Official Journal
of the European Union

EN
L series

2024/1618

7.6.2024

COMMISSION IMPLEMENTING REGULATION (EU) 2024/1618

of 6 June 2024

amending Implementing Regulation (EU) 2021/763 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 [1], and in particular Article 430(7), fifth subparagraph, and Article 434a, fifth subparagraph, thereof,

Having regard to Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council [2], and in particular Article 45i(5), fifth subparagraph, and Article 45i(6), fifth subparagraph, thereof,

Whereas:

(1) Regulation (EU) 2022/2036 of the European Parliament and of the Council [3] introduced into Regulation (EU) No 575/2013 the requirement that intermediate entities in a resolution group are to deduct from eligible liabilities items their holdings of own funds instruments and eligible liabilities instruments used for the compliance with the requirement set out in Article 92b of Regulation (EU) No 575/2013 ('internal Total Loss-absorbing Capacity requirement' or 'internal TLAC') or the requirement set out in Article 45f of Directive 2014/59/EU of the European Parliament and of the Council [4] ('internal minimum requirement for own funds and eligible liabilities' or 'internal MREL') where those own funds instruments and eligible liabilities instruments were issued by entities that are not themselves resolution entities and that belong to the same resolution group. Therefore, it is necessary to reflect this deduction requirement in the templates for the public disclosure of harmonised information on internal MREL and internal TLAC set out in Commission Implementing Regulation (EU) 2021/763 [5]. This deduction requirement should equally be reflected in the harmonised information provided to competent and resolution authorities.

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

[2] OJ L 173, 12.6.2014, p. 190, ELI: http://data.europa.eu/eli/dir/2014/59/oj.

[3] Regulation (EU) 2022/2036 of the European Parliament and of the Council of 19 October 2022 amending Regulation (EU) No 575/2013 and Directive 2014/59/EU as regards the prudential treatment of global systemically important institutions with a multiple-point-of-entry resolution strategy and methods for the indirect subscription of instruments eligible for meeting the minimum requirement for own funds and eligible liabilities (OJ L 275, 25.10.2022, p. 1, ELI: http://data.europa.eu/eli/reg/2022/2036/oj)

[4] Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council (OJ L 173, 12.6.2014, p. 190, ELI: http://data.europa.eu/eli/dir/2014/59/oj).

[5] Commission Implementing Regulation (EU) 2021/763 of 23 April 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (OJ L 168, 12.5.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/763/oj).

(2) Directive (EU) 2024/1174 of the European Parliament and of the Council [6] amending Directive 2014/59/EU and Regulation (EU) No 806/2014 as regards certain aspects of the minimum requirement for own funds and eligible liabilities further amended the deduction requirement laid down in Regulation (EU) No 575/2013 by specifying in Directive 2014/59/EU and Regulation (EU) No 806/2014 that intermediate entities in a resolution group are only to deduct their holdings of own funds instruments issued by liquidation entities that belong to the same resolution group and are not themselves resolution entities, subject to certain conditions related to the materiality of those holdings. Those amendments should also be reflected in the harmonised information provided in templates for the public disclosure and reporting to competent authorities and resolution authorities.

(3) Entities subject to the requirements set out in Article 92a or Article 92b of Regulation (EU) No 575/2013 ('TLAC requirement') or the requirement set out in Article 45 of Directive 2014/59/EU ('MREL') may, with the prior permission of their resolution authority, call, redeem, repay or repurchase eligible liabilities instruments in accordance with Article 78a of Regulation (EU) No 575/2013. Amounts covered by such a permission reduce the entities' capacity to meet the MREL or the TLAC requirement. Therefore, it is necessary to specify how the impact of such a permission should be reflected in public disclosures and reporting to competent authorities and resolution authorities.

(4) Implementing Regulation (EU) 2021/763 should therefore be amended accordingly.

(5) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority.

(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 advice 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 [7].

(7) To provide entities subject to the obligation to report or disclose information in accordance with Regulation (EU) No 575/2013 or Directive 2014/59/EU with sufficient time to adapt to the changes in templates and harmonised information, the changes should start to apply six months after its date of entry into force,

HAS ADOPTED THIS REGULATION:

Article 1

Amendments to Implementing Regulation (EU) 2021/763

Implementing Regulation (EU) 2021/763 is amended as follows:

(1) templates M 02.00 and M 03.00 set out in Annex I are replaced by templates M 02.00 and M 03.00 set out in Annex I to this Regulation;

(2) Annex II is replaced by the text in Annex II to this Regulation;

(3) templates EU TLAC1 and EU ILAC set out in Annex V are replaced by templates EU TLAC1 and EU ILAC set out in Annex III to this Regulation;

(4) Annex VI is replaced by the text in Annex IV to this Regulation.

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[6] Directive (EU) 2024/1174 of the European Parliament and of the Council of 11 April 2024 amending Directive 2014/59/EU and Regulation (EU) No 806/2014 as regards certain aspects of the minimum requirement for own funds and eligible liabilities (OJ L, 2024/1174, 22.4.2024, ELI: http://data.europa.eu/eli/dir/2024/1174/oj).

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

Article 2

Entry into force and application

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 27 December 2024.

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

Done at Brussels, 6 June 2024.

For the Commission

The President

Ursula VON DER LEYEN

ANNEX I

REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

MREL AND TLAC TEMPLATES			
TEMPLATE NUMBER	**TEMPLATE CODE**	**NAME OF THE TEMPLATE /GROUP OF TEMPLATES**	**SHORT NAME**
		AMOUNTS: KEY METRICS OF MREL AND TLAC	
1	M 01.00	Key metrics for MREL and TLAC (resolution groups / entities)	KM2
		COMPOSITION AND MATURITY	
2	M 02.00	MREL and TLAC capacity and composition (resolution groups / entities)	TLAC1
3	M 03.00	Internal MREL and internal TLAC	ILAC
4	M 04.00	Funding structure of eligible liabilities	LIAB-MREL
		CREDITOR RANKING	
5	M 05.00	Creditor ranking (entity that is not a resolution entity)	TLAC2
6	M 06.00	Creditor ranking (resolution entities)	TLAC3
		CONTRACT SPECIFIC INFORMATION	
7	M 07.00	Instruments governed by third-country law	MTCI

ELI: http://data.europa.eu/eli/reg_impl/2024/1618/oj

M 01.00 – Key metrics for MREL and TLAC (resolution groups / entities) (KM2)

		Minimum requirement for own funds and eligible liabilities (MREL)	Requirement for own funds and eligible liabilities for G-SIIs (TLAC)
		0010	0020
	Total risk exposure amount and total exposure measure		
0100	**TOTAL RISK EXPOSURE AMOUNT (TREA)**		
0110	**TOTAL EXPOSURE MEASURE (TEM)**		
	Own funds and eligibile liabilities		
0200	**OWN FUNDS AND ELIGIBLE LIABILITIES**		
0210	Of which: own funds and subordinated liabilities		
0220	Of which: governed by third country law		
0230	Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
	Other bail-inable liabilities		
0250	**OTHER BAIL-INABLE LIABILITIES**		
0260	Of which: governed by third country law		
0270	Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
0280	Residual maturity of < 1 year		
0285	Residual maturity of >= 1 year and < 2 years		
0290	Residual maturity of >= 2 years		
	Ratios and subordination exemptions		
0300	**OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TREA**		
0310	Of which: own funds and subordinated liabilities		
0320	**OWN FUNDS AND ELIGIBLE LIABILITIES AS A PERCENTAGE OF THE TEM**		
0330	Of which: own funds and subordinated liabilities		
0340	Does the subordination exemption laid down in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)		

		Minimum requirement for own funds and eligible liabilities (MREL)	Requirement for own funds and eligible liabilities for G-SIIs (TLAC)
		0010	0020
0350	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion laid down in Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)		
0360	Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities		

M 02.00 – MREL and TLAC capacity and composition (resolution groups / entities) (TLAC1)

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
		0010	0020	0030
0010	**OWN FUNDS AND ELIGIBLE LIABILITIES**			
0020	**(Eligible) Own funds**			
0030	**Common Equity Tier 1 capital**			
0040	**(Eligible) Additional Tier 1 capital**			
0050	**(Eligible) Tier 2 capital**			
0060	**Eligible liabilities**			
0070	**Eligible liabilities items before adjustments**			
0080	of which: eligible liabilities considered as structurally subordinated			
0090	Eligible liabilities subordinated to excluded liabilities			
0100	Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)			

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
		0010	0020	0030
0110	Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)			
0120	Eligible liabilities instruments issued prior to 27 June 2019			
0130	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
0132	(-) Own eligible liabilities instruments subordinated to excluded liabilities			
0135	(-) of which: unused prior permission amounts			
0140	Eligible liabilities not subordinated to excluded liabilities			
0150	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered, pre-cap)			
0160	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
0162	(-) Own eligible liabilities instruments not subordinated to excluded liabilities			
0165	(-) of which: unused prior permission amounts			
0170	Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 (not grandfathered)			
0180	Amounts eligible after application of the cap of Article 72b (3) of Regulation (EU) No 575/2013, consisting of items issued prior to 27 June 2019			
0190	(-) **Deductions**			
0200	(-) Exposures between multiple point of entry (MPE) resolution groups			
0211	(-) Investments in other eligible liabilities instruments			

		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
		0010	0020	0030
0220	**Excess of deductions from eligible liabilities over eligible liabilities (deducted from Tier 2)**			
MEMORANDUM ITEMS				
0400	**CET1 (%) available after meeting the entity's requirements**			
0410	**Combined buffer requirement (%)**			
0420	of which: capital conservation buffer requirement			
0430	of which: countercyclical buffer requirement			
0440	of which: systemic risk buffer requirement			
0450	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			
0460	**Investments in subordinated eligible liabilities of other institutions**			
0470	Investments in subordinated eligible liabilities of G-SIIs			
0480	Investments in subordinated eligible liabilities of O-SIIs			
0490	Investments in subordinated eligible liabilities of other institutions			
0500	**Excluded liabilities**			
0600	**Ad hoc permissions for eligible liabilities items: Predetermined amount**			
0610	**General prior permissions for eligible liabilities items: Predetermined amount**			

M 03.00 – Internal MREL and internal TLAC (ILAC)

		Internal MREL	Internal TLAC
		0010	0020
0010	**Level of application**		
	Total risk exposure amount and total exposure measure		
0100	**Total risk exposure amount (TREA)**		
0110	**Total exposure measure (TEM)**		
	Eligible own funds and eligible liabilities		
0200	**Eligible own funds and eligible liabilties**		
0210	**Eligible Own funds**		
0220	Common Equity Tier 1 capital (CET1)		
0230	Eligible Additional Tier 1 capital		
0240	Eligible Tier 2 capital		
0250	**Eligible liabilities and guarantees**		
0260	Eligible liabilities (excluding guarantees)		
0265	(-) Own eligible liabilities instruments: Unused prior permission amounts		
0270	Guarantees provided by the resolution entity and permitted by the resolution authority		
0280	Memorandum item: Collateralised part of the guarantee		
0290	(-) Own funds instruments and eligible liabilities instruments issued by non-resolution entities of the same resolution group		
0293	(-) of which: Own funds instruments issued by liquidation entities		
0295	Excess of deductions from eligible liabilities over eligible liabilities		
	Ratios of eligible own funds and eligible liabilities		
0400	**Own funds and eligible liabilities as a percentage of the TREA**		
0410	of which: permitted guarantees		
0420	**Own funds and eligible liabilities as a percentage of the TEM**		
0430	of which: permitted guarantees		

		Internal MREL	Internal TLAC
		0010	0020
0440	**CET1 (%) available after meeting the entity's requirements**		
	Memorandum items		
0500	**Combined buffer requirement (%)**		
0510	of which: capital conservation buffer requirement		
0520	of which: countercyclical buffer requirement		
0530	of which: systemic risk buffer requirement		
0540	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		
0550	**Other bail-inable liabilities**		
0560	of which: governed by third country law		
0570	of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU		
0580	Residual maturity of < 1 year		
0590	Residual maturity of >= 1 year and < 2 years		
0600	Residual maturity of >= 2 years		
0610	**Excluded liabilities**		
0620	**Own funds instruments issued by liquidation entities of the same resolution group**		
0630	**Ratio of holdings of own funds instruments issued by liquidation entities over eligible own funds and eligible liabilities**		

M 04.00 – Funding structure of eligible liabilities (LIAB MREL)

		Amount eligible for MREL / internal MREL
		0010
0100	**ELIGIBLE LIABILITIES**	
0200	**Deposits, not covered and not preferential >= 1 year**	
0210	of which: residual maturity >= 1 year and < 2 years	
0220	of which: residual maturity >= 2 years	
0230	of which: issued by subsidiaries	

		Amount eligible for MREL / internal MREL
		0010
0300	**Uncollateralized secured liabilities >= 1 year**	
0310	of which: residual maturity >= 1 year and < 2 years	
0320	of which: residual maturity >= 2 years	
0330	of which: issued by subsidiaries	
0400	**Structured notes >= 1 year**	
0410	of which: residual maturity >= 1 year and < 2 years	
0420	of which: residual maturity >= 2 years	
0430	of which: issued by subsidiaries	
0500	**Senior unsecured liabilities >= 1 year**	
0510	of which: residual maturity >= 1 year and < 2 years	
0520	of which: residual maturity >= 2 years	
0530	of which: issued by subsidiaries	
0600	**Senior non-preferred liabilities >= 1 year**	
0610	of which: residual maturity >= 1 year and < 2 years	
0620	of which: residual maturity >= 2 years	
0630	of which: issued by subsidiaries	
0700	**Subordinated liabilities (not recognised as own funds) >= 1 year**	
0710	of which: residual maturity >= 1 year and < 2 years	
0720	of which: residual maturity >= 2 years	
0730	of which: issued by subsidiaries	
0800	**Other MREL eligible liabilities >= 1 year**	
0810	of which: residual maturity >= 1 year and < 2 years	
0820	of which: residual maturity >= 2 years	
0830	of which: issued by subsidiaries	

M 05.00 – Creditor ranking (entity that is not a resolution entity) (TLAC2)

Insol-vency rank	Type of creditor	Description of insolvency rank	Liabilities and own funds		Liabilities and own funds less excluded liabilities						
				of which: excluded liabilities		of which: own funds and eligible liabilities for the purpose of internal MREL	of which: with a residual maturity of				of which: perpetual securities
							≥ 1 year < 2 years	≥ 2 year < 5 years	≥ 5 years < 10 years	≥ 10 years	
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120

M 06.00 – Creditor ranking (resolution entities) (TLAC3)

Insolvency rank	Description of insolvency rank	Liabilities and own funds		Liabilities and own funds less excluded liabilities						
			of which: excluded liabilities		of which: own funds and eligible liabilities potentially eligible for meeting MREL	of which: with a residual maturity of				of which: perpetual securities
						≥ 1 year < 2 years	≥ 2 year < 5 years	≥ 5 years < 10 years	≥ 10 years	
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110

M 07.00 – Instruments governed by third-country law (MTCI)

Issuing entity			Contract identifier	Governing law (third country)	Contractual recognition of write down and conversion powers	Regulatory treatment		Amount	Rank in normal insolvency proceedings		Maturity	(First) Call date	Regu-latory call (Y/N)
Name	Code	Type of code				Type of own funds or eligible liabilities	Instrument type		Governing law	Insolvency rank			
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140

ANNEX II

REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES – INSTRUCTIONS

PART I

GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. This framework for reporting on MREL and TLAC consists of four groups of templates:

   (a) amounts: key metrics of MREL and TLAC;

   (b) composition and maturity;

   (c) creditor ranking;

   (d) contract-specific information.

2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each set of templates and instructions concerning specific positions are included in this Part.

1.2. Numbering convention

3. The document follows the labelling convention set out in points (a) to (d), when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules defined in accordance with Annex III.

   (a) the following general notation is followed: {Template;Row;Column};

   (b) references inside a template do not include an indication of the template: {Row;Column};

   (c) in case of templates with only one column, only rows are referred to: {Template;Row};

   (d) an asterisk sign is used to express that the reference covers the rows or columns specified before.

1.3. Sign convention

4. Any amount that increases the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a positive figure. On the contrary, any amount that reduces the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the 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.

1.4. Abbreviations and definitions

5. The following abbreviations and definitions apply for the purposes of the Annexes to this Regulation:

   (a) 'MREL' refers to the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of Directive 2014/59/EU;

(b) 'TLAC' refers to the requirements for own funds and eligible liabilities for global systemically important institutions (G-SIIs) pursuant to Article 92a of Regulation (EU) No 575/2013;

(c) 'Internal TLAC' refers to the requirement for own funds and eligible liabilities for non-EU G-SIIs pursuant to Article 92b of Regulation (EU) No 575/2013;

(d) 'Internal MREL' refers to the MREL applied to entities that are not themselves resolution entities pursuant to Article 45f of Directive 2014/59/EU;

(e) 'unused prior permission amount' means the amount covered by a prior permission to call, redeem, repay or repurchase own funds instruments in accordance with Article 78 of Regulation (EU) No 575/2013, or eligible liabilities instruments in accordance with Article 78a of that Regulation, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase instruments. Where the permission is an ad hoc permission and refers to callable instruments where no sufficient certainty is given that the call option will be executed, the unused prior permission amount shall exclude any such instruments;

(f) 'unused ad hoc permission amount' means the amount covered by an ad hoc prior permission to call, redeem, repay or repurchase specific own funds instruments in accordance with Article 78(1), first subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 28(5) of Commission Delegated Regulation (EU) No 241/2014 [1] or specific eligible liabilities instruments in accordance with Articles 78a of Regulation (EU) No 575/2013 in conjunction with Article 32b(2) of Delegated Regulation (EU) No 241/2014, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase those instruments. Where the permission refers to callable instruments where no sufficient certainty is given that the call option will be executed, the unused prior permission amount shall exclude any such instruments;

(g) 'unused general permission amount' or 'unused GPP amount' means the amount covered by a prior permission to call, redeem, repay or repurchase own funds instruments in accordance with Article 78(1), second subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 28(3) of Delegated Regulation (EU) No 241/2014, or eligible liabilities instruments in accordance with Articles 78a of Regulation (EU) No 575/2013 in conjunction with Article 32b(3) and (5) of Delegated Regulation (EU) No 241/2014, as applicable, to the extent that the reporting entity has not yet used up that amount to call, redeem, repay or repurchase those instruments.

PART II

TEMPLATE-RELATED INSTRUCTIONS

1. Amounts: M 01.00 – Key metrics for MREL and TLAC (KM2)

1.1. General remarks

1. The column referring to the minimum requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45e of Directive 2014/59/EU. Only those entities obliged to comply with the requirement set out in Articles 92a of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

[1] Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for Own Funds requirements for institutions (OJ L 74, 14.3.2014, p. 8, ELI: http://data.europa.eu/eli/reg_del/2014/241/oj).

1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	**Minimum requirement for own funds and eligible liabilities (MREL)** Articles 45 and 45e of Directive 2014/59/EU
0020	**Requirement for own funds and eligible liabilities for G-SIIs (TLAC)** Article 92a of Regulation (EU) No 575/2013

Row	Legal references and instructions
0100 – 0120	**Total risk exposure amount and total exposure measure**
0100	**Total risk exposure amount (TREA)** Article 45(2), point (a), of Directive 2014/59/EU, Article 92(3) of Regulation (EU) No 575/2013. The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements set out in Article 45 of Directive 2014/59/EU or Article 92a of Regulation (EU) No 575/2013, as applicable.
0110	**Total exposure measure (TEM)** Article 45(2), point (b), of Directive 2014/59/EU, Article 429(4) and Article 429a of Regulation (EU) No 575/2013. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements set out in Article 45 of Directive 2014/59/EU or Article 92a of Regulation (EU) No 575/2013, as applicable.
0200 – 0230	**Own funds and eligible liabilities**
0200	**Own funds and eligible liabilities** *MREL* The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as defined in Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013; (ii) eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of Directive 2014/59/EU. *TLAC* The amount of own funds and eligible liabilities counting towards the G-SII requirement for own funds and eligible liabilities (TLAC) shall be the amount referred to in Article 72l of Regulation (EU) No 575/2013, consisting of: (i) own funds as defined in Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013; (ii) eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0210	**Of which: own funds and subordinated liabilities** The amount of own funds and subordinated eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as defined in Article 4(1), point (118), and Article72 of Regulation (EU) No 575/2013; (ii) eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU which are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive; (iii) liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b(3) of Directive 2014/59/EU. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 set out in Directive 2014/59/EU. With regard to subordinated eligible liabilities, the amounts reported shall be the amounts net of (i) where applicable, holdings of own subordinated eligible liabilities instruments, as referred to in Article 72e(1), point (a) of Regulation (EU) No 575/2013; and (ii) unused prior permission amounts, to the extent that the prior permission covers subordinated liabilities instruments in general or a specific subordinated liabilities instrument.
0220	**Of which: governed by third-country law** The amount of own funds and eligible liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts net of: (i) holdings of own eligible liabilities instruments, as referred to in Article 72e(1), point (a), of Regulation (EU) No 575/2013, where applicable, and holdings of own funds instruments, as referred to in Article 36(1), point (f), Article 56, point (a), and Article 66, point (a), of Regulation (EU) No 575/2013, governed by the law of a third country; and (ii) unused ad hoc permission amounts, to the extent that the prior permission covers an own funds instrument or specific eligible liabilities instrument that is governed by the law of a third country.
0230	**Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU** The amount of own funds and eligible liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts net of (i) holdings of own eligible liabilities instruments, as referred to in Article 72e(1), point (a) of Regulation (EU) No 575/2013, where applicable, and holdings of own funds instruments, as referred to in Article 36(1), point (f), Article 56, point (a), and Article 66, point (a), of Regulation (EU) No 575/2013, governed by the law of a third country and containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU; and (ii) unused ad hoc permission amounts, to the extent that the permission covers an own funds instrument or a specific eligible liabilities instrument that is governed by the law of a third country and contains a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.
0250 – 0290	**Other bail-inable liabilities** Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement laid down in Article 45(1) of Directive 2014/59/EU shall be exempted from reporting the information in rows 0250 to 0290. Such entities may opt to report that information in this template on a voluntary basis. Unused prior permission amounts, to the extent that the permission covers an eligible liabilities instrument, shall be considered other bail-inable liabilities for the purposes of these rows.

Row	Legal references and instructions
0250	**Other bail-inable liabilities** The amount of bail-inable liabilities, as defined in Article 2(1), point (71), of Directive 2014/59/EU, that are not included in own funds and eligible liabilities in accordance with Article 45b of that Directive.
0260	**Of which: governed by third-country law** The amount of other bail-inable liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU.
0270	**Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU** The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.
0280 – 0290	**Breakdown of other bail-inable liabilities by residual maturity**
0280	Residual maturity of < 1 year
0285	Residual maturity of >= 1 year and < 2 years
0290	Residual maturity of >= 2 years
0300 – 0360	**Ratios and subordination exemptions**
0300	**Own funds and eligible liabilities as a percentage of the TREA** For the purposes of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0310	**Of which: own funds and subordinated liabilities** For the purposes of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0320	**Own funds and eligible liabilities as a percentage of the TEM** For the purposes of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total exposure measure calculated in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.
0330	**Of which: own funds and subordinated liabilities** For the purposes of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total exposure measure calculated in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0340	**Does the subordination exemption laid down in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)** This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement). Where the resolution authority permits liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) of Regulation (EU) No 575/2013, the reporting entity shall indicate 'yes' in column 0020. Where the resolution authority does not permit liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) of Regulation (EU) No 575/2013, the reporting entity shall indicate 'no' in column 0020. As exemptions laid down in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall not be populated if the reporting entity has populated {r0350}.
0350	**Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion laid down in Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)** Aggregate amount of non-subordinated liabilities that the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of the G-SII requirement for own funds and eligible liabilities (TLAC) in accordance with Article 72b(3) of Regulation (EU) No 575/2013 or which qualify pursuant to Article 494(3) of that Regulation. As the exemptions laid down in Article 72b(3) and (4) of Regulation (EU) No 575/2013 are mutually exclusive, this row shall not be populated if the reporting entity indicates 'yes' in {r0340,c0020}.
0360	**Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities** This row shall only be reported by entities subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement). If a capped subordination exemption laid down in Article 72b(3) of Regulation (EU) No 575/2013 applies, entities shall report: (i) the amount of liabilities issued that ranks *pari passu* with excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 and is included in the amount reported in row 0200 (after application of the cap); (ii) divided by the amount of liabilities issued that ranks *pari passu* with excluded liabilities as referred to Article 72a(2) of Regulation (EU) No 575/2013 and that would be recognised under row 0200 if no cap was applied.

2. Composition and maturity

2.1. M 02.00 – MREL and TLAC capacity and composition (resolution groups and entities) (TLAC1)

2.1.1. General remarks

2. Template M 02.00 – MREL and TLAC capacity and composition (resolution groups and entities) (TLAC1) provides further details on the composition of the own funds and eligible liabilities.

3. The column referring to the minimum requirement for own funds and eligible liabilities (MREL) shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45e of Directive 2014/59/EU. Only those entities obliged to comply with the requirement laid down in Article 92a of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.1.2. Instructions concerning specific positions

Column	Legal references and instructions
0010	**Minimum requirement for own funds and eligible liabilities (MREL)** Articles 45 and 45e of Directive 2014/59/EU.
0020	**Requirements for own funds and eligible liabilities for G-SIIs (TLAC)** Article 92a of Regulation (EU) No 575/2013.
0030	**Memo item: Amounts eligible for the purposes of MREL, but not of TLAC** This column shall only be filled in by entities subject to the requirement for own funds and eligible liabilities for G-SIIs (TLAC). This column shall reflect the difference between amounts of own funds and liabilities eligible to fulfil the requirement laid down in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive and the amount of own funds and liabilities eligible to fulfil the requirement laid down in Article 92a of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0010	**OWN FUNDS AND ELIGIBLE LIABILITIES** Own funds and eligible liabilities for the purposes of Article 45e of Directive 2014/59/EU and Article 92a of Regulation (EU) No 575/2013 *MREL* The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as defined in Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013; (ii) eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU. *TLAC* The amount of own funds and eligible liabilities counting towards the requirement for own funds and eligible liabilities for G-SIIs (TLAC) shall be the amount referred to in Article 72l of Regulation (EU) No 575/2013, consisting of: (i) own funds as defined in Article 4(1), point (118), and Article72 of Regulation (EU) No 575/2013; (ii) eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.
0020	**(Eligible) own funds** Article 4(1), point (118), and Article 72 of Regulation (EU) No 575/2013 In case of MREL, instruments governed by the law of a third country shall only be included in this row and in the rows 0040 and 0050 if they meet the requirements laid down in Article 55 of Directive 2014/59/EU.
0030	**Common Equity Tier 1 capital** Article 50 of Regulation (EU) No 575/2013.
0040	**(Eligible) Additional Tier 1 capital** Article 61 of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0050	**(Eligible) Tier 2 capital** Article 71 of Regulation (EU) No 575/2013.
0060	**Eligible liabilities** *MREL* Eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. *TLAC* Eligible liabilities in accordance with Article 72k of Regulation (EU) No 575/2013.
0070	**Eligible liabilities items before adjustments** *MREL* Eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU; in case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments. *TLAC* Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013 shall be reported. The amounts reported shall be amounts net of holding of own eligible liabilities instruments, and net of unused prior permission amounts to the extent that the permission covers eligible liabilities instruments.
0080	**Of which: eligible liabilities considered as structurally subordinated** *MREL* Liabilities that comply with the conditions laid down in Article 45b of Directive 2014/59/EU because they are issued by a resolution entity that is a holding company and because there are no excluded liabilities as referred to in Article 72a(2) of Regulation (EU) No 575/2013 that rank *pari passu* or junior to eligible liabilities instruments. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU. This row shall also include eligible liabilities that qualify as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013. The amounts reported shall be the amounts net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments that meet the criteria specified in the first, second and third subparagraphs of this paragraph. *TLAC* Liabilities that: (a) comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, and in particular the requirement laid down in Article 72b(2), point (d)(iii), of that Regulation, but not the requirements laid down in points (d)(i) or (d)(ii) of that paragraph; or (b) comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and that are permitted to qualify as eligible liabilities instruments by resolution authorities in accordance with Article 72b(4) of that Regulation. This row shall also include eligible liabilities that qualify as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.

Row	Legal references and instructions
	The amounts reported shall be the amounts net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments that meet the criteria specified in the first and second subparagraphs of this paragraph.
0090	**Eligible liabilities subordinated to excluded liabilities** *MREL* Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive and liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b(3) of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities. *TLAC* Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments in accordance with Article 72b(3) or (4) of that Regulation. The amounts reported shall be amounts net of holdings of own eligible liabilities instruments and net of unused prior permission amounts, to the extent that the prior permission covers eligible liabilities instruments subordinated to excluded liabilities.
0100	**Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)** *MREL* Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are subordinated eligible instruments as defined in Article 2(1), point (71b), of that Directive and that are issued directly by the resolution entity. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued directly by the resolution entity that are not grandfathered. *TLAC* Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments in accordance with Article 72b(3) or (4) of that Regulation, and which are issued directly by the resolution entity. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued directly by the resolution entity that are not grandfathered. This row shall neither include the amortised portion of Tier 2 instruments where the remaining maturity is greater than 1 year (Article 72a(1), point (b), of Regulation (EU) No 575/2013) nor eligible liabilities grandfathered under Article 494b of that Regulation.
0110	**Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)** *MREL* Eligible liabilities included in the amount of own funds and eligible liabilities in accordance with Article 45b of Directive 2014/59/EU that are issued by subsidiaries and included in MREL in compliance with Article 45b(3) of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of that Directive. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued by other entities within the resolution group that are not grandfathered.

<table>
<tr><th>Row</th><th>Legal references and instructions</th></tr>
<tr><td></td><td>TLAC

Eligible liabilities which comply with all the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Article 72b(3) or (4) of that Regulation, that are issued by subsidiaries and qualify for inclusion in the consolidated eligible liabilities instruments of an entity in accordance with Article 88a of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued by other entities within the resolution group that are not grandfathered.

This row shall neither include the amortised portion of Tier 2 instruments where the remaining maturity is greater than 1 year (Article 72a(1), point (b), of Regulation (EU) No 575/2013) nor eligible liabilities grandfathered under Article 494b of that Regulation.</td></tr>
<tr><td>0120</td><td>Eligible liabilities items issued prior to 27 June 2019

MREL

Eligible liabilities that meet the following conditions:

(a) they were issued prior to 27 June 2019;
(b) they are subordinated eligible instruments as defined in Article 2(1), point (71b), of Directive 2014/59/EU;
(c) they are included in own funds and eligible liabilities in accordance with Article 494b(3) of Regulation (EU) No 575/2013;
(d) in case of instruments governed by the law of a third country, they meet the requirements laid down in Article 55 of Directive 2014/59/EU.

The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued prior to 27 June 2019.

TLAC

Eligible liabilities that meet the following conditions:

(a) they were issued prior to 27 June 2019;
(b) they comply with Article 72b(2), point (d), of Regulation (EU) No 575/2013;
(c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013.

The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments issued prior to 27 June 2019.</td></tr>
<tr><td>0130</td><td>Tier 2 instruments with a residual maturity of at least 1 year to the extent they do not qualify as Tier 2 items

Article 72a(1), point (b), of Regulation (EU) No 575/2013

This row shall include the amortised portion of Tier 2 instruments, where the remaining maturity is greater than 1 year. Only the amount not recognised in own funds but meeting all eligibility criteria laid down in Article 72b of Regulation (EU) No 575/2013 shall be reported in this row.

In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements laid down in Article 55 of Directive 2014/59/EU.</td></tr>
<tr><td>0132</td><td>(-) Own eligible liabilities instruments subordinated to excluded liabilities

MREL

Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Delegated Regulation (EU) No 241/2014

This row shall include unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities. The amount in this row shall be equal to the amount in row 0135 for MREL.</td></tr>
</table>

Row	Legal references and instructions
	TLAC Article 72e(1), point (a), and Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Delegated Regulation (EU) No 241/2014 This row shall include: (i) holdings of own subordinated eligible liabilities instruments that are to be deducted in accordance with Article 72e(1), point (a), of Regulation (EU) No 575/2013; and (ii) unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities.
0135	**(-) of which: unused prior permission amounts** *MREL and TLAC* The following amounts shall be reported in this row: (i) unused ad hoc permission amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities; (ii) unused GPP amounts, to the extent that the permission covers eligible liabilities instruments subordinated to excluded liabilities. Where a general prior permission as referred to in point (ii) does not specify the ranking of the instruments that may be called, redeemed, repaid or repurchased, the full unused GPP amount shall be reported in this row.
0140	**Eligible liabilities not subordinated to excluded liabilities** *MREL* Liabilities that comply with the conditions laid down in Article 45b of Directive 2014/59/EU and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements laid down in Article 55 of Directive 2014/59/EU. The amounts reported shall be amounts net of unused prior permission amounts, to the extent that the permission covers eligible liabilities that are not subordinated to excluded liabilities. *TLAC* Eligible liabilities which comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and are recognised as eligible liabilities in accordance with Article 72b(3) or (4) of that Regulation. Where Article 72b(3) of Regulation (EU) No 575/2013 applies, the amount reported shall be the amount after the application of the cap laid down in that Article. The amounts reported shall be amounts net of holdings of own eligible liabilities instruments and net of unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments not subordinated to excluded liabilities.
0150	**Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)** *MREL* Liabilities that comply with the conditions laid down in Article 45b (1), (2) and (3) of Directive 2014/59/EU and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and are not grandfathered.

Row	Legal references and instructions
	TLAC Eligible liabilities which comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and which could be permitted to qualify as eligible liabilities instruments in accordance with Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments in accordance with Article 72b(4) of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and are not grandfathered. Where Article 72b(3) or Article 494(2) of Regulation (EU) No 575/2013 applies, the full amount without the application of the 3,5 % and 2,5 % cap respectively shall be reported in this row. This row shall not include any amount recognisable on a transitional basis in accordance with Article 494b(3) of Regulation (EU) No 575/2013.
0160	**Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)** *MREL* Eligible liabilities that meet the following conditions: (a) they were issued prior to 27 June 2019; (b) they comply with the conditions laid down in Article 45b (1), (2) and (3) of Directive 2014/59/EU and are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013; (c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and were issued prior to 27 June 2019. *TLAC* Eligible liabilities which meet the following conditions: (a) they were issued prior to 27 June 2019; (b) they comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, and could be permitted to qualify as eligible liabilities instruments in accordance with Article 72b(3) of that Regulation or are permitted to qualify as eligible liabilities instruments in accordance with Article 72b(4) of that Regulation; (c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities and were issued prior to 27 June 2019.Where Article 72b(3) or Article 494(2) of Regulation (EU) No 575/2013 applies, the full amount without application of the 3,5 % and 2,5 % cap respectively shall be reported in this row.
0162	**(-) Own eligible liabilities instruments not subordinated to excluded liabilities** *MREL* Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Delegated Regulation (EU) No 241/2014 This row shall include unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities. The amount in this row shall be equal to the amount in row 0165 for MREL.

Row	Legal references and instructions
	TLAC Article 72e(1), point (a), and Article 78a of Regulation (EU) No 575/2013, Article 32b(2), (3) and (5) of Delegated Regulation (EU) No 241/2014 This row shall include: (i) holdings of own non-subordinated eligible liabilities instruments that are to be deducted in accordance with Article 72e(1), point (a), of Regulation (EU) No 575/2013; and (ii) unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities.
0165	**(-) of which: unused prior permission amounts** *MREL and TLAC* The following amounts shall be reported in this row: (i) unused ad hoc permission amounts, to the extent that the permission covers an eligible liabilities instrument that is not subordinated to excluded liabilities; (ii) unused GPP amounts, to the extent that the permission covers eligible liabilities instruments that are not subordinated to excluded liabilities. Where a general prior permission as referred to in point (ii) does not specify the ranking of the instruments that may be called, redeemed, repaid or repurchased, the full unused GPP amount shall be reported in row 0135, not in this row.
0170	**Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 (not grandfathered)** *TLAC* Eligible liabilities that comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for point (d) of Article 72b(2), point (d), of that Regulation, after applying Article 72b(3) to (5) of that Regulation, at the exclusion of liabilities recognised pursuant to the grandfathering set out in Article 494b(3) of that Regulation. Where Article 72b(3) of Regulation (EU) No 575/2013 applies and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494(2) of that Regulation (2,5 % cap).
0180	**Amounts eligible after application of the cap of Article 72b(3) of Regulation (EU) No 575/2013 consisting of items issued prior to 27 June 2019** *TLAC* Eligible liabilities that meet the following conditions: (a) they were issued prior to 27 June 2019; (b) they comply with the requirements laid down in Articles 72a to 72d of Regulation (EU) No 575/2013, except for Article 72b(2), point (d), of that Regulation, after applying Article 72b(3) to (5) of that Regulation; (c) they qualify as eligible liabilities as a result of the grandfathering in accordance with Article 494b(3) of Regulation (EU) No 575/2013. Where Article 72b(3) of Regulation (EU) No 575/2013 applies and until 31 December 2021, the amount reported in this row shall be the amount after application of Article 494(2) of that Regulation (2,5 % cap).
0190	**(-) Deductions**
0200	**(-) Exposures between multiple point of entry (MPE) resolution groups** *TLAC* This row shall reflect the deductions of exposures between MPE G-SII resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments or eligible liabilities instruments of one or more subsidiaries which do not belong to the same resolution group as the resolution entity, in accordance with Article 72e(4) of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0211	**(-) Investments in other eligible liabilities instruments** *TLAC* Entities shall report the deduction of investments in other eligible liabilities instruments, as referred to in Article 72e(1), points (b), (c) and (d), Article 72e(2) and (3) and Articles 72g to 72j of Regulation (EU) No 575/2013, whereby the amount to be deducted from eligible liabilities items is determined in accordance with Part Two, Title I, Chapter 5a, Section 2, of that Regulation.
0220	**Excess of deductions from eligible liabilities over eligible liabilities** Eligible liabilities cannot be negative, but it is possible that the amount of deductions from eligible liabilities items is greater than the amount of eligible liabilities items. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions is to be deducted from Tier 2 in accordance with Article 66, point (e), of Regulation (EU) No 575/2013. With this item, it is achieved that the eligible liabilities as reported in row 0060 are never lower than zero.
0400 – 0500	**Memorandum items**
0400	**CET1 (%) available after meeting the entity's requirements** The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in Article 141a(1), points (a), (b) and (c), of Directive 2013/36/EU [2] and the higher of: (a) where applicable, the G-SII requirement for own funds and eligible liabilities laid down in Article 92a of Regulation (EU) No 575/2013 (TLAC requirement), when calculated in accordance with paragraph (1), point (a), of that Article; (b) the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of Directive 2014/59/EU, when calculated in accordance with Article 45(2), point (a), of that Directive. The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100 of template M 01.00. The reported figure shall be identical in both MREL and TLAC columns. It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to in Article 104b of Directive 2013/36/EU nor the combined buffer requirement set out in Article 128, first subparagraph, point (6), of that Directive shall be considered.
0410	**Combined buffer requirement (%)** Article 128, first subparagraph, point (6), of Directive 2013/36/EU The combined buffer requirement shall be expressed as a percentage of the total risk exposure amount.
0420	**of which: capital conservation buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the capital conservation buffer requirement.
0430	**of which: countercyclical buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the countercyclical buffer requirement.

[2] Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338, ELI: http://data.europa.eu/eli/dir/2013/36/oj).

Row	Legal references and instructions
0440	**of which: systemic risk buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the systemic risk buffer requirement.
0450	**of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the G-SII or O-SII buffer requirement.
0460	**Investments in subordinated eligible liabilities of other institutions** The positions reported in this row and rows 0470 to 0490 shall be determined considering the principles laid out in Article 72h of Regulation (EU) No 575/2013 (net long positions, look through approach).
0470	**Investments in subordinated eligible liabilities of G-SIIs** Amount of holdings of eligible liabilities instruments, as referred to in Article 72b(2) of Regulation (EU) No 575/2013, at the exclusion of instruments pursuant to Article 72b(3) to (5) of that Regulation, that are issued by G-SIIs.
0480	**Investments in subordinated eligible liabilities of O-SIIs** Amount of holdings of eligible liabilities instruments as referred to in Article 72b(2) of Regulation (EU) No 575/2013 that are issued by O-SIIs. Investments in subordinated eligible liabilities of O-SIIs that are at the same time G-SIIs shall not be reported in this row, but exclusively in row 0470.
0490	**Investments in subordinated eligible liabilities of other institutions** Amount of holdings of eligible liabilities instruments as referred to in Article 72b(2) of Regulation (EU) No 575/2013 that are issued by institutions that are neither G-SIIs nor O-SIIs.
0500	**Excluded liabilities** Article 72a(2) of Regulation (EU) No 575/2013
0600	**Ad hoc permissions for eligible liabilities items: Predetermined amount** Amounts covered by a prior, ad hoc permission to call, redeem, repay or repurchase specific eligible liabilities instruments in accordance with Article 78a(1), first subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 32b(2) of Delegated Regulation (EU) No 241/2014 shall be reported in this row. It shall include both the used and the unused amounts.
0610	**General prior permissions for eligible liabilities items: Predetermined amount** Amounts covered by a general prior permission to call, redeem, repay or repurchase eligible liabilities instruments in accordance with Article 78a(1), second subparagraph, of Regulation (EU) No 575/2013 in conjunction with Article 32b(3) and (5) of Delegated Regulation (EU) No 241/2014 shall be reported in this row. It shall include both the used and the unused amounts.

2.2. M 03.00 – Internal MREL and Internal TLAC (ILAC)

2.2.1. General remarks

4. Template M 03.00 presents the own funds and eligible liabilities for the purposes of:

   (a) the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f of Directive 2014/59/EU (internal MREL); and

   (b) the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs pursuant to Article 92b of Regulation (EU) No 575/2013 (internal TLAC).

5. The column referring to internal MREL shall be filled in by entities that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Articles 45 and 45f of Directive 2014/59/EU. Only those entities obliged to comply with the requirement set out in Article 92b of Regulation (EU) No 575/2013 shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

2.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	**Internal MREL** Articles 45 and 45f of Directive 2014/59/EU.
0020	**Internal TLAC** Article 92b of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0010	**Level of application** If the entity is subject to internal MREL, and where applicable internal TLAC, on an individual basis, it shall indicate 'individual'. If the entity is subject to internal MREL, and where applicable internal TLAC, on a consolidated basis, it shall indicate 'consolidated'.
0100 – 0110	**Total risk exposure amount and total exposure measure**
0100	**Total risk exposure amount (TREA)** Article 45(2), point (a), of Directive 2014/59/EU, Article 92(3) of Regulation (EU) No 575/2013. The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements set out in Article 45 of Directive 2014/59/EU respectively Article 92b of Regulation (EU) No 575/2013, as applicable.
0110	**Total exposure measure (TEM)** Article 45(2), point (b), of Directive 2014/59/EU, Article 429(4) and Article 429a of Regulation (EU) No 575/2013. The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements set out in Article 45 of Directive 2014/59/EU respectively Article 92b of Regulation (EU) No 575/2013, as applicable.
0200 – 0295	**Eligible own funds and eligible liabilities**

Row	Legal references and instructions
0200	**Eligible own funds and eligible liabilities** *Internal MREL* Sum of eligible own funds, eligible liabilities and guarantees permitted to count towards internal MREL in accordance with Article 45f(2) of Directive 2014/59/EU, considering also, where applicable Article 89(2), fourth subparagraph, of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of Directive 2014/59/EU. The amount reported in this row shall be the amount after making the deductions in accordance with Article 72e(5) of Regulation (EU) No 575/2013. *Internal TLAC* Eligible own funds and eligible liabilities permitted to count towards internal TLAC in accordance with Article 92b(2) and (3) of Regulation (EU) No 575/2013. The amount reported in this row shall be the amount after making the deductions in accordance with Article 72e(5) of Regulation (EU) No 575/2013.
0210	**Eligible own funds** Sum of CET1 capital, eligible Additional Tier 1 capital and eligible Tier 2 capital In case of internal MREL, instruments referred to in Article 89(2), fourth subparagraph, of Directive 2014/59/EU shall be included in this row and rows 0230 and 0240, as applicable. Instruments governed by the law of a third country shall only be included in this row and rows 0230 and 0240 if they meet the requirements set out in Article 55 of that Directive.
0220	**Common Equity Tier 1 capital (CET1)** Article 50 of Regulation (EU) No 575/2013.
0230	**Eligible Additional Tier 1 capital** Article 61 of Regulation (EU) No 575/2013 *Internal MREL* Instruments shall only be considered where they fulfil the criteria referred to in Article 45f(2), point (b)(ii), of Directive 2014/59/EU. *Internal TLAC* Instruments shall only be considered where they fulfil the criteria laid down in Article 92b(2) of Regulation (EU) No 575/2013.
0240	**Eligible Tier 2 capital** Article 71 of Regulation (EU) No 575/2013 *Internal MREL* Instruments shall only be considered where they fulfil the criteria set out in Article 45f(2), point (b) (ii), of Directive 2014/59/EU. *Internal TLAC* Instruments shall only be considered where they fulfil the criteria laid down in Article 92b(2) of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0250	**Eligible liabilities and guarantees**
0260	**Eligible liabilities (excluding guarantees)** *Internal MREL* Eligible liabilities which fulfil the conditions set out in Article 45f(2), point (a), of Directive 2014/59/EU, considering also, where applicable, Article 89(2), fourth subparagraph, of that Directive. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of Directive 2014/59/EU. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments. *Internal TLAC* The amount of eligible liabilities shall be calculated in accordance with Article 72k of Regulation (EU) No 575/2013, where those liabilities fulfil the conditions set out in Article 92b(3) of that Regulation. The amounts reported shall be the amounts before deducting unused prior permission amounts, to the extent that the permission covers eligible liabilities instruments.
0265	**(-) Own eligible liabilities instruments: Unused prior permission amounts** The following amounts shall be reported in this row: (i) unused ad hoc permission amounts, to the extent that the permission covers eligible liabilities instruments; (ii) unused GPP amounts, to the extent that the permission covers eligible liabilities instruments.
0270	**Guarantees provided by the resolution entity and permitted by the resolution authority** Where the resolution authority of the subsidiary permits the reporting entity to meet the internal MREL requirement with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in Article 45f(5) of Directive 2014/59/EU shall be reported.
0280	**Memorandum item: Collateralised part of the guarantee** The part of the guarantee reported in row 0270 that is collateralised through a financial collateral arrangement as referred to in Article 45f(5), point (c), of Directive 2014/59/EU.
0290	**(-) Own funds instruments and eligible liabilities instruments issued by non-resolution entities of the same resolution group** Holdings of own funds instruments and eligible liabilities instruments that are to be deducted in accordance with Article 72e(5) of Regulation (EU) No 575/2013 and Article 45c(2a), fifth sub-paragraph, of Directive 2014/59/EU shall be reported in this row. For the calculation of the deductions pursuant to Article 45c(2a) of Directive 2014/59/EU, the ratio reported in row 0630 shall be used.

Row	Legal references and instructions
0293	**(-) of which: Own funds instruments issued by liquidation entities** Investments into the own funds instruments issued by liquidation entities of the same resolution group, for which the resolution authority did not determine a minimum requirement for own funds and eligible liabilities in accordance with Article 45 of Directive 2014/59/EU, that are to be deducted in accordance with Article 45c(2a), fifth subparagraph, of Directive 2014/59/EU, shall be reported. For the calculation of the deductions pursuant to Article 45c(2a) of Directive 2014/59/EU, the ratio reported in row 0630 shall be used.
0295	**Excess of deductions from eligible liabilities over eligible liabilities** Eligible liabilities cannot be negative, but it is possible that the amount of deductions from eligible liabilities items is greater than the amount of eligible liabilities items. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions is to be deducted from Tier 2 in accordance with Article 66, point (e), of Regulation (EU) No 575/2013. With this item, it is achieved that the eligible liabilities as reported in row 0251 are never lower than zero.
0400 – 0440	**Ratios of eligible own funds and eligible liabilities**
0400	**Own funds and eligible liabilities as a percentage of the TREA** Amounts of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity counting towards, respectively, internal MREL and internal TLAC, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0410	**of which: permitted guarantees** Amount of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f(5) of Directive 2014/59/EU, which counts towards internal MREL, expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0420	**Own funds and eligible liabilities as a percentage of the TEM** Amounts of eligible own funds and eligible liabilities of the reporting entity counting towards, respectively, internal MREL and internal TLAC, expressed as a percentage of the total exposure measure calculated in accordance with Article 429(4) and Article 429a of that Regulation.
0430	**of which: permitted guarantees** Amount of eligible own funds and eligible liabilities of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f(5) of Directive 2014/59/EU, which counts towards internal MREL, expressed as a percentage of the total exposure measure calculated in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.

Row	Legal references and instructions
0440	**CET1 (%) available after meeting the entity's requirements** The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in Article 141a(1), points (a), (b) and (c) of Directive 2013/36/EU and the higher of: (a) where applicable the internal TLAC requirement pursuant to Article 92b of Regulation (EU) No 575/2013, when calculated in accordance with Article 92b(1) of that Regulation as 90 % of the requirement set out in Article 92a(1), point (a), of that Regulation; (b) the internal MREL requirement pursuant to Article 45f of Directive 2014/59/EU, when calculated in accordance with Article 45(2), point (a), of that Directive. The CET1 available shall be expressed in percent of the total risk exposure amount as reported in row 0100.v The reported figure shall be identical in both internal MREL and internal TLAC columns. It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b of Directive 2013/36/EU nor the combined buffer requirement set out in Article 128, first subparagraph, point (6),of that Directive shall be considered.
0500 – 0550	**Memorandum items**
0500	**Combined buffer requirement (%)** Article 128, first subparagraph, point (6), of Directive 2013/36/EU The combined buffer requirement shall be expressed as a percentage of the total risk exposure amount.
0510	**of which: capital conservation buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the capital conservation buffer requirement.
0520	**of which: countercyclical buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the countercyclical buffer requirement.
0530	**of which: systemic risk buffer requirement** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the systemic risk buffer requirement.
0540	**of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer** The amount of the institution specific combined buffer (expressed as a percentage of the total risk exposure amount) that relates to the G-SII or O-SII buffer requirement.

Row	Legal references and instructions
0550 – 0600	**Other bail-inable liabilities** Entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement laid down in Article 45(1) of Directive 2014/59/EU shall be exempted from reporting the information in rows 0550 to 0600. Such entities may opt to report that information in this template on a voluntary basis. Unused prior permission amounts, to the extent that the permission covers an eligible liabilities instrument, shall be considered other bail-inable liabilities for the purposes of these rows.
0550	**Other bail-inable liabilities** The amount of bail-inable liabilities, as defined in Article 2(1), point (71), of Directive 2014/59/EU, that are not eligible to meet the requirements set out in Article 45 and 45f of that Directive.
0560	**Of which: governed by third-country law** The amount of other bail-inable liabilities that are governed by the law of a third country as referred to in Article 55 of Directive 2014/59/EU.
0570	**Of which: containing a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU** The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 of Directive 2014/59/EU.
0580 – 0600	**Breakdown of other bail-inable liabilities by residual maturity**
0580	Residual maturity of < 1 year
0590	Residual maturity of >= 1 year and < 2 years
0600	Residual maturity of >= 2 years
0610	**Excluded liabilities** Article 72a(2) of Regulation (EU) No 575/2013.
0620	**Own funds instruments issued by liquidation entities of the same resolution group** Holdings of own funds instruments issued by non-resolution entities that are liquidation entities, part of the same resolution group, and for which the resolution authority did not determine a minimum requirement for own funds and eligible liabilities in accordance with Article 45 of Directive 2014/59/EU. This amount shall be reported in this row irrespective of whether the conditions laid down in Article 45c(2a), fifth subparagraph, of Directive 2014/59/EU are met.
0630	**Ratio of holdings of own funds instruments issued by liquidation entities over eligible own funds and eligible liabilities** Article 45c(2a) of Directive 2014/59/EU. The ratio shall only be calculated for the remittance date of 31 December. For the other reference dates, the ratio calculated as of 31 December of the preceding year shall be reported.

Row	Legal references and instructions
	The ratio shall be reported as follows: — Numerator: Average of the 12 monthly values of the relevant calendar year of the holdings of own funds instruments issued by non-resolution entities that are liquidation entities, part of the same resolution group, and for which the resolution authority did not determine a minimum requirement for own funds and eligible liabilities in accordance with Article 45 of Directive 2014/59/EU. — Denominator: Average of the 12 monthly values of the relevant calendar year of the own funds and eligible liabilities of the reporting entity, calculated without taking into account the deductions of the holdings of own funds instruments pursuant to Article 45c(2a), fifth subparagraph, of Directive 2014/59/EU.

2.3. M 04.00 – Funding structure of eligible liabilities (LIAB-MREL)

2.3.1. General remarks

6. This template requires information on the funding structure of the eligible liabilities of entities subject to MREL. The eligible liabilities are broken down by type of liability and maturity.

7. Entities shall report only liabilities eligible for meeting the Minimum requirement for own funds and eligible liabilities laid down in Directive 2014/59/EU (MREL / internal MREL) in this template.

8. Where the reporting entity is a resolution entity, eligible liabilities as defined in Article 2(1), point (71a), of Directive 2014/59/EU shall be reported, before the deduction of unused prior permission amounts. In case of eligible liabilities governed by the law of a third country, only those liabilities which meet the requirements set out in Article 55 of that Directive shall be included.

9. Where the reporting entity is an entity other than a resolution entity, it shall report eligible liabilities as referred to in Article 45f(2), point (a), of Directive 2014/59/EU in this template, considering also, where applicable, Article 89(2), fourth subparagraph, of that Directive, before the deduction of unused prior permission amounts. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements set out in Article 55 of that Directive.

10. The breakdown by type of liability is based on the same set of liability types used in the reporting for the purposes of resolution planning in accordance with Implementing Regulation (EU) 2018/1624. References to that Implementing Regulation are provided to define the different types of liabilities.

11. Where a maturity breakdown is required, the residual maturity shall be the time until the contractual maturity or, in accordance with the conditions of Articles 72c(2) or (3) of Regulation (EU) No 575/2013, the earliest possible date on which the option can be exercised. In case of interim payments of principal, the principal shall be split and allocated into the corresponding maturity buckets. Where applicable, the maturity shall be considered separately for both the principal amount and accrued interest.

2.3.2. Instructions concerning specific positions

Row	Legal references and instructions
0100	**ELIGIBLE LIABILITIES**
0200	**Deposits, not covered and not preferential >= 1 year** Deposits, not covered and not preferential, as defined for the purposes of row 0320 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0210	**of which: residual maturity >= 1 year and < 2 years**
0220	**of which: residual maturity >= 2 years**
0230	**of which: issued by subsidiaries**
0300	**Uncollateralised secured liabilities >= 1 year** Uncollateralised secured liabilities, as defined for the purposes of row 0340 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0310	**of which: residual maturity >= 1 year and < 2 years**
0320	**of which: residual maturity >= 2 years**
0330	**of which: issued by subsidiaries**
0400	**Structured notes >= 1 year** Structured notes, as defined for the purposes of row 0350 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0410	**of which: residual maturity >= 1 year and < 2 years**
0420	**of which: residual maturity >= 2 years**
0430	**of which: issued by subsidiaries**
0500	**Senior unsecured liabilities >= 1 year** Senior unsecured liabilities, as defined for the purposes of row 0360 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0510	**of which: residual maturity >= 1 year and < 2 years**
0520	**of which: residual maturity >= 2 years**
0530	**of which: issued by subsidiaries**
0600	**Senior non-preferred liabilities >= 1 year** Senior non-preferred liabilities, as defined for the purposes of row 0365 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.

Row	Legal references and instructions
0610	**of which: residual maturity >= 1 year and < 2 years**
0620	**of which: residual maturity >= 2 years**
0630	**of which: issued by subsidiaries**
0700	**Subordinated liabilities (not recognised as own funds) >= 1 year** Subordinated liabilities, as defined for the purposes of row 0370 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 of Directive 2014/59/EU.
0710	**of which: residual maturity >= 1 year and < 2 years**
0720	**of which: residual maturity >= 2 years**
0730	**of which: issued by subsidiaries**
0800	**Other MREL eligible liabilities >= 1 year** Any other instrument that is eligible for the purposes of Article 45 of Directive 2014/59/EU.
0810	**of which: residual maturity >= 1 year and < 2 years**
0820	**of which: residual maturity >= 2 years**
0830	**of which: issued by subsidiaries**

3. Creditor ranking

12. The templates M 05.00 and M 06.00 capture the ranking of eligible liabilities in the creditor hierarchy. Both templates are always reported at individual level.

13. In case of entities that are themselves not resolution entities, the amount attributable to each rank is further broken down into amounts owed to the resolution entity and other amounts not owed to the resolution entity, where applicable.

14. The ranking is presented from the most junior to the more senior. Rows for ranks shall be added until the most senior ranking eligible instrument and all liabilities ranking *pari passu* with it, have been reported.

3.1. M 05.00 – Creditor ranking (entity that is not a resolution entity)

3.1.1. General remarks

15. Entities that are subject to the obligation to comply with the requirement set out in Article 92b of Regulation (EU) No 575/2013 shall report in this template:

(a) CET1 items as referred to in Article 26 of Regulation (EU) No 575/2013;

(b) AT1 items as referred to in Article 51 of Regulation (EU) No 575/2013;

(c) T2 instruments and the associated share premium, as referred to in Article 62, point (a) and (b), of Regulation (EU) No 575/2013, including the amortised part of the instrument not recognised for the purposes of complying with the requirements set out in Articles 92 or 92b of that Regulation (EU) or Article 45 of Directive 2014/59/EU; and

(d) liabilities instruments eligible to meet the internal MREL;

(e) other bail-in-able liabilities;

(f) liabilities excluded from bail-in; those liabilities shall be included to the extent that they rank *pari passu* with or junior to any instrument included in the amount of eligible liabilities for the purposes of internal MREL.

16. Amounts of instruments qualifying for the compliance with the requirements set out in Articles 92 or 92b of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU in accordance with applicable transitional provisions shall also be considered in scope of the instruments and items listed in paragraph 20.

17. The amounts of instruments referred to in paragraph 20, points (a), (b) and (c), shall be the amount after deducting holdings of own instruments as referred to in Article 36(1), point (f), Article 56, point (a), and Article 66, point (a), of Regulation (EU) No 575/2013.

18. The amounts of instruments referred to in paragraph 20, points (a) to (d), shall be the amount before deducting unused prior permission amounts.

19. Entities that are not subject to the obligation to comply with the requirement set out in Article 92b of Regulation (EU) No 575/2013, but are subject to the obligation to comply with the requirement set out in Article 45 of Directive 2014/59/EU in accordance with Article 45f of that Directive, shall report in this template the instruments and item specified in paragraph 20 of this Section, with the exception of the liabilities excluded from bail-in referred to in point (f) of that paragraph.

20. By way of derogation from paragraph 24, those entities may choose to report the same scope of own funds and liabilities as specified in paragraph 20.

21. Entities that, at the date of the reporting of that in-formation, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) of Directive 2014/59/EU, shall be exempted from reporting information on other bail-in-able liabilities. Such entities may opt to report information on other bail-in-able liabilities in this template on a voluntary basis.

22. The combination of columns 0010 and 0020 is a row identifier which shall be unique for all rows in the template.

3.1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	**Insolvency rank** The number of the insolvency rank in the creditor hierarchy of the reporting entity shall be reported, starting with the most junior rank. The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0020	**Type of creditor** The type of creditor shall be one of the following: — ‘Resolution entity’ This entry shall be selected to report the amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable. — ‘Entities other than the resolution entity’ This entry shall be selected to report the amounts owned by other creditors, where applicable.

Columns	Legal references and instructions
0030	**Description of insolvency rank** The description included in the insolvency rankings published by the resolution authority of that jurisdiction, where a standardised list including such a description is available. Otherwise, own description of the insolvency rank by the institution, mentioning at least the main type of instrument in the respective insolvency rank.
0040	**Liabilities and own funds** The amount of own funds, of eligible liabilities and, where applicable, of other bail-in-able liabilities that is allocated to the insolvency rank indicated in column 0010 shall be reported. Where applicable, this column shall include also liabilities excluded from bail-in to the extent they are ranking lower than or *pari passu* with own funds and eligible liabilities. In case of entities referred to in paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 25.
0050	**Of which: excluded liabilities** Amount of liabilities excluded in accordance with Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU. Where the resolution authority decided to exclude liabilities in accordance with Article 44(3) of that Directive, those excluded liabilities shall be reported in this column as well. In case of entities referred to in paragraph 24, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 25.
0060	**Liabilities and own funds less excluded liabilities** Where entities fill in column 0040, the amount of liabilities and own funds, as reported in column 0040, shall be reported, reduced by the amount of excluded liabilities reported in column 0050. Where entities do not fill in column 0040, they shall report own funds and liabilities eligible for the purposes of internal MREL in this column. Other bail-in-able liabilities shall be reported in this column subject to the conditions specified in paragraph 26.
0070	**of which: own funds and eligible liabilities for the purpose of internal MREL** The amount of own funds and eligible liabilities counting towards internal MREL in accordance with Article 45f(2) of Directive 2014/59/EU shall be reported.
0080 – 0110	**of which: with a residual maturity of** The amount of own funds and eligible liabilities counting towards internal MREL, as reported in column 0070, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0120.
0080	**≥ 1 year < 2 years**
0090	**≥ 2 year < 5 years**
0100	**≥ 5 years < 10 years**

Columns	Legal references and instructions
0110	**≥ 10 years**
0120	**Of which: perpetual securities** Perpetual securities and all CET1 items, as well as the share premium on AT1 and T2 instruments included in the scope of this template, shall be allocated to this column.

3.2. M 06.00 – Creditor ranking (resolution entity) (RANK)

3.2.1. General remarks

23. Entities that are subject to the obligation to comply with the requirement set out in Article 92a of Regulation (EU) No 575/2013 shall report in this template

(a) CET1 items as referred to in Article 26 of Regulation (EU) No 575/2013;

(b) AT1 items as referred to in Article 51 of Regulation (EU) No 575/2013;

(c) T2 instruments and the associated share premium, as referred to in Article 62, point (a) and (b), of Regulation (EU) No 575/2013, including the amortised part of the instrument not recognised for the purposes of complying with the requirements set out in Articles 92 or 92a of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU;

(d) liabilities instruments eligible to meet the MREL;

(e) other bail-in-able liabilities,

(f) liabilities excluded from bail-in; those liabilities shall be included to the extent that they rank *pari passu* with or junior to any instrument included in the amount of eligible liabilities for the purposes of MREL.

24. Amounts of instruments qualifying for the compliance with the requirements set out in Articles 92 or 92a of Regulation (EU) No 575/2013 or Article 45 of Directive 2014/59/EU in accordance with applicable transitional provisions shall also be considered in scope of the instruments and items listed in paragraph 28.

25. Entities that are not subject to the obligation to comply with the requirement set out in Article 92a of Regulation (EU) No 575/2013, but are subject to the obligation to comply with the requirement set out in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive, shall report in this template the instruments and items specified in paragraph 28 of this Section, with the exception of the liabilities excluded from bail-in referred to in point (f) of that paragraph.

26. By way of derogation from paragraph 30, those entities may choose to report the same scope of own funds and liabilities as specified in paragraph 28.

27. The amounts of instruments referred to in paragraph 28, points (a), (b) and (c), shall be the amount after deducting holdings of own instruments as referred to in Article 36(1), point (f), Article 56, point (a), and Article 66, point (a), of Regulation (EU) No 575/2013.

28. The amounts of instruments referred to in paragraph 28, points (a) to (d) shall be the amount before deducting unused prior permission amounts.

29. Entities that, at the date of the reporting of that in-formation, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) of Directive 2014/59/EU, shall be exempted from reporting information on other bail-in-able liabilities. Such entities may opt to report information on other bail-in-able liabilities in this template on a voluntary basis.

3.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	**Insolvency rank** See instructions on column 0010 of template M 05.00 This column is a row identifier which shall be unique for all rows in the template.
0020	**Description of insolvency rank** See instructions on column 0030 of template M 05.00
0030	**Liabilities and own funds** The amount of own funds, of eligible liabilities and, where applicable, of other bail-in-able liabilities, that is allocated to the insolvency rank indicated in column 0010 shall be reported. Where applicable, this column shall include also liabilities excluded from bail-in to the extent they are ranking lower than or *pari passu* with eligible liabilities. In case of entities referred to in paragraph 30, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 31.
0040	**Of which: excluded liabilities** Amount of liabilities excluded pursuant to Article 72a(2) of Regulation (EU) No 575/2013 or Article 44(2) of Directive 2014/59/EU. In case of entities referred to in paragraph 30, this column shall be left empty, unless those entities choose to apply the derogation of paragraph 31.
0050	**Liabilities and own funds less excluded liabilities** Where entities fill in column 0030, the amount of liabilities and own funds, as reported in column 0030, shall be reported, reduced by the amount of excluded liabilities reported in column 0040. Where entities do not fill in column 0030, they shall report own funds and liabilities eligible for the purposes of MREL in this column. Other bail-inable liabilities shall be reported in this column subject to the conditions specified in paragraph 34.
0060	**of which: own funds and liabilities potentially eligible for meeting MREL** The amount of own funds and liabilities eligible for the purpose of meeting the requirements set out in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive.
0070 – 0100	**of which: with a residual maturity of** The amount of own funds and liabilities eligible for the purpose of meeting the requirement set out in Articles 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive, as reported in column 0060, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0110.
0070	**≥ 1 year < 2 years**

Columns	Legal references and instructions
0080	**≥ 2 year < 5 years**
0090	**≥ 5 years < 10 years**
0100	**≥ 10 years**
0110	**Of which: perpetual securities** Perpetual securities and all CET1 items, as well as the share premium on AT1 and T2 instruments included in the scope of this template, shall be allocated to this column.

4. M 07.00 – Instruments governed by third-country law (MTCI)

4.1. General remarks

30. Template M 07.00 provides a contract-by-contract breakdown of instruments that qualify as own funds and eligible liabilities for the purposes of MREL. Only instruments that are governed by the law of a third country shall be reported in the template.

31. In relation to eligible liabilities that are not subordinated to excluded liabilities, entities shall only report securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.

32. In case of instruments partially qualifying for two different classes of own funds or eligible liabilities, the instrument shall be reported two times to reflect the amounts allocated to the different capital classes separately.

33. The combination of columns 0020 (Code of the issuing entity), 0040 (Contract identifier) and 0070 (Type of own funds or eligible liabilities) constitutes a row identifier, which must be unique for each row reported in the template.

4.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010 – 0030	**Issuing entity** Where the information is reported with reference to a resolution group, the entity of the group that issued the respective instrument shall be indicated. Where the information is reported, with reference to a single resolution entity, the issuing entity shall be the reporting entity itself.
0010	**Name** Name of the entity that issued the own funds instrument or the eligible liability instrument
0020	**Code** Code of the entity that issued the own funds instrument or the eligible liability instrument. The code as part of a row identifier must be unique for each reported entity. For institutions, the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value.
0030	**Type of code** The institutions shall identify the type of code reported in column 0020 as a 'LEI code' or 'Non-LEI code'. The type of code shall always be reported.

Columns	Legal references and instructions
0040	**Contract identifier** The contract identifier of the instrument, such as CUSIP, ISIN or Bloomberg identifier for private placement, shall be reported. This item is part of the row identifier.
0050	**Governing law (third country)** The third country (countries other than the countries of the EEA) the law of which governs the contract, or parts of the contract, shall be indicated.
0060	**Contractual recognition of write down and conversion powers** It shall be indicated whether the contract contains the contractual terms referred to in Article 55(1) of Directive 2014/59/EU, Article 52(1), points (p) and (q), and Article 63, points (n) and (o), of Regulation (EU) No 575/2013.
0070 – 0080	**Regulatory treatment**
0070	**Type of own funds or eligible liabilities** Type of own funds or eligible liabilities, as which the instrument qualifies at the reference date. Transitional provisions on the eligibility of instruments shall be taken into consideration. Instruments that qualify for multiple capital classes shall be reported once per applicable capital class. The type of own funds or eligible liabilities shall be one of the following: — CET1 — Additional Tier 1 — Tier 2 — Eligible liabilities
0080	**Instrument type** The type of instrument to be specified depends on the governing law under which it is issued. In case of CET1 instruments, the type of instrument shall be selected from the list of CET1 instruments published by the EBA pursuant to Article 26(3) of Regulation (EU) No 575/2013. In case of own funds other than CET1, and eligible liabilities, the type of instrument shall be selected from a list of corresponding instruments published by EBA, competent authorities or resolution authorities, where such list is available. Where no list is available, the reporting entity shall specify the type of instruments itself.
0090	**Amount** The amount recognised in own funds or eligible liabilities shall be reported considering the level the report refers to, in case of instruments included at multiple levels. The amount shall be the amount relevant at the reference date, considering the effect of transitional provisions.

Columns	Legal references and instructions
0100 – 0110	**Rank in normal insolvency proceedings** The ranking of the instrument in normal insolvency proceedings shall be specified. It shall consist of the two letter ISO code of the country the law of which governs the ranking of the contract (column 0100), which shall be the law of a Member State, and the number of the relevant insolvency rank (column 0110). The relevant insolvency rank shall be determined based on the insolvency rankings published by resolution or other authorities, where such a standardised list is available.
0120	**Maturity** The maturity of the instrument shall be reported in the following format: dd/mm/yyyy. In case of perpetual instruments, the cell shall be left empty.
0130	**(First) Call date** Where the issuer possesses a call option, the first date at which the call can be exercised shall be reported. If the first call date has occurred prior to the reference date, that date shall be reported if the call is still exercisable. If it is not exercisable anymore, the next date at which the call be exercised shall be reported. In case of issuer call options with unspecified exercise date or call options triggered by specific events, the conservatively estimated likely call date shall be reported. Regulatory or tax calls options shall not be considered for the purposes of this column.
0140	**Regulatory call (Y/N)** It shall be indicated whether the issuer possesses a call option exercisable upon the occurrence of a regulatory event affecting the eligibility of the contract to MREL.

ANNEX III

DISCLOSURE ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

Template code	Name of the template
EU KM2	Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
EU TLAC1	Composition – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
EU iLAC	Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs
EU TLAC2	Creditor ranking – Entity that is not a resolution entity
EU TLAC3	Creditor ranking – Resolution entity

EU KM2: Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII Requirement for own funds and eligible liabilities (TLAC)**				
		T	**T**	**T-1**	**T-2**	**T-3**	**T-4**
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities						
EU-1a	Of which own funds and subordinated liabilities						
2	Total risk exposure amount of the resolution group (TREA)						
3	Own funds and eligible liabilities as a percentage of the TREA						
EU-3a	Of which own funds and subordinated liabilities						
4	Total exposure measure (TEM) of the resolution group						
5	Own funds and eligible liabilities as percentage of the TEM						
EU-5a	Of which own funds or subordinated liabilities						
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)						

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII Requirement for own funds and eligible liabilities (TLAC)**				
		T	**T**	**T-1**	**T-2**	**T-3**	**T-4**
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA						
EU-8	Of which to be met with own funds or subordinated liabilities						
EU-9	MREL expressed as a percentage of the TEM						
EU-10	Of which to be met with own funds or subordinated liabilities						

EU TLAC1 – Composition – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII requirement for own funds and eligible liabilities (TLAC)**	**Memo item: Amounts eligible for the purposes of MREL, but not of TLAC**
Own funds and eligible liabilities and adjustments				
1	Common Equity Tier 1 capital (CET1)			
2	Additional Tier 1 capital (AT1)			
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)			
7	Empty set in the EU			
8	Empty set in the EU			

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII requirement for own funds and eligible liabilities (TLAC)**	**Memo item: Amounts eligible for the purposes of MREL, but not of TLAC**
11	Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU			
Own funds and eligible liabilities: Non-regulatory capital elements				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)			
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)			
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)			
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)			
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
14	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b (3) CRR			
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments			
EU-17a	Of which subordinated liabilities items			
Own funds and eligible liabilities: Adjustments to non-regulatory capital elements				
18	Own funds and eligible liabilities items before adjustments			
19	(Deduction of exposures between multiple point of entry (MPE) resolution groups)			

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	**G-SII requirement for own funds and eligible liabilities (TLAC)**	**Memo item: Amounts eligible for the purposes of MREL, but not of TLAC**
20	(Deduction of investments in other eligible liabilities instruments)			
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments			
EU-22a	Of which: own funds and subordinated liabilities			
Risk-weighted exposure amount and leverage exposure measure of the resolution group				
23	Total risk exposure amount (TREA)			
24	Total exposure measure (TEM)			
Ratio of own funds and eligible liabilities				
25	Own funds and eligible liabilities as a percentage of TREA			
EU-25a	Of which own funds and subordinated liabilities			
26	Own funds and eligible liabilities as a percentage of TEM			
EU-26a	Of which own funds and subordinated liabilities			
27	CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements			
28	Institution-specific combined buffer requirement			
29	of which capital conservation buffer requirement			
30	of which countercyclical buffer requirement			
31	of which systemic risk buffer requirement			
EU-31a	of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			
Memorandum items				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

EU ILAC – Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	**Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)**	**Qualitative information**
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)			
EU-4	Eligible Additional Tier 1 capital			
EU-5	Eligible Tier 2 capital			
EU-6	Eligible own funds			
EU-7	Eligible liabilities			
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments			
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)			
EU-11	Total exposure measure (TEM)			
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA			
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM			
EU-15	of which permitted guarantees			

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	**Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)**	**Qualitative information**
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements			
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA			
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM			
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

EU TLAC2a: Creditor ranking – Entity that is not a resolution entity

		Insolvency ranking							Sum of 1 to n
		1	**1**	**2**	**2**	**…**	**n**	**n**	
		(most junior)	(most junior)				(most senior)	(most senior)	
		Resolution entity	**Other**	**Resolution entity**	**Other**	**…**	**Resolution entity**	**Other**	
1	Empty set in the EU								
2	Description of insolvency rank (free text)								
3	Liabilities and own funds								
4	of which excluded liabilities								
5	Liabilities and own funds less excluded liabilities								
6	Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of [choose as a appropriate: internal MREL/internal TLAC]								
7	of which residual maturity ≥ 1 year < 2 years								
8	of which residual maturity ≥ 2 year < 5 years								
9	of which residual maturity ≥ 5 years < 10 years								
10	of which residual maturity ≥ 10 years, but excluding perpetual securities								
11	of which perpetual securities								

EU TLAC2b: Creditor ranking – Entity that is not a resolution entity

		Insolvency ranking							Sum of 1 to n
		1	1	2	2	…	n	n	
		(most junior)	(most junior)				(most senior)	(most senior)	
		Resolution entity	Other	Resolution entity	Other	…	Resolution entity	Other	
1	Empty set in the EU								
2	Description of insolvency rank (free text)								
3	Empty set in the EU								
4	Empty set in the EU								
5	Empty set in the EU								
6	Own funds and eligible liabilities for the purpose of internal MREL								
7	of which residual maturity ≥ 1 year < 2 years								
8	of which residual maturity ≥ 2 year < 5 years								
9	of which residual maturity ≥ 5 years < 10 years								
10	of which residual maturity ≥ 10 years, but excluding perpetual securities								
11	of which perpetual securities								

EU TLAC3a: Creditor ranking – Resolution entity

		Insolvency ranking				Sum of 1 to n
		1	2	…	n	
		(most junior)			(most senior)	
1	Description of insolvency rank (free text)					
2	Liabilities and own funds					
3	of which excluded liabilities					

		Insolvency ranking				Sum of 1 to n
		1	**2**	**…**	**n**	
		(most junior)			(most senior)	
4	Liabilities and own funds less excluded liabilities					
5	Subset of liabilities and own funds less excluded liabilities that are own funds and liabilities potentially eligible for meeting [choose as a appropriate: MREL/TLAC]					
6	of which residual maturity ≥ 1 year < 2 years					
7	of which residual maturity ≥ 2 year < 5 years					
8	of which residual maturity ≥ 5 years < 10 years					
9	of which residual maturity ≥ 10 years, but excluding perpetual securities					
10	of which perpetual securities					

EU TLAC3b: Creditor ranking – Resolution entity

		Insolvency ranking				Sum of 1 to n
		1	**2**	**…**	**n**	
		(most junior)			(most senior)	
1	Description of insolvency rank (free text)					
2	Empty set in the EU					
3	Empty set in the EU					
4	Empty set in the EU					
5	Own funds and liabilities potentially eligible for meeting MREL					
6	of which residual maturity ≥ 1 year < 2 years					
7	of which residual maturity ≥ 2 year < 5 years					
8	of which residual maturity ≥ 5 years < 10 years					
9	of which residual maturity ≥ 10 years, but excluding perpetual securities					
10	of which perpetual securities					