p> <p>Of the funding in row 110, those that consist of loans and deposits from non-financial customers.</p> <p>Funding from central banks shall be excluded from this row.</p>
140	<p><b>2.1.3. of which loans and deposits from intra-group entities;</b></p> <p>Of the funding in row 110, those that consist of loans and deposits from intra-group entities.</p> <p>Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.</p>
150	<p><b>2.2. secured wholesale funding;</b></p> <p>All counterparties other than those of retail deposits as defined in Article 3(8) of Delegated Regulation (EC) No 2015/61 where the funding is secured.</p>
160	<p><b>2.2.1. of which Securities Financing Transactions;</b></p> <p>Of the funding in row 150, that which is funding obtained from repurchase agreements as defined in Article 4(1) (82) of Regulation (EU) No 575/2013.</p>
170	<p><b>2.2.2. of which covered bond issuances;</b></p> <p>Of the funding in row 150, that which is funding obtained from covered bond issuance as defined in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Article 52(4) of Directive 2009/65/EC</p>

Row	Legal references and instructions
180	<b>2.2.3. of which asset backed security issuances;</b> Of the funding in row 150, that which is funding obtained from asset backed security issuance including asset backed commercial paper
190	<b>2.2.4. of which loans and deposits from intra-group entities.</b> Of the funding in row 150, that which is funding obtained from intra-group entities Wholesale funding from intra-group entities shall only be reported on a solo or subconsolidated basis.

2. For the purpose of completing this template institutions shall report the total amount of funding received from each product category, which exceeds a threshold of 1 % of total liabilities.
3. For each product type, institutions shall report all of the columns 010 to 050.
4. The 1 % of total liabilities threshold shall be used to determine those product types from which funding has been obtained in accordance with the following:
  - (a) the 1 % of total liabilities threshold shall be applied for the product types referred to in all of the following rows: 1.1 'Sight deposit'; 1.2 'Term deposits not withdrawable within the following 30 days'; 1.3 'Term deposits within the following 30 days'; 1.4 'Saving accounts'; 2.1 'Unsecured wholesale funding'; 2.2 'Secured wholesale funding';
  - (b) with regard to the calculation of the 1 % of total liabilities threshold for row 1.4 'Saving accounts' the threshold shall apply on the sum of 1.4.1 and 1.4.2;
  - (c) for rows 1. 'Retail Funding' and 2. 'Wholesale Funding' the 1 % of total liabilities threshold applies on aggregated level only.
5. The figures reported in rows 1. 'Retail', 2.1 'Unsecured wholesale funding', 2.2 'Secured wholesale funding' can include broader product types than the underlying 'of which' items.
6. Instructions concerning specific columns:

Column	Legal references and instructions
010	<b>Carrying amount received</b> Carrying amount of funding received for each of the product categories listed in the 'Product name' column shall be reported in column 010 of the template
020	<b>Amount covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country</b> Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country. <i>Note:</i> the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.
030	<b>Amount not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country</b> Of the total amount of funding received for each of the product categories listed in the 'Product name' column reported in column 010, the amount which is not covered by a Deposit Guarantee Scheme according to Directive 2014/49/EU or an equivalent deposit guarantee scheme in a third country.

Column	Legal references and instructions
	<i>Note:</i> the amounts reported in column 020 and column 030, for each of the product categories listed in the 'Product name' column, shall be equal to the total amount received reported in column 010.
040	<p><b>Weighted average original maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average original maturity (in days) for that funding shall be recorded in column 040.</p> <p>The weighted average original maturity shall be calculated as the average original maturity (in days) of the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.</p>
050	<p><b>Weighted average residual maturity</b></p> <p>For the amount of funding received reported in column 010, from the product categories listed in the 'Product name' column, a weighted average residual maturity (in days) for that funding shall be recorded in column 050.</p> <p>The weighted average residual maturity shall be calculated as the average maturity (in days) left on the funding received for that product type. The average shall be size weighted, based on the size of different amounts of funding received in proportion, to the total funding received from all issuances of that product type.</p>

#### 1.4. Prices for Various Lengths of Funding (C 69.00)

1. Institutions shall report the information in template C 69.00, about the transaction volume and prices paid by institutions for funding obtained during the reporting period and still present at the end of the reporting period, in accordance with the following original maturities:
  - (a) overnight in columns 010 and 020;
  - (b) greater than overnight and less than or equal to 1 week (columns 030 and 040)
  - (c) greater than 1 week and less than or equal to 1 month in columns 050 and 060;
  - (d) greater than 1 month and less than or equal to 3 months in columns 070 and 080;
  - (e) greater than 3 months and less than or equal to 6 months in columns 090 and 100;
  - (f) greater than 6 months and less than or equal to 1 year in columns 110 and 120;
  - (g) greater than 1 year and less than or equal to 2 years in columns 130 and 140;
  - (h) greater than 2 years and less than or equal to 5 years in columns 150 and 160;
  - (i) greater than 5 years and less than or equal to 10 years in columns 170 and 180.
2. For the purpose of determining the maturity of the funding obtained, institutions shall ignore the period between trade date and settlement date, e.g. a three month liability settling in two weeks' time shall be reported in the 3 months maturity (columns 070 and 080).
3. The spread reported in the left hand column of each time bucket shall be one of the following:
  - (a) the spread payable by the institution for liabilities less than or equal to one year, if they were to have been swapped to the benchmark overnight index for the appropriate currency no later than close of business on the day of the transaction;
  - (b) the spread payable by the firm at issuance for liabilities with an original maturity greater than one year, were they to be swapped to the relevant benchmark index for the appropriate currency which is three month EURIBOR for EUR or LIBOR for GBP and USD, no later than close of business on the day of the transaction.

Solely for the purposes of spread calculation under points a) and b) above, on the basis of historical experience, the institution may determine the original maturity with or without taking into account optionality, as appropriate.

4. Spreads shall be reported in basis points with a negative sign in case the new funding is cheaper than under the relevant benchmark rate. They shall be calculated on a weighted average basis.
5. For the purposes of calculating the average spread payable across multiple issuances/deposits/loans, institutions shall calculate the total cost in the currency of issue ignoring any FX swap, but they shall include any premium or discount and fees payable or receivable, taking as a basis the term of any theoretical or actual interest rate swap matching the term of the liability. The spread shall be the liability rate minus the swap rate.
6. The amount of funding obtained for the funding categories listed in the 'Item' column shall be reported in the 'volume' column of the applicable time bucket.
7. In the column 'volume' institutions shall provide the amounts representing the carrying amount of the new funding obtained in the applicable time bucket according to original maturity.
8. As for all items, also for off-balance sheet commitments, institutions shall only report on-balance sheet items. An off-balance sheet commitment provided to the institution shall only be reported in C69.00 after a drawdown. In the case of a drawdown, the volume and spread to be reported shall be the amount drawn and applicable spread at the end of the reporting period. Where the drawdown cannot be rolled-over at the discretion of the institution, the actual maturity of the drawdown shall be reported. Where the institution has already drawn on the facility at the end of the previous reporting period, and where the institution subsequently increases the usage of the facility, only the additional amount drawn shall be reported.
9. Deposits placed by retail customers shall consist of the deposits as defined by Article 3(8) Delegated Regulation (EC) No 2015/61.
10. For funding that has rolled-over during the reporting period that is still outstanding at the end of the reporting period the average of spreads applying at that time (i.e. end of reporting period) shall be reported. For the purposes of C69.00, funding that rolled-over and is still there at the end of the reporting period shall be considered to represent new funding.
11. By way of deviation from the rest of Section 1.4, the volume and spread of sight deposits shall only be reported where the depositor did not have a sight deposit in the preceding reporting period or where there is an increase in the deposit amount compared to the previous reference date, in which case the increment shall be treated as new funding. The spread shall be that of the end of the period.
12. Where there is nothing to report, cells relating to spreads shall be left empty.
13. Instructions concerning specific rows:

Row	Legal references and instructions
010	<p><b>1 Total Funding</b></p> <p>Total volume and weighted average spread of all funding shall be obtained for all of the following lengths of time in accordance as follows:</p> <ul style="list-style-type: none"> <li>(a) overnight in columns 010 and 020;</li> <li>(b) greater than overnight and less than or equal to 1 week in columns 030 and 040;</li> <li>(c) greater than 1 week and less than or equal to 1 month in columns 050 and 060;</li> <li>(d) greater than 1 month and less than or equal to 3 months in columns 070 and 080;</li> <li>(e) greater than 3 months and less than or equal to 6 months in columns 090 and 100;</li> </ul>

Row	Legal references and instructions
	(f) greater than 6 months and less than or equal to 1 year in columns 110 and 120; (g) greater than 1 year and less than or equal to 2 years in columns 130 and 140; (h) greater than 2 years and less than or equal to 5 years in columns 150 and 160; (i) greater than 5 years and less than or equal to 10 years in columns 170 and 180.
020	<b>1.1 of which: Retail funding</b> Of the total funding reported in item 1, the total volume and weighted average spread of retail funding obtained.
030	<b>1.2 of which: Unsecured wholesale funding</b> Of the total funding in item 1, the total volume and weighted average spread of unsecured wholesale funding obtained.
040	<b>1.3 of which: Secured funding</b> Of the total funding reported in item 1, the total volume and weighted average spread of secured funding obtained.
050	<b>1.4 of which: Senior unsecured securities</b> Of the total funding reported in item 1, the total volume and weighted average spread of senior unsecured securities obtained.
060	<b>1.5 of which: Covered bonds</b> Of the total funding reported in item 1, the total volume and weighted average spread of all covered bond issuance encumbering the institutions own assets.
070	<b>1.6 of which: Asset backed securities including ABCP</b> Of the total funding reported in item 1, the total volume and weighted average spread of asset backed securities issued including asset backed commercial paper.

#### 1.5. Roll-over of funding (C 70.00)

1. This template seeks to collect information about the volume of funds maturing and new funding obtained i.e. 'roll-over of funding' on a daily basis over the month preceding the reporting date.
2. Institutions shall report, in calendar days, the funding they have maturing in accordance with the following time buckets according to the original maturity:
  - (a) overnight in columns 010 to 040);
  - (b) between 1 and 7 days in columns 050 to 080);
  - (c) between 7 and 14 days in columns 090 to 120);
  - (d) between 14 and 1 month in columns 130 to 160);
  - (e) between 1 and 3 months in columns 170 to 200);
  - (f) between 3 and 6 months in columns 210 to 240);
  - (g) in more than 6 months in columns 250 to 280).
3. For each time bucket described in paragraph 2, the amount maturing shall be reported in the left-hand column, the amount funds rolled over shall be reported in the 'Roll over' column, new funds obtained shall be reported in the 'New Funds' column and the net difference between new funds on the one hand and roll-over minus maturing funds on the other shall be reported in the right-hand column.

4. Total net cash flows shall be reported in column 290 and shall equal the sum of all 'Net' columns numbered 040, 080, 120, 160, 200, 240 and 280.
5. The average term of funding, in days, for maturing term funds shall be reported in column 300.
6. The average term of funding, in days, of funds rolled over shall be reported in column 310
7. The average term of funding, in days, for new term funds shall be reported in column 320.
8. The 'Maturing' amount shall comprise all liabilities that were contractually withdrawable by the provider of the funding or due on the relevant day in the reporting period. It shall always be reported with a positive sign.
9. The 'Roll-over' amount shall comprise the maturing amount as defined in paragraphs 2 and 3 that remains with the institution on the relevant day of the reporting period. It shall always be reported with a positive sign. Where the maturity of the funding has changed due to the roll-over event, the 'roll-over' amount shall be reported in a time bucket according to the new maturity.
10. The 'New funds' amount shall comprise actual inflows of funding on the relevant day in the reporting period. It shall always be reported with a positive sign.
11. The 'Net' amount shall be considered as a change of funding within a particular original maturity time band on the relevant day of the reporting period, and shall be calculated by adding in the 'net' column the new funds plus the roll over funds minus the maturing funds.
12. Instructions concerning specific columns:

Column	Legal references and instructions
010 to 040	<p><b>Overnight</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an overnight original maturity shall be reported in column 010 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an overnight original maturity shall be reported in column 020 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an overnight original maturity shall be reported in column 030 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing daily funding and, on the other hand, roll-overs plus new daily funding obtained shall be reported in column 040 of line item 1.1-1.31.</p>
050 to 080	<p><b>&gt; 1 day ≤ 7 days</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 050 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 060 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one day and one week shall be reported in column 070 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 080 of line item 1.1-1.31.</p>



Column	Legal references and instructions
090 to 120	<p><b>&gt; 7 days ≤ 14 days</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 090 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 100 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one week and two weeks shall be reported in column 110 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 120 of line item 1.1-1.31.</p>
130 to 160	<p><b>&gt; 14 days ≤ 1 month</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 130 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 140 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between two weeks and one month shall be reported in column 150 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 160 of line item 1.1-1.31.</p>
170 to 200	<p><b>&gt; 1 Month ≤ 3 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 170 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 180 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between one month and three months shall be reported in column 190 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 200 of line item 1.1-1.31.</p>
210 to 240	<p><b>&gt; 3 Months ≤ 6 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 210 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 220 of line item 1.1-1.31.</p>

Column	Legal references and instructions
	<p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity between three months and six months shall be reported in column 230 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 240 of line item 1.1-1.31.</p>
250 to 280	<p><b>&gt; 6 Months</b></p> <p>The total amount of funding maturing on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 250 of line item 1.1-1.31. For months with less than 31 days as well as for weekends, irrelevant lines shall be left empty.</p> <p>The total amount of funding rolled-over on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 260 of line item 1.1-1.31.</p> <p>The total amount of new funding obtained on the relevant day of the reporting period with an original maturity beyond six months shall be reported in column 270 of line item 1.1-1.31.</p> <p>The net difference between, on the one hand, maturing funding and, on the other hand, roll-overs plus new funding obtained shall be reported in column 280 of line item 1.1-1.31.</p>
290	<p><b>Total net cash flows</b></p> <p>The total net cash flows equal to the sum of all 'Net' columns numbered 040, 080, 120, 160, 200, 240, 280, shall be reported in column 290.</p>
300 to 320	<p><b>Average Term (days)</b></p> <p>The weighted average term, in days, of all funds maturing shall be reported in column 300. The weighted average term, in days, of all funds rolled over shall be reported in column 310, the weighted average term, in days, of all new funds shall be reported in column 320.'</p>

## REPORTING ON COUNTERBALANCING CAPACITY

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		CONCENTRATION OF COUNTERBALANCING CAPACITY TEMPLATES
71	C 71.00	CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

## C 71.00 — CONCENTRATION OF COUNTERBALANCING CAPACITY BY ISSUER

Total and significant currencies

Concentration of counterbalancing capacity by issuer										
Row	ID	Issuer 010	LEI code 020	Issuer Sector 030	Residence of Issuer 040	Product Type 050	Currency 060	Credit quality step 070	MtM value/nominal 080	Collateral value CB-eligible 090
010	1. TOP TEN ISSUERS									
020	1,01									
030	1,02									
040	1,03									
050	1,04									
060	1,05									
070	1,06									
080	1,07									
090	1,08									
100	1,09									
110	1,10									
120	2. ALL OTHER ITEMS USED AS COUNTERBALANCING CAPACITY									

## ANNEX X

## 'ANNEX XXI

**Instructions for completing the Concentration of Counterbalancing Capacity Template (C 71.00) of Annex XX**

**Concentration of Counterbalancing Capacity by issuer/counterparty (CCC) (C 71.00)**

1. In order to collect information about the reporting institutions' concentration of counterbalancing capacity by the ten largest holdings of assets or liquidity lines granted to the institution for this purpose under template C 71.00, institutions shall apply the instructions contained in this Annex.
2. Wherean issuer or counterparty is assigned to more than one product type, currency or credit quality step, the total amount shall be reported. The product type, currency or credit quality step to be reported shall be the ones that are relevant to the largest proportion of the counterbalancing capacity concentration.
3. The counterbalancing capacity in C71.00 shall be the same as that in C66.00 with the qualification that the assets reported as counterbalancing capacity for the purposes of C71.00 shall be unencumbered to be available for the institution to convert into cash on the reporting reference date.
4. For calculating the concentrations for the purpose of reporting template C 71.00 by significant currency, institutions shall use the concentrations in all currencies.
5. When an issuer or counterparty belongs to several groups of connected clients, it shall be reported only once in the group with the higher counterbalancing capacity concentration.
6. Except for row 120, concentrations of counterbalancing capacity with a central bank as issuer or counterparty shall not be reported in this template.

Column	Legal references and instructions
010	<p><b>Issuer Name</b></p> <p>The name of the top ten issuers of unencumbered assets or counterparties of undrawn committed liquidity lines granted to the institution shall be recorded in column 010 in a descending fashion. The largest item will be recorded in 1.01, the second in line item 1.02, and so on. Issuers and counterparties forming a group of connected clients shall be reported as one single concentration</p> <p>The issuer or counterparty name recorded shall be the full name of the legal entity which issued the assets or granted the liquidity lines, including any references to the company type in accordance with the national company law.</p>
020	<p><b>LEI code</b></p> <p>The legal entity identifier code of the counterparty.</p>
030	<p><b>Issuer Sector</b></p> <p>One sector shall be allocated to each issuer or counterparty on the basis of FINREP economic sector classes:</p> <p>(i) General Governments; (ii) Credit institutions; (iii) Other financial corporations; (iv) Non-financial corporations; (v) Households.</p> <p>For groups of connected clients, no sector shall be reported.</p>
040	<p><b>Residence of Issuer</b></p> <p>ISO code 3166-1-alpha-2 of the country of incorporation of the issuer or counterparty shall be used, including pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's 'Balance of Payments Vademecum'.</p> <p>For groups of connected clients, no country shall be reported.</p>

Column	Legal references and instructions
050	<p><b>Product Type</b></p> <p>Issuers/Counterparties recorded in column 010 shall be assigned a product type corresponding to the product in which the asset is held or the liquidity stand-by facility has been received, using the following codes indicated in bold:</p> <p><b>SrB</b> (Senior Bond)</p> <p><b>SubB</b> (Subordinated Bond)</p> <p><b>CP</b> (Commercial Paper)</p> <p><b>CB</b> (Covered Bonds)</p> <p><b>US</b> (UCITS-security, i.e. financial instruments representing a share in or a security issued by an Undertaking for Collective Investments of transferable securities)</p> <p><b>ABS</b> (Asset Backed Security)</p> <p><b>CrCl</b> (Credit Claim)</p> <p><b>Eq</b> (Equity)</p> <p><b>Gold</b> (if physical gold, which can be treated as a single counterparty)</p> <p><b>LiqL</b> (Undrawn committed liquidity line granted to the institution)</p> <p><b>OPT</b> (Other product type)</p>
060	<p><b>Currency</b></p> <p>Issuer or counterparties recorded in column 010 shall be assigned a currency ISO code in column 060 corresponding to the denomination of the asset received or undrawn committed liquidity lines granted to the institution. The three-letter currency unit code according to ISO 4217 shall be reported. Where a multicurrency line is part of a concentration in counterbalancing capacity, the line shall be counted in the currency that is the predominant one in the rest of the concentration.</p>
070	<p><b>Credit quality step</b></p> <p>The appropriate credit quality step shall be assigned in accordance with Regulation (EU) No 575/2013, which shall be the same as that of the items reported in the maturity ladder. Where there is no rating, the step of 'non-rated' shall be assigned.</p>
080	<p><b>MtM value/nominal</b></p> <p>The market value or fair value of the assets, or, where applicable, the nominal value of the undrawn liquidity line granted to the institution.</p>
090	<p><b>Collateral value CB-eligible</b></p> <p>The collateral value according to the central bank rules for standing facilities for the specific assets.</p> <p>For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.'</p>

ANNEX XI

‘ANNEX XXII

## REPORTING ON AMM MATURITY LADDER

AMM TEMPLATES		
Template number	Template code	Name of the template/group of templates
		MATURITY LADDER TEMPLATE
66	C 66.00	MATURITY LADDER TEMPLATE

**C 66.00 - MATURITY LADDER**

Total and significant currencies

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)								
020	1.1.1	unsecured bonds due								
030	1.1.2	regulated covered bonds								
040	1.1.3	securitisations due								
050	1.1.4	other								
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:								
070	1.2.1	Level 1 tradable assets								
080	1.2.1.1	Level 1 excluding covered bonds								
090	1.2.1.1.1	Level 1 central bank								
100	1.2.1.1.2	Level 1 (CQS 1)								
110	1.2.1.1.3	Level 1 (CQS2, CQS3)								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
120	1.2.1.1.4	Level 1 (CQS4+)								
130	1.2.1.2	Level 1 covered bonds (CQS1)								
140	1.2.2	Level 2A tradable assets								
150	1.2.2.1	Level 2A corporate bonds (CQS1)								
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)								
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)								
180	1.2.3	Level 2B tradable assets								
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)								
200	1.2.3.2	Level 2B covered bonds (CQS1-6)								
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)								
220	1.2.3.4	Level 2B shares								
230	1.2.3.5	Level 2B public sector (CQS 3-5)								
240	1.2.4	other tradable assets								
250	1.2.5	other assets								



Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
260	1.3	Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)								
270	1.3.1	stable retail deposits								
280	1.3.2	other retail deposits								
290	1.3.3	operational deposits								
300	1.3.4	non-operational deposits from credit institutions								
310	1.3.5	non-operational deposits from other financial customers								
320	1.3.6	non-operational deposits from central banks								
330	1.3.7	non-operational deposits from non-financial corporates								
340	1.3.8	non-operational deposits from other counterparties								
350	1.4	FX-swaps maturing								
360	1.5	Derivatives amount payables other than those reported in 1.4								
370	1.6	Other outflows								
380	1.7	Total outflows		0	0	0	0	0	0	0

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:								
400	2.1.1	Level 1 tradable assets								
410	2.1.1.1	Level 1 excluding covered bonds								
420	2.1.1.1.1	Level 1 central bank								
430	2.1.1.1.2	Level 1 (CQS 1)								
440	2.1.1.1.3	Level 1 (CQS2, CQS3)								
450	2.1.1.1.4	Level 1 (CQS4+)								
460	2.1.1.2	Level 1 covered bonds (CQS1)								
470	2.1.2	Level 2A tradable assets								
480	2.1.2.1	Level 2A corporate bonds (CQS1)								
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)								
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
510	2.1.3	Level 2B tradable assets								
520	2.1.3.1	Level 2B ABS (CQS1)								
530	2.1.3.2	Level 2B covered bonds (CQS1-6)								
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)								
550	2.1.3.4	Level 2B shares								
560	2.1.3.5	Level 2B public sector (CQS 3-5)								
570	2.1.4	other tradable assets								
580	2.1.5	other assets								
590	<b>2.2</b>	<b>Monies due not reported in 2.1 resulting from loans and advances granted to:</b>								
600	2.2.1	retail customers								
610	2.2.2	non-financial corporates								
620	2.2.3	credit institutions								
630	2.2.4	other financial customers								
640	2.2.5	central banks								
650	2.2.6	other counterparties								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
660	2.3	FX-swaps maturing								
670	2.4	Derivatives amount receivables other than those reported in 2.3								
680	2.5	Paper in own portfolio maturing								
690	2.6	Other inflows								
700	2.7	Total inflows		0	0	0	0	0	0	0
710	2.8	Net contractual gap		0	0	0	0	0	0	0
720	2.9	Cumulated net contractual gap		0	0	0	0	0	0	0
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
730	3.1	coins and bank notes								
740	3.2	Withdrawable central bank reserves								
750	3.3	Level 1 tradable assets								
760	3.3.1	Level 1 excluding covered bonds								
770	3.3.1.1	Level 1 central bank								
780	3.3.1.2	Level 1 (CQS 1)								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
790	3.3.1.3	Level 1 (CQS2, CQS3)								
800	3.3.1.4	Level 1 (CQS4+)								
810	3.3.2	Level 1 covered bonds (CQS1)								
820	<b>3.4</b>	<b>Level 2A tradable assets</b>								
830	3.4.1	Level 2A corporate bonds (CQS1)								
840	3.4.3	Level 2A covered bonds (CQS1, CQS2)								
850	3.4.4	Level 2A public sector (CQS1, CQS2)								
860	<b>3.5</b>	<b>Level 2B tradable assets</b>								
870	3.5.1	Level 2B ABS (CQS1)								
880	3.5.2	Level 2B covered bonds (CQS1-6)								
890	3.5.3	Level 2B corporate bonds (CQ1-3)								
900	3.5.4	Level 2B shares								
910	3.5.5	Level 2B public sector (CQS 3-5)								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
920	3.6	other tradable assets								
930	3.6.1	central government (CQS1)								
940	3.6.2	central government (CQS 2 & 3)								
950	3.6.3	shares								
960	3.6.4	covered bonds								
970	3.6.5	ABS								
980	3.6.6	other tradable assets								
990	3.7	non tradable assets eligible for central banks								
1000	3.8	undrawn committed facilities received								
1010	3.8.1	Level 1 facilities								
1020	3.8.2	Level 2B restricted use facilities								
1030	3.8.3	Level 2B IPS facilities								
1040	3.8.4	other facilities								
1050	3.8.4.1	from intragroup counterparties								
1060	3.8.4.2	from other counterparties								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
1070	3.9	Net change of Counterbalancing Capacity		0	0	0	0	0	0	0
1080	3.10	Cumulated Counterbalancing Capacity	0	0	0	0	0	0	0	0
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>		<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
1090	4.1	Outflows from committed facilities								
1100	4.1.1	Committed credit facilities								
1110	4.1.1.1	considered as Level 2B by the receiver								
1120	4.1.1.2	other								
1130	4.1.2	Liquidity facilities								
1140	4.2	Outflows due to downgrade triggers								
<b>1150-1290</b>	<b>MEMORANDUM ITEMS</b>		<b>Initial stock</b>	<b>Overnight</b>	<b>Greater than overnight up to 2 days</b>	<b>Greater than 2 days up to 3 days</b>	<b>Greater than 3 days up to 4 days</b>	<b>Greater than 4 days up to 5 days</b>	<b>Greater than 5 days up to 6 days</b>	<b>Greater than 6 days up to 7 days</b>
1200	10	Intragroup or IPS outflows (excluding FX)								

Code	ID	Item	Contractual Flow Maturity							
			010	020	030	040	050	060	070	080
1150-1290	MEMORANDUM ITEMS		Initial stock	Overnight	Greater than overnight up to 2 days	Greater than 2 days up to 3 days	Greater than 3 days up to 4 days	Greater than 4 days up to 5 days	Greater than 5 days up to 6 days	Greater than 6 days up to 7 days
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)								
1220	12	Intragroup or IPS inflows from maturing securities								
1230	13	HQLA central bank eligible								
1240	14	non-HQLA central bank eligible								
1270	17	Behavioural outflows from deposits								
1280	18	Behavioural inflows from loans and advances								
1290	19	Behavioural draw-downs of committed facilities								



Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)							
020	1.1.1	unsecured bonds due							
030	1.1.2	regulated covered bonds							
040	1.1.3	securitisations due							
050	1.1.4	other							
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:							
070	1.2.1	Level 1 tradable assets							
080	1.2.1.1	Level 1 excluding covered bonds							
090	1.2.1.1.1	Level 1 central bank							
100	1.2.1.1.2	Level 1 (CQS 1)							
110	1.2.1.1.3	Level 1 (CQS2, CQS3)							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
120	1.2.1.1.4	Level 1 (CQS4+)							
130	1.2.1.2	Level 1 covered bonds (CQS1)							
140	1.2.2	Level 2A tradable assets							
150	1.2.2.1	Level 2A corporate bonds (CQS1)							
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
180	1.2.3	Level 2B tradable assets							
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
200	1.2.3.2	Level 2B covered bonds (CQS1-6)							
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
220	1.2.3.4	Level 2B shares							
230	1.2.3.5	Level 2B public sector (CQS 3-5)							
240	1.2.4	other tradable assets							
250	1.2.5	other assets							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
260	1.3	Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)							
270	1.3.1	stable retail deposits							
280	1.3.2	other retail deposits							
290	1.3.3	operational deposits							
300	1.3.4	non-operational deposits from credit institutions							
310	1.3.5	non-operational deposits from other financial customers							
320	1.3.6	non-operational deposits from central banks							
330	1.3.7	non-operational deposits from non-financial corporates							
340	1.3.8	non-operational deposits from other counterparties							
350	1.4	FX-swaps maturing							
360	1.5	Derivatives amount payables other than those reported in 1.4							
370	1.6	Other outflows							
380	1.7	Total outflows	0	0	0	0	0	0	0

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:							
400	2.1.1	Level 1 tradable assets							
410	2.1.1.1	Level 1 excluding covered bonds							
420	2.1.1.1.1	Level 1 central bank							
430	2.1.1.1.2	Level 1 (CQS 1)							
440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
450	2.1.1.1.4	Level 1 (CQS4+)							
460	2.1.1.2	Level 1 covered bonds (CQS1)							
470	2.1.2	Level 2A tradable assets							
480	2.1.2.1	Level 2A corporate bonds (CQS1)							
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
510	2.1.3	Level 2B tradable assets							
520	2.1.3.1	Level 2B ABS (CQS1)							
530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
550	2.1.3.4	Level 2B shares							
560	2.1.3.5	Level 2B public sector (CQS 3-5)							
570	2.1.4	other tradable assets							
580	2.1.5	other assets							
590	<b>2.2</b>	<b>Monies due not reported in 2.1 resulting from loans and advances granted to:</b>							
600	2.2.1	retail customers							
610	2.2.2	non-financial corporates							
620	2.2.3	credit institutions							
630	2.2.4	other financial customers							
640	2.2.5	central banks							
650	2.2.6	other counterparties							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
660	2.3	FX-swaps maturing							
670	2.4	Derivatives amount receivables other than those reported in 2.3							
680	2.5	Paper in own portfolio maturing							
690	2.6	Other inflows							
700	2.7	Total inflows	0	0	0	0	0	0	0
710	2.8	Net contractual gap	0	0	0	0	0	0	0
720	2.9	Cumulated net contractual gap	0	0	0	0	0	0	0
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
730	3.1	coins and bank notes							
740	3.2	Withdrawable central bank reserves							
750	3.3	Level 1 tradable assets							
760	3.3.1	Level 1 excluding covered bonds							
770	3.3.1.1	Level 1 central bank							
780	3.3.1.2	Level 1 (CQS 1)							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
790	3.3.1.3	Level 1 (CQS2, CQS3)							
800	3.3.1.4	Level 1 (CQS4+)							
810	3.3.2	Level 1 covered bonds (CQS1)							
820	<b>3.4</b>	<b>Level 2A tradable assets</b>							
830	3.4.1	Level 2A corporate bonds (CQS1)							
840	3.4.3	Level 2A covered bonds (CQS1, CQS2)							
850	3.4.4	Level 2A public sector (CQS1, CQS2)							
860	<b>3.5</b>	<b>Level 2B tradable assets</b>							
870	3.5.1	Level 2B ABS (CQS1)							
880	3.5.2	Level 2B covered bonds (CQS1-6)							
890	3.5.3	Level 2B corporate bonds (CQ1-3)							
900	3.5.4	Level 2B shares							
910	3.5.5	Level 2B public sector (CQS 3-5)							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
920	3.6	other tradable assets							
930	3.6.1	central government (CQS1)							
940	3.6.2	central government (CQS 2 & 3)							
950	3.6.3	shares							
960	3.6.4	covered bonds							
970	3.6.5	ABS							
980	3.6.6	other tradable assets							
990	3.7	non tradable assets eligible for central banks							
1000	3.8	undrawn committed facilities received							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							



Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
1070	3.9	Net change of Counterbalancing Capacity	0	0	0	0	0	0	0
1080	3.10	Cumulated Counterbalancing Capacity	0	0	0	0	0	0	0
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>	<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
1090	4.1	Outflows from committed facilities							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1140	4.2	Outflows due to downgrade triggers							
<b>1150-1290</b>	<b>MEMORANDUM ITEMS</b>		<b>Greater than 7 days up to 2 weeks</b>	<b>Greater than 2 weeks up to 3 weeks</b>	<b>Greater than 3 weeks up to 30 days</b>	<b>Greater than 30 days up to 5 weeks</b>	<b>Greater than 5 weeks up to 2 months</b>	<b>Greater than 2 months up to 3 months</b>	<b>Greater than 3 months up to 4 months</b>
1200	10	Intragroup or IPS outflows (excluding FX)							

Code	ID	Item	Contractual Flow Maturity						
			090	100	110	120	130	140	150
1150-1290	MEMORANDUM ITEMS		Greater than 7 days up to 2 weeks	Greater than 2 weeks up to 3 weeks	Greater than 3 weeks up to 30 days	Greater than 30 days up to 5 weeks	Greater than 5 weeks up to 2 months	Greater than 2 months up to 3 months	Greater than 3 months up to 4 months
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)							
1220	12	Intragroup or IPS inflows from maturing securities							
1230	13	HQLA central bank eligible							
1240	14	non-HQLA central bank eligible							
1270	17	Behavioural outflows from deposits							
1280	18	Behavioural inflows from loans and advances							
1290	19	Behavioural draw-downs of committed facilities							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
010	1.1	Liabilities resulting from securities issued (if not treated as retail deposits)							
020	1.1.1	unsecured bonds due							
030	1.1.2	regulated covered bonds							
040	1.1.3	securitisations due							
050	1.1.4	other							
060	1.2	Liabilities resulting from secured lending and capital market driven transactions collateralised by:							
070	1.2.1	Level 1 tradable assets							
080	1.2.1.1	Level 1 excluding covered bonds							
090	1.2.1.1.1	Level 1 central bank							
100	1.2.1.1.2	Level 1 (CQS 1)							
110	1.2.1.1.3	Level 1 (CQS2, CQS3)							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
120	1.2.1.1.4	Level 1 (CQS4+)							
130	1.2.1.2	Level 1 covered bonds (CQS1)							
140	1.2.2	Level 2A tradable assets							
150	1.2.2.1	Level 2A corporate bonds (CQS1)							
160	1.2.2.2	Level 2A covered bonds (CQS1, CQS2)							
170	1.2.2.3	Level 2A public sector (CQS1, CQS2)							
180	1.2.3	Level 2B tradable assets							
190	1.2.3.1	Level 2B Asset Backed Securities (ABS) (CQS1)							
200	1.2.3.2	Level 2B covered bonds (CQS1-6)							
210	1.2.3.3	Level 2B: corporate bonds (CQ1-3)							
220	1.2.3.4	Level 2B shares							
230	1.2.3.5	Level 2B public sector (CQS 3-5)							
240	1.2.4	other tradable assets							
250	1.2.5	other assets							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>010-380</b>	<b>1</b>	<b>OUTFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
260	1.3	Liabilities not reported in 1.2, resulting from deposits received (excluding deposits received as collateral)							
270	1.3.1	stable retail deposits							
280	1.3.2	other retail deposits							
290	1.3.3	operational deposits							
300	1.3.4	non-operational deposits from credit institutions							
310	1.3.5	non-operational deposits from other financial customers							
320	1.3.6	non-operational deposits from central banks							
330	1.3.7	non-operational deposits from non-financial corporates							
340	1.3.8	non-operational deposits from other counterparties							
350	1.4	FX-swaps maturing							
360	1.5	Derivatives amount payables other than those reported in 1.4							
370	1.6	Other outflows							
380	1.7	Total outflows	0	0	0	0	0	0	0

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
390	2.1	Monies due from secured lending and capital market driven transactions collateralised by:							
400	2.1.1	Level 1 tradable assets							
410	2.1.1.1	Level 1 excluding covered bonds							
420	2.1.1.1.1	Level 1 central bank							
430	2.1.1.1.2	Level 1 (CQS 1)							
440	2.1.1.1.3	Level 1 (CQS2, CQS3)							
450	2.1.1.1.4	Level 1 (CQS4+)							
460	2.1.1.2	Level 1 covered bonds (CQS1)							
470	2.1.2	Level 2A tradable assets							
480	2.1.2.1	Level 2A corporate bonds (CQS1)							
490	2.1.2.2	Level 2A covered bonds (CQS1, CQS2)							
500	2.1.2.3	Level 2A public sector (CQS1, CQS2)							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
510	2.1.3	Level 2B tradable assets							
520	2.1.3.1	Level 2B ABS (CQS1)							
530	2.1.3.2	Level 2B covered bonds (CQS1-6)							
540	2.1.3.3	Level 2B: corporate bonds (CQ1-3)							
550	2.1.3.4	Level 2B shares							
560	2.1.3.5	Level 2B public sector (CQS 3-5)							
570	2.1.4	other tradable assets							
580	2.1.5	other assets							
590	<b>2.2</b>	<b>Monies due not reported in 2.1 resulting from loans and advances granted to:</b>							
600	2.2.1	retail customers							
610	2.2.2	non-financial corporates							
620	2.2.3	credit institutions							
630	2.2.4	other financial customers							
640	2.2.5	central banks							
650	2.2.6	other counterparties							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>390-720</b>	<b>2</b>	<b>INFLOWS</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
660	2.3	FX-swaps maturing							
670	2.4	Derivatives amount receivables other than those reported in 2.3							
680	2.5	Paper in own portfolio maturing							
690	2.6	Other inflows							
700	2.7	Total inflows	0	0	0	0	0	0	0
710	2.8	Net contractual gap	0	0	0	0	0	0	0
720	2.9	Cumulated net contractual gap	0	0	0	0	0	0	0
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
730	3.1	coins and bank notes							
740	3.2	Withdrawable central bank reserves							
750	3.3	Level 1 tradable assets							
760	3.3.1	Level 1 excluding covered bonds							
770	3.3.1.1	Level 1 central bank							
780	3.3.1.2	Level 1 (CQS 1)							



Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
790	3.3.1.3	Level 1 (CQS2, CQS3)							
800	3.3.1.4	Level 1 (CQS4+)							
810	3.3.2	Level 1 covered bonds (CQS1)							
820	<b>3.4</b>	<b>Level 2A tradable assets</b>							
830	3.4.1	Level 2A corporate bonds (CQS1)							
840	3.4.3	Level 2A covered bonds (CQS1, CQS2)							
850	3.4.4	Level 2A public sector (CQS1, CQS2)							
860	<b>3.5</b>	<b>Level 2B tradable assets</b>							
870	3.5.1	Level 2B ABS (CQS1)							
880	3.5.2	Level 2B covered bonds (CQS1-6)							
890	3.5.3	Level 2B corporate bonds (CQ1-3)							
900	3.5.4	Level 2B shares							
910	3.5.5	Level 2B public sector (CQS 3-5)							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
920	3.6	other tradable assets							
930	3.6.1	central government (CQS1)							
940	3.6.2	central government (CQS 2 & 3)							
950	3.6.3	shares							
960	3.6.4	covered bonds							
970	3.6.5	ABS							
980	3.6.6	other tradable assets							
990	3.7	non tradable assets eligible for central banks							
1000	3.8	undrawn committed facilities received							
1010	3.8.1	Level 1 facilities							
1020	3.8.2	Level 2B restricted use facilities							
1030	3.8.3	Level 2B IPS facilities							
1040	3.8.4	other facilities							
1050	3.8.4.1	from intragroup counterparties							
1060	3.8.4.2	from other counterparties							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
<b>730-1080</b>	<b>3</b>	<b>COUNTERBALANCING CAPACITY</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
1070	3.9	Net change of Counterbalancing Capacity	0	0	0	0	0	0	0
1080	3.10	Cumulated Counterbalancing Capacity	0	0	0	0	0	0	0
<b>1090-1130</b>	<b>4</b>	<b>CONTINGENCIES</b>	<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
1090	4.1	Outflows from committed facilities							
1100	4.1.1	Committed credit facilities							
1110	4.1.1.1	considered as Level 2B by the receiver							
1120	4.1.1.2	other							
1130	4.1.2	Liquidity facilities							
1140	4.2	Outflows due to downgrade triggers							
<b>1150-1290</b>	<b>MEMORANDUM ITEMS</b>		<b>Greater than 4 months up to 5 months</b>	<b>Greater than 5 months up to 6 months</b>	<b>Greater than 6 months up to 9 months</b>	<b>Greater than 9 months up to 12 months</b>	<b>Greater than 12 months up to 2 years</b>	<b>Greater than 2 years up to 5 years</b>	<b>Greater than 5 years</b>
1200	10	Intragroup or IPS outflows (excluding FX)							

Code	ID	Item	Contractual Flow Maturity						
			160	170	180	190	200	210	220
1150-1290	MEMORANDUM ITEMS		Greater than 4 months up to 5 months	Greater than 5 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 2 years	Greater than 2 years up to 5 years	Greater than 5 years
1210	11	Intragroup or IPS inflows (excluding FX and maturing securities)							
1220	12	Intragroup or IPS inflows from maturing securities							
1230	13	HQLA central bank eligible							
1240	14	non-HQLA central bank eligible							
1270	17	Behavioural outflows from deposits							
1280	18	Behavioural inflows from loans and advances							
1290	19	Behavioural draw-downs of committed facilities'							

## ANNEX XII

## ‘ANNEX XXIII

## INSTRUCTIONS FOR COMPLETING THE MATURITY LADDER TEMPLATE OF ANNEX XXII

<b>PART I: GENERAL INSTRUCTIONS .....</b>	<b>411</b>
<b>PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS .....</b>	<b>412</b>

**PART I: GENERAL INSTRUCTIONS**

1. In order to capture the maturity mismatch of an institution's activities ("maturity ladder") in the template of Annex XXII, institutions shall apply the instructions contained in this Annex.
2. The maturity ladder monitoring tool shall cover contractual flows and contingent outflows. The contractual flows resulting from legally binding agreements and the residual maturity from the reporting date shall be reported according to the provisions of those legal agreements.
3. Institutions shall not double count inflows.
4. In the column "initial stock", the stock of items at the reporting date shall be reported.
5. Only the blank white cells of the template in Annex XXII shall be completed.
6. The section of the maturity ladder template entitled "Outflows and inflows" shall cover future contractual cash flows from all on- and off- balance sheet items. Only outflows and inflows pursuant to contracts valid at the reporting date shall be reported.
7. The section of the maturity ladder template entitled "Counterbalancing capacity" shall represent the stock of unencumbered assets or other funding sources which are legally and practically available to the institution at the reporting date to cover potential contractual gaps. Only outflows and inflows pursuant to contracts existing at the reporting date shall be reported.
8. Cash outflows and inflows in the respective sections "outflows" and "inflows" shall be reported on a gross basis with a positive sign. Amounts due to be paid and received shall be reported respectively in the outflow and inflow sections.
9. For the section of the maturity ladder template entitled "counterbalancing capacity" outflows and inflows shall be reported on a net basis with a positive sign if they represent inflows and with a negative sign if they represent outflows. For cash flows, amounts due shall be reported. Securities flows shall be reported at current market value. Flows arising on credit and liquidity lines shall be reported at the contractual available amounts.
10. Contractual flows shall be allocated across the twenty-two time buckets according to their residual maturity, with days referring to calendar days.
11. All contractual flows shall be reported, including all material cash-flows from non-financial activities such as taxes, bonuses, dividends and rents.
12. In order for institutions to apply a conservative approach in determining contractual maturities of flows, they shall ensure all of the following:
  - (a) where an option to defer payment or receive an advance payment exists, the option shall be presumed to be exercised where it would advance outflows from the institution or defer inflows to the institution;
  - (b) where the option to advance outflows from the institution is solely at the discretion of the institution, the option shall be presumed to be exercised only where there is a market expectation that the institution will do so. The option shall be presumed not to be exercised where it would advance inflows to the institution or defer outflows from the institution. Any cash outflow that would be contractually triggered by this inflow – as in pass-through financing – shall be reported at the same date as this inflow;

- (c) all sight and non-maturing deposits shall be reported as overnight in column 020;
  - (d) open repos or reverse repos and similar transactions which can be terminated by either party on any day shall be considered to mature overnight unless the notice period is longer than one day in which case they shall be reported in the relevant time bucket according to the notice period;
  - (e) retail term deposits with an early withdrawal option shall be considered to mature in the time period during which the early withdrawal of the deposit would not incur a penalty according to Article 25 (4) (b) of Regulation (EU) 2015/61.
  - (f) where the institution is not able to establish a minimum contractual payment schedule for a particular item or part thereof following the rules set out in this paragraph, it shall report the item or part thereof as greater than 5 years in column 220.
13. Interest outflows and inflows from all on and off balance sheet instruments shall be included in all relevant items of the “outflows” and “inflows” sections.
  14. Foreign Exchange (“FX”) swaps maturing shall reflect the maturing notional value of cross-currency swaps, FX forward transactions and unsettled FX spot agreements in the applicable time buckets of the template.
  15. Cash flows from unsettled transactions shall be reported, in the short period before settlement, in the appropriate rows and buckets.
  16. Items where the institution has no underlying business, such as where it has no deposits of a certain category, shall be left blank.
  17. Past due items and items for which the institution has a reason to expect non- performance shall not be reported.
  18. Where the collateral received is re-hypothecated in a transaction that matures beyond the transaction in which the institution received the collateral, a securities outflow in the amount of the fair value of the collateral received shall be reported in the counterbalancing capacity section in the relevant bucket according to the maturity of the transaction that generated the reception of the collateral.
  19. Intragroup items shall not affect the reporting on a consolidated basis

## PART II: INSTRUCTIONS CONCERNING SPECIFIC ROWS

Row	Legal references and instructions
010 to 380	<b>1 OUTFLOWS</b> The total amount of cash outflows shall be reported in the following sub- categories below:
010	<b>1.1 Liabilities resulting from securities issued</b> Cash outflows arising from debt securities issued by the reporting institution i.e. own issuances.
020	<b>1.1.1 unsecured bonds due</b> The amount of cash outflows resulting from securities issued reported in line 1.1, which is unsecured debt issued by the reporting institution to third parties.
030	<b>1.1.2 regulated covered bonds</b> The amount of cash outflows resulting from securities issued, reported in line 1.1, which is bonds eligible for the treatment set out in Article 129(4) or (5) of Regulation (EU) No 575/2013 or Art. 52(4) of Directive 2009/65/EC.

Row	Legal references and instructions
040	<p><b>1.1.3 securitisations due</b></p> <p>The amount of cash outflows resulting from securities issued, reported in line 1.1, which is securitisation transactions with third parties, in accordance with Article 4 (1) point 61 of Regulation (EU) No 575/2013.</p>
050	<p><b>1.1.4 other</b></p> <p>The amount of cash outflows resulting from securities issued reported in line 1.1, other than those reported in the above subcategories.</p>
060	<p><b>1.2 Liabilities resulting from secured lending and capital market driven transactions, collateralised by:</b></p> <p>Total amount of all cash outflows arising from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013.</p> <p>Note: Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the “counterbalancing capacity” section.</p>
070	<p><b>1.2.1 Level 1 tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 10 of Regulation (EU) 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
080	<p><b>1.2.1.1 Level 1 excluding covered bonds</b></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are not covered bonds.</p>
090	<p><b>1.2.1.1.1 Level 1 central bank</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.</p>
100	<p><b>1.2.1.1.2 Level 1 (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
110	<p><b>1.2.1.1.3 Level 1 (CQS 2, CQS3)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
120	<p><b>1.2.1.1.4 Level 1 (CQS 4+)</b></p> <p>The amount of cash outflows reported in item 1.2.1.1 other than those reported in item 1.2.1.1.1 which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>

Row	Legal references and instructions
130	<p><b>1.2.1.2 Level 1 covered bonds (CQS1)</b></p> <p>The amount of cash outflows reported in item 1.2.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>
140	<p><b>1.2.2 Level 2A tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 11 of Regulation (EU) 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
150	<p><b>1.2.2.1 Level 2A corporate bond (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
160	<p><b>1.2.2.2 Level 2A covered bonds (CQS1, CQS2)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
170	<p><b>1.2.2.3 Level 2A public sector (CQS1, CQS2)</b></p> <p>The amount of cash outflows reported in item 1.2.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.</p>
180	<p><b>1.2.3 Level 2B tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets that would meet the requirements of Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61 if they were not securing the particular transaction.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
190	<p><b>1.2.3.1 Level 2B Asset Backed Securities-ABS (CQS 1)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by asset backed securities, including RMBS. Note that in accordance with Article 13(2)(a) of Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B shall be required to have credit quality step 1.</p>
200	<p><b>1.2.3.2 Level 2B covered bonds (CQS 1-6)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by covered bonds.</p>
210	<p><b>1.2.3.3 Level 2B corporate bonds (CQS 1-3)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by corporate debt securities.</p>
220	<p><b>1.2.3.4 Level 2B shares</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by shares.</p>



Row	Legal references and instructions
230	<p><b>1.2.3.5 Level 2B public sector (CQS 3-5)</b></p> <p>The amount of cash outflows reported in item 1.2.3 which is collateralised by Level 2B assets not reported in items 1.2.3.1 to 1.2.3.4.</p>
240	<p><b>1.2.4 other tradable assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by tradable assets not reported in items 1.2.1, 1.2.2 or 1.2.3.</p>
250	<p><b>1.2.5 other assets</b></p> <p>The amount of cash outflows reported in item 1.2 which is collateralised by assets not reported in items 1.2.1, 1.2.2, 1.2.3 or 1.2.4.</p>
260	<p><b>1.3 Liabilities not reported in 1.2, resulting from deposits received excluding deposits received as collateral</b></p> <p>Cash outflows arising from all deposits received with the exception of outflows reported in item 1.2 and deposits received as collateral. Cash outflows arising from derivative transactions shall be reported in items 1.4 or 1.5.</p> <p>Deposits shall be reported according to their earliest possible contractual maturity date. Deposits that can be withdrawn immediately without notice ("sight deposits") or non-maturity deposits shall be reported in the "overnight" bucket.</p>
270	<p><b>1.3.1 stable retail deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) and Article 24 of Regulation (EU) 2015/61.</p>
280	<p><b>1.3.2 other retail deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from retail deposits in accordance with Article 3(8) of Regulation (EU) 2015/61 other than those reported in item 1.3.1.</p>
290	<p><b>1.3.3 operational deposits</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from operational deposits in accordance with Article 27 of Regulation (EU) 2015/61.</p>
300	<p><b>1.3.4 non-operational deposits from credit institutions</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits by credit institutions other than those reported in item 1.3.3.</p>
310	<p><b>1.3.5 non-operational deposits from other financial customers</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits from financial customers in accordance with Article 3 (9) of Regulation (EU) 2015/61 other than those reported in item 1.3.3 and 1.3.4.</p>
320	<p><b>1.3.6 non-operational deposits from central banks</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from non- operational deposits placed by central banks.</p>
330	<p><b>1.3.7 non-operational deposits from non-financial corporates</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from non- operational deposits placed by non-financial corporates.</p>

Row	Legal references and instructions
340	<p><b>1.3.8 non-operational deposits from other counterparties</b></p> <p>The amount of cash outflows reported in item 1.3, which derives from deposits not reported in items 1.3.1 to 1.3.7.</p>
350	<p><b>1.4 FX-swaps maturing</b></p> <p>Total amount of cash outflows resulting from the maturity of FX-swap transactions such as the exchange of principal amounts at the end of the contract.</p>
360	<p><b>1.5 Derivatives amount payables other than those reported in 1.4</b></p> <p>Total amount of cash outflows resulting from derivatives payables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of outflows resulting from maturing FX swaps which shall be reported in item 1.4.</p> <p>The total amount shall reflect settlement amounts including unsettled margin calls as of the reporting date.</p> <p>The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:</p> <ol style="list-style-type: none"> <li>1. cash and securities flows related to derivatives for which there is a collateral agreement in place requiring full or adequate collateralisation of counterparty exposures, shall be excluded from the maturity ladder templates; all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the templates. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the “stock” column of section 3 of the maturity ladder covering the counterbalancing capacity, with the exception of cash and securities flows in the context of margin calls (“cash or securities collateral flows”) which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 “derivatives cash-outflows” and 2.4 “derivatives cash-inflows” for cash collateral and in section 3 “counterbalancing capacity” for securities collateral;</li> <li>2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: <ol style="list-style-type: none"> <li>(a) flows related to option-like derivatives shall be included only where the strike price is below the market price for a call, or above the market price for a put option (“in the money”). These flows shall be proxied by applying both of the following: <ol style="list-style-type: none"> <li>(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder “derivatives cash-inflows” at the latest exercise date of the option where the bank has the right to exercise the option;</li> <li>(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder “derivatives cash-outflows” at the earliest exercise date of the option where the bank’s counterparty has the right to exercise the option;</li> </ol> </li> <li>(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross contractual flows of cash in the respective time buckets in lines 1.5 “derivatives cash-outflows” and 2.4 “derivatives cash-inflows” and the contractual flows of liquid securities in the counterbalancing capacity of the maturity ladder, using the current market-implied forward rates applicable on the reporting date where the amounts are not yet fixed.</li> </ol> </li> </ol>
370	<p><b>1.6 Other outflows</b></p> <p>Total amount of all other cash outflows, not reported in items 1.1, 1.2, 1.3, 1.4 or 1.5. Contingent outflows shall not be reported here.</p>

Row	Legal references and instructions
380	<p><b>1.7 Total outflows</b></p> <p>The sum of outflows reported in items 1.1, 1.2, 1.3, 1.4, 1.5 and 1.6.</p>
390 to 700	
390	<p><b>2.1 Monies due from secured lending and capital market driven transactions collateralised by:</b></p> <p>Total amount of cash inflows from secured lending and capital market driven transactions as defined in Article 192 of Regulation (EU) No 575/2013.</p> <p>Only cash flows shall be reported here, securities flows relating to secured lending and capital market driven transactions shall be reported in the “counterbalancing capacity” section.</p>
400	<p><b>2.1.1 Level 1 tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
410	<p><b>2.1.1.1 Level 1 excluding covered bonds</b></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are not covered bonds.</p>
420	<p><b>2.1.1.1.1 Level 1 central bank</b></p> <p>The amount of cash inflows reported in item 2.1.1.1 which is collateralised by assets representing claims on or guaranteed by central banks.</p>
430	<p><b>2.1.1.1.2 Level 1 (CQS 1)</b></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.</p>
440	<p><b>2.1.1.1.3 Level 1 (CQS 2, CQS3)</b></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>
450	<p><b>2.1.1.1.4 Level 1 (CQS 4+)</b></p> <p>The amount of cash inflows reported in item 2.1.1.1 other than those reported in item 2.1.1.1.1, which is collateralised by assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.</p>
460	<p><b>2.1.1.2 Level 1 covered bonds (CQS1)</b></p> <p>The amount of cash inflows reported in item 2.1.1 which is collateralised by assets that are covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.</p>

Row	Legal references and instructions
470	<p><b>2.1.2 Level 2A tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
480	<p><b>2.1.2.1 Level 2A corporate bond (CQS 1)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by corporate bonds that are assigned credit quality step 1 by a nominated ECAI.</p>
490	<p><b>2.1.2.2 Level 2A covered bonds (CQS1, CQS2)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
500	<p><b>2.1.2.3 Level 2A public sector (CQS1, CQS2)</b></p> <p>The amount of cash inflows reported in item 2.1.2 which is collateralised by assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A shall be either credit quality step 1 or credit quality step 2.</p>
510	<p><b>2.1.3 Level 2B tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
520	<p><b>2.1.3.1 Level 2B ABS (CQS 1)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by asset backed securities, including RMBS.</p>
530	<p><b>2.1.3.2 Level 2B covered bonds (CQS 1-6)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by covered bonds.</p>
540	<p><b>2.1.3.3 Level 2B corporate bonds (CQS 1-3)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is collateralised by corporate debt securities.</p>
550	<p><b>2.1.3.4 Level 2B shares</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is shares.</p>
560	<p><b>2.1.3.5 Level 2B public sector (CQS 3-5)</b></p> <p>The amount of cash inflows reported in item 2.1.3 which is Level 2B assets not reported in items 2.1.3.1 to 2.1.3.4.</p>

Row	Legal references and instructions
570	<p><b>2.1.4 other tradable assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by tradable assets not reported in items 2.1.1, 2.1.2 or 2.1.3.</p>
580	<p><b>2.1.5 other assets</b></p> <p>The amount of cash inflows reported in item 2.1 which is collateralised by assets not reported in items 2.1.1, 2.1.2, 2.1.3 or 2.1.4.</p>
590	<p><b>2.2 Monies due not reported in item 2.1 resulting from loans and advances granted to:</b></p> <p>Cash inflows from loans and advances.</p> <p>Cash inflows shall be reported at the latest contractual date for repayment. For revolving facilities, the existing loan shall be assumed to be rolled-over and any remaining balances shall be treated as committed facilities.</p>
600	<p><b>2.2.1 retail customers</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from natural persons or SMEs in accordance with Article 3(8) of Regulation (EU) 2015/61.</p>
610	<p><b>2.2.2 non-financial corporates</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from non- financial corporates.</p>
620	<p><b>2.2.3 credit institutions</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from credit institutions.</p>
630	<p><b>2.2.4 other financial customers</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from financial customers in accordance with Article 3(9) of Regulation (EU) 2015/61 other than those reported in item 2.2.3.</p>
640	<p><b>2.2.5 central banks</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from central banks.</p>
650	<p><b>2.2.6 other counterparties</b></p> <p>The amount of cash inflows reported in item 2.2, which derives from other counterparties not referred to in sections 2.2.1-2.2.5.</p>
660	<p><b>2.3 FX-swaps maturing</b></p> <p>Total amount of contractual cash inflows resulting from the maturity of FX Swap transactions such as the exchange of principal amounts at the end of the contract.</p> <p>This reflects the maturing notional value of cross-currency swaps, FX spot and forward transactions in the applicable time buckets of the template.</p>
670	<p><b>2.4 Derivatives amount receivables other than those reported in 2.3</b></p> <p>Total amount of contractual cash inflows resulting from derivatives receivables positions from the contracts listed in Annex II of Regulation (EU) No 575/2013 with the exception of inflows resulting from maturing FX swaps which shall be reported in item 2.3.</p> <p>The total amount shall include settlement amounts including unsettled margin calls as of the reporting date.</p>

Row	Legal references and instructions
	<p>The total amount shall be the sum of (1) and (2) as follows, across the various time buckets:</p> <ol style="list-style-type: none"> <li>1. cash and securities flows related to derivatives for which there is a collateral agreement in place that requires full or adequate collateralisation of counterparty exposures shall be excluded from both maturity ladder templates, and all flows of cash, securities, cash collateral and securities collateral related to those derivatives shall be excluded from the template. Stocks of cash and securities collateral that have already been received or provided in the context of collateralised derivatives shall not be included in the “stock” column of section 3 of the maturity ladder covering the counterbalancing capacity with the exception of cash and securities flows in the context of margin calls which are payable in due course but have not yet been settled. The latter shall be reflected in lines 1.5 “derivatives cash-outflows” and 2.4 “derivatives cash- inflows” for cash collateral and in section 3 “counterbalancing capacity” for securities collateral in the maturity ladder;</li> <li>2. for cash and securities inflows and outflows related to derivatives for which there is no collateral agreement in place or where only partial collateralisation is required, a distinction shall be made between contracts that involve optionality and other contracts: <ol style="list-style-type: none"> <li>(a) flows related to option-like derivatives shall be included only if they are in the money. These flows shall be proxied by applying both of the following: <ol style="list-style-type: none"> <li>(i) including the current market value or net present value of the contract as inflow in line 2.4 of the maturity ladder “derivatives cash-inflows” at the latest exercise date of the option where the bank has the right to exercise the option;</li> <li>(ii) including the current market value or net present value of the contract as outflow in line 1.5 of the maturity ladder “derivatives cash-outflows” at the earliest exercise date of the option where the bank’s counterparty has the right to exercise the option;</li> </ol> </li> <li>(b) flows related to other contracts than those referred to in point (a) shall be included by projecting the gross buckets in lines 1.5 “derivatives cash- outflows” and 2.4 “derivatives cash-inflows” and the contractual flows of securities in the counterbalancing capacity of the maturity ladder, using the current market- implied forward rates applicable on the reporting date where the amounts are not yet fixed.</li> </ol> </li> </ol>
680	<p><b>2.5 Paper in own portfolio maturing</b></p> <p>The amount of inflows which is principal repayment from own investments due taken in bonds, reported according to their residual contractual maturity. This item shall include cash inflows from maturing securities reported in the counterbalancing capacity. Therefore, once a security matures, it shall be reported as securities outflow in the counterbalancing capacity and consequently as a cash inflow here.</p>
690	<p><b>2.6 Other inflows</b></p> <p>Total amount of all other cash inflows, not reported in items 2.1, 2.2, 2.3, 2.4 or 2.5 above. Contingent inflows shall not be reported here.</p>
700	<p><b>2.7 Total inflows</b></p> <p>Sum of inflows reported in items 2.1, 2.2, 2.3, 2.4, 2.5 and 2.6.</p>
710	<p><b>2.8 Net contractual gap</b></p> <p>Total Inflows reported in item 2.7 less total outflows reported in item 1.7.</p>
720	<p><b>2.9 Cumulated net contractual gap</b></p> <p>Cumulated net contractual gap from the reporting date to the upper limit of a relevant time bucket.</p>

Row	Legal references and instructions
730-1080	<p data-bbox="341 275 727 297"><b>3 COUNTERBALANCING CAPACITY</b></p> <p data-bbox="341 342 1417 427">The “Counterbalancing Capacity” of the maturity ladder shall contain information on the development of an institution’s holdings of assets of varying degrees of liquidity, amongst which tradable assets and central bank eligible assets, as well as facilities contractually committed to the institution.</p> <p data-bbox="341 465 1417 521">For reporting at the consolidated level on central bank eligibility, the rules of central bank eligibility which apply to each consolidated institution in its jurisdiction of incorporation shall form the basis.</p> <p data-bbox="341 560 1417 616">Where the counterbalancing capacity refers to tradable assets, institutions shall report tradable assets traded in large, deep and active repo or cash markets characterised by a low level of concentration.</p> <p data-bbox="341 654 1417 824">Assets reported in the columns of the counterbalancing capacity shall include only unencumbered assets available to the institution to convert into cash at any time to fill contractual gaps between cash inflows and outflows during the time horizon. For those purposes, the definition of encumbered assets in accordance with Commission Delegated Regulation (EU) 2015/61 shall apply. The assets shall not be used to provide credit enhancements in structured transactions or to cover operational costs, such as rents and salaries, and shall be managed with the clear and sole intent for use as a source of contingent funds.</p> <p data-bbox="341 862 1417 947">Assets that the institution received as collateral in reverse repo and Secured Financing Transactions (SFT) can be considered as part of the counterbalancing capacity if they are held at the institution, have not been rehypothecated, and are legally and contractually available for the institution’s use.</p> <p data-bbox="341 985 1417 1041">In order to avoid double counting, where the institution reports prepositioned assets in item 3.1 to 3.7, it shall not report the related capacity of those facilities in item 3.8.</p> <p data-bbox="341 1079 1417 1135">Institutions shall report assets, where they meet the description of a row and are available at the reporting date, as an initial stock in column 010.</p> <p data-bbox="341 1173 1417 1458">Columns 020 to 220 shall contain contractual flows in the counterbalancing capacity. Where an institution has entered into a repo transaction, the asset which has been repoed out shall be re-entered as a security inflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash outflow following from the maturing repo shall be reported in the relevant cash outflow bucket in item 1.2. Where an institution has entered into a reverse repo transaction, the asset which has been repoed in shall be re-entered as a security outflow in the maturity bucket where the repo transaction matures. Correspondingly, the cash inflow following from the maturing repo shall be reported in the relevant cash inflow bucket in item 2.1. Collateral swaps shall be reported as contractual inflows and outflows of securities in the counterbalancing capacity section in accordance with the relevant maturity bucket in which these swaps mature.</p> <p data-bbox="341 1496 1417 1641">A change to the contractually available amount of credit and liquidity lines reported in item 3.8 shall be reported as a flow in the relevant time bucket. Where an institution has an overnight deposit at a central bank, the amount of the deposit shall be reported as an initial stock in item 3.2 and as a cash outflow in the maturity bucket “overnight” for this item. Correspondingly, the resultant cash inflow shall be reported in item 2.2.5.</p> <p data-bbox="341 1680 1417 1765">Maturing securities in the counterbalancing capacity shall be reported based on their contractual maturity. When a security matures, it shall be removed from the asset category it was initially reported in, it shall be treated as an outflow of securities, and the resultant cash inflow shall be reported in item 2.5.</p> <p data-bbox="341 1803 1198 1832">All security values shall be reported in the relevant bucket at current market values.</p> <p data-bbox="341 1870 1023 1899">In item 3.8 only contractually available amounts shall be reported.</p> <p data-bbox="341 1937 1417 1993">To avoid double counting, cash-inflows shall not be accounted for in item 3.1 or 3.2 of the counterbalancing capacity.</p> <p data-bbox="341 2031 1318 2060">Items in the counterbalancing capacity shall be reported in the following sub- categories below:</p>

Row	Legal references and instructions
730	<b>3.1 Coins and bank notes</b> Total amount of cash arising from coins and banknotes.
740	<b>3.2 Withdrawable central bank reserves</b> Total amount of reserves at central banks according to Article 10(1)(b)(iii) of Regulation (EU) 2015/61 withdrawable overnight at the latest. Securities representing claims on or guaranteed by central banks shall not be reported here.
750	<b>3.3 Level 1 tradable assets</b> The market value of tradable assets in accordance with Articles 7, 8 and 10 of Regulation (EU) 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 1 assets shall be reported in the below subcategories corresponding to their underlying assets.
760	<b>3.3.1 Level 1 excluding covered bonds</b> The amount reported in item 3.3 which is not covered bonds.
770	<b>3.3.1.1 Level 1 central bank</b> The amount reported in item 3.3.1 which is assets representing claims on or guaranteed by central banks.
780	<b>3.3.1.2 Level 1 (CQS 1)</b> The amount reported in item 3.3.1 other than the amount reported in item 3.3.1.1, which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 1 by a nominated ECAI.
790	<b>3.3.1.3 Level 1 (CQS 2, CQS3)</b> The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 2 or 3 by a nominated ECAI.
800	<b>3.3.1.4 Level 1 (CQS 4+)</b> The amount reported in item 3.3.1 other than those reported in item 3.3.1.1 which is assets representing claims on or guaranteed by issuer or guarantor that is assigned credit quality step 4 or worse by a nominated ECAI.
810	<b>3.3.2 Level 1 covered bonds (CQS1)</b> The amount reported in item 3.3 which is covered bonds. Note that in accordance with Article 10(1)(f) of Regulation (EU) 2015/61 only CQS 1 covered bonds are eligible as Level 1 assets.
820	<b>3.4 Level 2A tradable assets</b> The market value of tradable assets in accordance with Articles 7, 8 and 11 of Regulation (EU) 2015/61. CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2A assets shall be reported in the below subcategories corresponding to their underlying assets.
830	<b>3.4.1 Level 2A corporate bond (CQS 1)</b> The amount reported in item 3.4 which is corporate bonds that are assigned credit quality step 1 by a nominated ECAI.



Row	Legal references and instructions
840	<p><b>3.4.2 Level 2A covered bonds (CQS 1, CQS2)</b></p> <p>The amount reported in item 3.4 which is covered bonds that are assigned credit quality step 1 or 2 by a nominated ECAI.</p>
850	<p><b>3.4.3 Level 2A public sector (CQS1, CQS2)</b></p> <p>The amount reported in item 3.4 which is assets representing claims on or guaranteed by central governments, central banks, regional governments, local authorities or public sector entities. Note that in accordance with Article 11(1)(a) and (b) of Regulation (EU) 2015/61 all public sector assets eligible as Level 2A must be either credit quality step 1 or credit quality step 2.</p>
860	<p><b>3.5 Level 2B tradable assets</b></p> <p>The market value of tradable assets in accordance with Articles 7, 8 and 12 or 13 of Regulation (EU) 2015/61.</p> <p>CIU shares or units in accordance with article 15 of Regulation (EU) 2015/61 that qualify as Level 2B assets shall be reported in the below subcategories corresponding to their underlying assets.</p>
870	<p><b>3.5.1 Level 2B ABS (CQS 1)</b></p> <p>The amount reported in item 3.5 which is asset backed securities (including RMBS). Note that in accordance with Article 13(2)(a) of Regulation (EU) 2015/61 all asset backed securities qualifying as Level 2B have credit quality step 1.</p>
880	<p><b>3.5.2 Level 2B covered bonds (CQS 1-6)</b></p> <p>The amount reported in item 3.5 which is covered bonds.</p>
890	<p><b>3.5.3 Level 2B corporate bonds (CQS 1-3)</b></p> <p>The amount reported in item 3.5 which is corporate debt securities.</p>
900	<p><b>3.5.4 Level 2B shares</b></p> <p>The amount reported in item 3.5 which is shares.</p>
910	<p><b>3.5.5 Level 2B public sector (CQS 3-5)</b></p> <p>The amount reported in 3.5 which is Level 2B assets not reported in items 3.5.1 to 3.5.4.</p>
920	<p><b>3.6 other tradable assets</b></p> <p>The market value of tradable assets other than those reported in items 3.3, 3.4 and 3.5.</p> <p>Securities and securities flows from other tradable assets in the form of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.</p>
930	<p><b>3.6.1 central government (CQS1)</b></p> <p>The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 1 by a nominated ECAI.</p>
940	<p><b>3.6.2 central government (CQS2-3)</b></p> <p>The amount reported in item 3.6 which is an asset representing a claim on or guaranteed by a central government that is assigned credit quality step 2 or 3 by a nominated ECAI.</p>

Row	Legal references and instructions
950	<b>3.6.3 shares</b> The amount reported in item 3.6 which is shares.
960	<b>3.6.4 covered bonds</b> The amount reported in item 3.6 which is covered bonds.
970	<b>3.6.5 ABS</b> The amount reported in item 3.6 which is ABS.
980	<b>3.6.6 other tradable assets</b> The amount reported in item 3.6 which is other tradable asset not reported in items 3.6.1 to 3.6.5..
990	<b>3.7 non-tradable assets eligible for central bank</b> The carrying amount of non-tradable assets that are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation. For assets denominated in a currency included in the Annex of Commission Implementing Regulation (EU) 2015/233 <sup>(1)</sup> as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank. Securities and securities flows from other tradable assets in the form of intragroup or own issuances shall not be reported in the counterbalancing capacity. Nevertheless, cash flows from such items shall be reported in the relevant part of section 1 and 2 of the template.
1000	<b>3.8 Undrawn committed facilities received</b> Total amount of undrawn committed facilities extended to the reporting institution. These shall include contractually irrevocable facilities. Institutions shall report a reduced amount where the potential collateral needs for drawing on these facilities exceeds the availability of collateral. In order to avoid double-counting, facilities where the reporting institution has already prepositioned assets as collateral, for an undrawn credit facility, and has already reported the assets in items 3.1 to 3.7, shall not be reported in item 3.8. The same shall apply for cases where the reporting institution may need to preposition assets as collateral in order to draw as reported in this field.
1010	<b>3.8.1 Level 1 facilities</b> The amount reported in item 3.8 which is central bank facility in accordance with Article 19(1)(b) of Regulation (EU) 2015/61.
1020	<b>3.8.2 Level 2B restricted use facilities</b> The amount reported in item 3.8 which is liquidity funding in accordance with Article 14 of Regulation (EU) 2015/61.
1030	<b>3.8.3 Level 2B IPS facilities</b> The amount reported in item 3.8 which is liquidity funding in accordance with Article 16(2) of Regulation (EU) 2015/61.
1040	<b>3.8.4 Other facilities</b> The amount reported in item 3.8 other than the amount reported in 3.8.1 to 3.8.3.

<sup>(1)</sup> <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32015R0233>

Row	Legal references and instructions
1050	<b>3.8.4.1 from intragroup counterparties</b> The amount reported in 3.8.4 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme as referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013.
1060	<b>3.8.4.2 from other counterparties</b> The amount reported in 3.8.4 other than the amount reported in 3.8.4.1.
1070	<b>3.9 Net change of Counterbalancing Capacity</b> Net change in exposures to items 3.2, 3.3, 3.4 and 3.5, 3.6, 3.7 and 3.8 representing, respectively, central banks, securities flows and committed credit lines in a given time bucket shall be reported.
1080	<b>3.10 Cumulated Counterbalancing Capacity</b> Cumulated amount of Counterbalancing Capacity from the reporting date to the upper limit of a relevant time bucket.
1090-1140	<b>4 CONTINGENCIES</b> The "Contingencies" of the maturity ladder shall contain information on contingent outflows.
1090	<b>4.1 Outflows from committed facilities</b> Cash outflows arising from committed facilities. Institutions shall report as an outflow the maximum amount that can be drawn in a given time period. For revolving credit facilities, only the amount above the existing loan shall be reported.
1010	<b>4.1.1 Committed credit facilities</b> The amount reported in item 4.1, which derives from committed credit facilities in accordance with Article 31 of Regulation (EU) 2015/61.
1110	<b>4.1.1.1 considered as Level 2B by the receiver</b> The amount reported in item 4.1.1, which is considered liquidity funding in accordance with Article 16(2) of Regulation (EU) 2015/61.
1120	<b>4.1.1.2 other</b> The amount reported in item 4.1.1, other than the amount reported in item 4.1.1.1.
1130	<b>4.1.2 Liquidity facilities</b> The amount reported in item 4.1, which derives from liquidity facilities in accordance with Article 31 of Regulation (EU) 2015/61.
1140	<b>4.2 Outflows due to downgrade triggers</b> Institutions shall report here the effect of a material deterioration of the credit quality of the institution corresponding to a downgrade in its external credit assessment by at least three notches. Positive amounts shall represent contingent outflows and negative amounts shall represent a reduction of the original liability.

Row	Legal references and instructions
	<p>Where the effect of the downgrade is an early redemption of outstanding liabilities, the concerned liabilities shall be reported with a negative sign in a time band where they are reported in item 1 and simultaneously with a positive sign in a time band when the liability becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a margin call, the market value of the collateral required to be posted shall be reported with a positive sign in a time band when the requirement becomes due, should the effects of the downgrade become applicable at the reporting date.</p> <p>Where the effect of the downgrade is a change in the re-hypothecation rights of the securities received as collateral from the counterparties, the market value of the affected securities shall be reported with a positive sign in a time band when the securities cease to be available to the reporting institution, should the effects of the downgrade become applicable at the reporting date</p>
1150-1290	<b>5 MEMORANDUM ITEMS</b>
1200	<p><b>10 Intragroup or IPS outflows (excluding FX)</b></p> <p>Sum of outflows in 1.1, 1.2, 1.3, 1.5, 1.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
1210	<p><b>11 Intragroup or IPS inflows (excluding FX and maturing securities)</b></p> <p>Sum of inflows in 2.1, 2.2, 2.4, 2.6 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
1220	<p><b>12 Intragroup or IPS inflows from maturing securities</b></p> <p>Sum of inflows in 2.5 where the counterparty is a parent or a subsidiary of the institution or another subsidiary of the same parent or linked to the credit institution by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC or a member of the same institutional protection scheme referred to in Article 113(7) of Regulation (EU) No 575/2013 or the central institution or an affiliate of a network or cooperative group as referred to in Article 10 of Regulation (EU) No 575/2013).</p>
1230	<p><b>13 HQLA central bank eligible</b></p> <p>The amount reported in items 3.3, 3.4 and 3.5 which is eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p> <p>For assets denominated in a currency included in the Annex of Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1240	<p><b>14 non-HQLA central bank eligible</b></p> <p>The sum of:</p> <p>i) The sum of the amounts reported in item 3.6 which are eligible collateral for standard liquidity operations of the central bank to which the institution has direct access at its level of consolidation.</p>

Row	Legal references and instructions
	<p>ii) The own issuances which are eligible collateral for standard liquidity operations of a the central bank to which the institution has direct access at its level of consolidation</p> <p>For assets denominated in a currency included in Regulation (EU) 2015/233 as a currency with extremely narrow central bank eligibility, institutions shall leave this field blank.</p>
1270	<p><b>17 Behavioural outflows from deposits</b></p> <p>The amount reported in item 1.3 redistributed into the time buckets according to the behavioural maturity on a “business as usual” basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, “business as usual” shall mean “a situation without any liquidity stress assumption”.</p> <p>The distribution shall reflect the “stickiness” of the deposits.</p> <p>The item does not reflect business plan assumptions and therefore shall not include information relating to new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.</p>
1280	<p><b>18 Behavioural inflows from loans and advances</b></p> <p>The amount reported in item 2.2 redistributed into the time buckets according to the behavioural maturity on a “business as usual” basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, “business as usual” shall mean a situation without any liquidity stress assumption.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets must necessarily be filled in.</p>
1290	<p><b>19 Behavioural draw-downs of committed facilities</b></p> <p>The amount reported in item 4.1 redistributed into the time buckets according to the behavioural level of draw-downs and resulting liquidity needs on a “business as usual” basis used for the purpose of the liquidity risk management of the reporting institution. For the purposes of this field, “business as usual” means “a situation without any liquidity stress assumption”.</p> <p>The item does not reflect business plan assumptions and therefore shall not consider new business activities.</p> <p>Allocation across the time buckets shall follow the granularity used for internal purposes. Therefore, not all time buckets need to be filled in.’</p>





