



2024/3172

31.12.2024

COMMISSION IMPLEMENTING REGULATION (EU) 2024/3172

of 29 November 2024

laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637

(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 434a, the fifth paragraph, thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) 2021/637⁽²⁾ laid down uniform disclosure formats to ensure the uniform application of Regulation (EU) No 575/2013. Regulation (EU) 2024/1623 of the European Parliament and of the Council⁽³⁾ amended Regulation (EU) No 575/2013 to incorporate into that regulation the international standards of the Basel Committee on Banking Supervision's third International Regulatory Framework for banks (referred to as 'Basel III'). Those international standards contain prudential disclosure standards to improve transparency and consistency in the area of prudential requirements for credit institutions. It is therefore necessary to amend the rules on uniform disclosure formats to reflect those changes in the specifications relating to disclosure obligations.
- (2) The disclosure of information by institutions on their key regulatory metrics should include the disclosure of an institution's available capital, its risk-weighted assets, its leverage, as well as the most relevant liquidity metrics.
- (3) To be able to absorb losses in a going or in a gone concern situation, institutions need own funds in sufficient quantity and quality, as required by Article 92 of Regulation (EU) No 575/2013. Institutions should disclose information on their own funds composition, quantity and quality, in order to allow stakeholders to assess the banks loss absorbing capacity.
- (4) Disclosure on the compliance with the requirement for a countercyclical capital buffer should reflect the fact that the countercyclical capital buffer referred to in Chapter 4 of Title VII of Directive 2013/36/EU of the European Parliament and of the Council⁽⁴⁾ aims to ensure that banking sector capital requirements take account of the macro-financial environment in which credit institutions operate.

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

⁽²⁾ Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295 (OJ L 136, 21.4.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/637/oj).

⁽³⁾ Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending Regulation (EU) No 575/2013 as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor (OJ L, 2024/1623, 19.6.2024, ELI: <http://data.europa.eu/eli/reg/2024/1623/oj>).

⁽⁴⁾ 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>).

- (5) It is crucial that the market has access to information on whether an institution should be classified as global systemically important institutions (G-SIIs). For that reason, institutions should disclose information whether the significance indicators referred to in Article 131 of Directive 2013/36/EU are met or not.
- (6) Uniform templates should be laid down to ensure that institutions disclose information on their compliance with liquidity requirements, including the liquidity coverage ratio and the net stable funding ratio, in a uniform and comparable way.
- (7) It is necessary to ensure coherence and consistency between the reporting obligations laid down in Regulation (EU) No 575/2013 with other Union legislation in the area of ESG risks, and in particular Regulation (EU) 2020/852 of the European Parliament and of the Council⁽⁵⁾. Rules on the disclosure of ESG risks should therefore take into account the criteria, classifications, and definitions laid down in Articles 2 and 3 of Regulation (EU) 2020/852. In particular, those rules should take into account the criteria for the identification and classification of environmentally sustainable economic activities, as laid down in Regulation (EU) 2020/852 and in Commission Delegated Regulation (EU) 2020/1818⁽⁶⁾. For the same reason, when disclosing information on the energy performance of their real estate portfolio, institutions should provide that information in the form of the energy performance certificate as defined in Article 2, point 12 of Directive 2010/31/EU of the European Parliament and of the Council⁽⁷⁾.
- (8) Articles 19a and 29a of Directive 2013/34/EU of the European Parliament and of the Council⁽⁸⁾ require certain large undertakings that are public-interest entities, or public-interest entities which are parent undertakings of a large group, respectively, to include in their management report or in their consolidated management report information about the impact of their activity on environmental, social and employee matters, respect for human rights, anti-corruption and bribery matters. That obligation does not apply, however, to other undertakings. As a result, undertakings that are not subject to Articles 19a and 29a of Directive 2013/34/EU are not required to disclose such information and may be not able to provide such information to institutions. Those undertakings that are counterparties to institutions can thus only be expected to provide that information and data on a voluntary basis.
- (9) In order to implement Basel III standards, Regulation (EU) 2024/1623 has introduced into Article 92(3) of Regulation (EU) No 575/2013 a lower limit to the risk-based capital requirements calculated using internal models ('output floor') that is equal to a percentage of the capital requirements that would apply if standardised approaches were used. It is therefore appropriate to reflect the changes in the relevant disclosure templates. Furthermore, to provide a comparison between the risk-based capital ratios computed under the standardised and the internally modelled approaches at risk level and at exposure classes for credit risk, two new disclosure templates should be introduced.
- (10) In relation to the use of the Standardised Approach ('SA') for credit risk, Regulation (EU) 2024/1623 has introduced into Chapter 2 of Title II Regulation (EU) No 575/2013 a more granular risk weight treatment of different exposures, including for exposures to institutions, exposures to corporates, specialised lending exposures, retail exposures, exposures secured by real estate, subordinated debt exposures, equity exposures and defaulted exposures. It is necessary to reflect those changes in the disclosure templates, and to align the row numbering in those disclosure templates to the one used in the corresponding BCBS disclosure templates.

⁽⁵⁾ Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088 (OJ L 198, 22.6.2020, p. 13, ELI: <http://data.europa.eu/eli/reg/2020/852/oj>).

⁽⁶⁾ Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (OJ L 406, 3.12.2020, p. 17, ELI: http://data.europa.eu/eli/reg_del/2020/1818/oj).

⁽⁷⁾ Directive 2010/31/EU of the European Parliament and of the Council of 19 May 2010 on the energy performance of buildings (recast) (OJ L 153, 18.6.2010, p. 13, ELI: <http://data.europa.eu/eli/dir/2010/31/oj>).

⁽⁸⁾ Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19, ELI: <http://data.europa.eu/eli/dir/2013/34/oj>).

- (11) Regulation (EU) 2024/1623 introduced into Chapter 3 Title II of Regulation (EU) No 575/2013, in relation to the use of the Internal Ratings Approach ('IRB') for credit risk exposures, limited the exposures classes for which the advanced IRB (A-IRB) approach can be applied to calculate own funds requirements for credit risk. Specifically, for exposures to institutions, only the foundation IRB (F-IRB) approach can now be used, and for equity exposures, only the use of the standardised approach is allowed, except for a transitional period. Moreover, new exposure classes for 'Regional governments or local authorities' and 'Public sector entities' have been created to ensure a consistent treatment of those exposures and to avoid unintended variability in the related own funds requirements. Those amendments should be reflected in the disclosure templates on the use of IRB approach. It is also necessary to align the structure of the template effect on the RWEAs of credit derivatives used as credit risk mitigation techniques (CRM) to the row numbering used in the corresponding BCBS disclosure template.
- (12) Regulation (EU) 2024/1623 introduced into Title IV of Regulation (EU) No 575/2013 a new framework for calculating the own funds requirements for market risk, based on the BCBS's Fundamental review of the trading book (FRTB). That amendment was necessary to address the deficiencies identified in the current market risk capital requirements framework for trading book positions. In accordance with the new framework, institutions are to apply a simplified standardised, an alternative standardised, or an alternative internal model approach to calculate the own funds requirements for market risk. Those amendments should be reflected in the disclosure templates by the introduction of a comprehensive set of disclosures tables and templates. That new set of disclosures tables and templates should be effective when the regulatory framework for market risk based on the Basel's FRTB standards starts to apply in the Union. In the meantime, the disclosure requirements as currently applicable should continue to apply. To have a comprehensive understanding of the use of that new approach, institutions using the alternative internal model approach should, at the first date of application of the new disclosure framework, disclose the quantitative information together with the qualitative information.
- (13) Uniform disclosure formats should be laid down to ensure uniform and comparable disclosure on credit valuation adjustments ('CVA') risks. It is therefore necessary to introduce new disclosure templates and tables with quantitative and qualitative information on CVA risk to that effect. Those templates should take into account that institutions subject to own funds requirements for CVA may apply the standardised, basic, or simplified approach or a combination of those approaches and that CVA risk should capture both the credit spread risk of an institution's counterparty and the market risk of the portfolio of transactions traded by the institution with that counterparty.
- (14) Regulation (EU) 2024/1623 introduced in Chapter 1 of Title III of Regulation (EU) No 575/2013 a new single non-model-based approach for the calculation of the own funds requirements for operational risk to address the lack of risk-sensitivity and of comparability of the existing approaches. Following a discretion included in the Basel III standards, the Union's minimum own funds requirements are solely based on the calculation of the Business Indicator Component (BIC), whilst the loss history is considered for disclosure purposes only. Those amendments should be reflected in the disclosure templates, inter alia by laying down new templates to provide information on annual operational losses incurred over the past 10 years, the calculation of business indicator, components and sub-components, and the related own funds requirements and risk exposure amounts.
- (15) Article 501d(2) of Regulation (EU) No 575/2013 prescribes how institutions are to calculate their own funds requirements for crypto-asset exposures until the date of application of the legislative act referred to in Article 501d(1) of that Regulation. It is therefore necessary to lay down how institutions are to disclose their crypto-asset exposures during that transitional period.
- (16) Regulation (EU) 2024/1623 amended Article 434a(1) of Regulation (EU) No 575/2013 and introduced a requirement for the EBA to develop IT solutions, including instructions, to be used by institutions for disclosures required under Titles II and III of that Regulation. Accordingly, the disclosure templates should indicate with sufficient clarity the data points and the information that institutions have to disclose to ensure that users get access to sufficient comprehensive and comparable information and that consistency with international standards on disclosures is maintained. In order to allow the EBA to develop appropriate IT solutions, those uniform disclosure formats should not be binding as concerns their structure and their representation. In particular, the EBA should be able to depart from the graphical representation and tabular structure of the disclosure templates as long as all the data points and information required are included in the IT solution.

- (17) To provide institutions with a comprehensive integrated set of uniform disclosure formats and to ensure high quality disclosures, while also reflecting the approach under the revised Article 434a(1) of Regulation (EU) No 575/2013, it is necessary to repeal Implementing Regulation (EU) 2021/637 and replace that Implementing Regulation with this Regulation.
- (18) To ensure timely and quality disclosures by institutions, they should be given sufficient time to adapt their internal systems in view of the changes to the existing disclosure framework reflected/incorporated in this Regulation.
- (19) This Regulation is based on the draft implementing technical standards submitted to the Commission by the European Banking Authority.
- (20) 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 ⁽⁹⁾,

HAS ADOPTED THIS REGULATION:

Article 1

Disclosure of key metrics and overview of risk-weighted exposure amounts

Institutions shall disclose the information referred to in Article 438, points (a) to (d), (f) and (g), and Article 447, points (a) to (g), of Regulation (EU) No 575/2013 as specified in Section 1 – ‘Disclosure of overview of risk management, key prudential metrics and RWA’ in Annex I.

Article 2

Disclosure of risk management objectives and policies

Institutions shall disclose the information referred to in Article 435 of Regulation (EU) No 575/2013 as specified in Section 2 – ‘Disclosure of risk management objectives and policies’ in Annex I.

Article 3

Disclosure of the scope of application

Institutions shall disclose the information referred to in Article 436, points (b) to (h), of Regulation (EU) No 575/2013 as specified in Section 3 – ‘Disclosure of the scope of application’ in Annex I.

Article 4

Disclosure of own funds

Institutions shall disclose the information the information referred to in Article 437, points (a) to (f), of Regulation (EU) No 575/2013 as specified in Section 4 – ‘Disclosure of own funds’ in Annex I.

⁽⁹⁾ 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 5***Disclosure of countercyclical capital buffers**

Institutions shall disclose the information referred to in Article 440, points (a) and (b), of Regulation (EU) No 575/2013 as specified in Section 5 – ‘Disclosure of countercyclical capital buffers’ in Annex I.

*Article 6***Disclosure of the leverage ratio**

Institutions shall disclose the information referred to in Article 451(1), points (a) to (e), and in Article 451(2) and (3) of Regulation (EU) No 575/2013 as specified in Section 6 – ‘Disclosure of leverage ratio’ in Annex I.

*Article 7***Disclosure of indicators of global systemic importance**

1. Global systemically important institutions (G-SIIs) shall disclose the information on the values of the indicators used for determining their score referred to in Article 441 of Regulation (EU) No 575/2013 by using the uniform disclosure format referred to in Article 434a of that Regulation. G-SIIs shall use that disclosure format for the collection of the indicator values by relevant authorities as set out in Article 3(2) of Commission Delegated Regulation (EU) No 1222/2014⁽¹⁰⁾, with the exception of any ancillary data and memorandum items collected in accordance with Article 3(2) of that Delegated Regulation.

2. G-SIIs shall disclose the information referred to in paragraph 1 in their year-end Pillar 3 report. G-SIIs shall redisclose the information referred to in paragraph 1 in their first Pillar 3 report following the final submission of the values of the indicators to the relevant competent authorities, where the submitted figures are different from the figures disclosed in the year-end Pillar 3 report.

*Article 8***Disclosure of liquidity requirements**

Institutions shall disclose the information referred to in Article 435(1) and in Article 451a(2), (3) and (4), of Regulation (EU) No 575/2013 as specified in Section 7 – ‘Disclosure of liquidity requirements’ in Annex I.

*Article 9***Disclosure of exposures to credit risk, dilution risk and credit quality**

1. Institutions shall disclose the information referred to in Article 435(1), points (a), (b), (d) and (f), and in Article 442 of Regulation (EU) No 575/2013 as specified in Section 8 – ‘Disclosure of credit risk quality’ in Annex I.

2. Large institutions that have a ratio between the gross carrying amount of loans and advances that fall under Article 47a(3) of Regulation (EU) No 575/2013 and the total gross carrying amount of loans and advances that fall under Article 47a(1) of that Regulation equal to or higher than 5 % shall, in addition to the information referred to in paragraph 1, disclose additional information to comply with Article 442, points (c) and (f), of that Regulation. Those institutions shall disclose that information on an annual basis.

⁽¹⁰⁾ Commission Delegated Regulation (EU) No 1222/2014 of 8 October 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards for the specification of the methodology for the identification of global systemically important institutions and for the definition of subcategories of global systemically important institutions (OJ L 330, 15.11.2014, p. 27, ELI: http://data.europa.eu/eli/reg_del/2014/1222/oj).

3. For the purposes of paragraph 2, institutions shall exclude loans and advances classified as held for sale, cash balances at central banks, and other demand deposits both from the denominator and the numerator of the ratio.

4. Institutions shall commence disclosure in accordance with paragraph 2 where they have reached or exceeded the 5 % threshold referred to in that paragraph in two consecutive quarters during the four quarters prior to the reference date of the disclosure. For the reference date of the first disclosure, institutions shall disclose the information concerned by using the templates referred to in that paragraph where they exceed the 5 % threshold on that disclosure reference date.

5. Institutions shall no longer be obliged to disclose in accordance with paragraph 2 where they have fallen below the 5 % threshold on three consecutive quarters during the four quarters prior to the disclosure reference date.

Article 10

Disclosure of the use of credit risk mitigation techniques

Institutions shall disclose the information referred to in Article 453, points (a) to (f), of Regulation (EU) No 575/2013 as specified in Section 9 – ‘Disclosure of credit risk mitigation techniques’ in Annex I.

Article 11

Disclosure of the use of the Standardised Approach

Institutions calculating risk-weighted exposure amounts under the Standardised Approach shall disclose the following information on the use of the Standardised Approach:

- (a) the information referred to in Article 444, points (a) to (e), and the information referred to in Article 453, points (g), (h) and (i), of Regulation (EU) No 575/2013 as specified in Section 10 – ‘Disclosure of credit risk SA’ in Annex I;
- (b) the information on the exposure values deducted from own funds referred to in Article 444, point (e), of Regulation (EU) No 575/2013 as specified in Section 4 – ‘Disclosure of own funds’ in Annex I.

Article 12

Disclosure of the use of the IRB Approach to credit risk

Institutions calculating risk-weighted exposure amounts under the IRB Approach shall disclose the information referred to in Article 438, point (h), Article 452, points (a) to (h), and in Article 453, points (g) and (j), of Regulation (EU) No 575/2013 as specified in Section 11 – ‘Disclosure of credit risk IRB’ in Annex I.

Article 13

Disclosure of specialised lending and equity exposures

Institutions shall disclose the information referred to in Article 438, point (e), of Regulation (EU) No 575/2013 as specified in Section 12 – ‘Disclosure of specialised lending and equity exposures’ in Annex I.

Article 14

Disclosure of exposures to counterparty credit risk

Institutions shall disclose the information referred to in Article 438, point (h), and Article 439 of Regulation (EU) No 575/2013 as specified in Section 13 – ‘Disclosure of counterparty credit risk’ in Annex I.

*Article 15***Disclosure of exposures to securitisation positions**

Institutions shall disclose the information referred to in Article 449 of Regulation (EU) No 575/2013 as specified in Section 14 – ‘Disclosure of exposures to securitisation positions’ in Annex I.

*Article 16***Disclosure of the use of the standardised approach and of the alternative internal models for market risk**

1. Institutions shall disclose the information referred to in Article 435(1), points (a) to (d), Article 438, Article 445(1) and (2), Article 455(1), points (a) to (f), and Article 455(2) and (3), of Regulation (EU) No 575/2013 as specified in Section 15 – ‘Disclosure of market risk’ in Annex I.
2. Until 31 December 2025, institutions shall make the disclosures in accordance with Article 15 of Commission Implementing Regulation (EU) 2021/637 ⁽¹⁾.
3. At the first date of application of the use of the alternative approaches referred to in Article 325az of Regulation (EU) No 575/2013, institutions using the alternative internal model approach for market risk shall disclose the qualitative information referred to in Article 455(1), points (a) to (f), of Regulation (EU) No 575/2013 together with the quantitative information referred to in Article 455(2) of that Regulation.

*Article 17***Disclosure of credit valuation adjustment risk**

Institutions shall disclose the information referred to in Article 438, points (d) and (h), Article 439, point (h), and Article 445a of Regulation (EU) No 575/2013 as specified in Section 16 – ‘Disclosure of credit valuation adjustment’ in Annex I.

*Article 18***Disclosure of operational risk**

Institutions shall disclose the information referred to in Article 435, Article 438, point (d), and Article 446 of Regulation (EU) No 575/2013 as specified in Section 17 – ‘Disclosure of operational risk’ in Annex I.

*Article 19***Disclosure of exposures to interest rate risk on positions not held in the trading book**

1. Institutions shall disclose the information referred to in Article 448(1), points (a) to (g), of Regulation (EU) No 575/2013 as specified in Section 18 – ‘Disclosure of interest rate risk of non-trading book activities’ in Annex I.
2. Institutions that disclose information in accordance with paragraph 1 for the first time shall not be obliged to disclose that information relating to the previous reference date.

⁽¹⁾ Commission Implementing Regulation (EU) 2022/2453 of 30 November 2022 amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/637 as regards the disclosure of environmental, social and governance risks (OJ L 324, 19.12.2022, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2022/2453/oj).

*Article 20***Disclosure of remuneration policy**

Institutions shall disclose the information referred to in Article 450 of Regulation (EU) No 575/2013 as specified in Section 19 – ‘Disclosure of remuneration policy’ in Annex I.

*Article 21***Disclosure of encumbered and unencumbered assets**

Institutions shall disclose the information referred to in Article 443 of Regulation (EU) No 575/2013 as specified in Section 20 – ‘Disclosure of encumbered and unencumbered assets’ in Annex I.

*Article 22***Disclosure of environmental, social and governance risks (ESG risks)**

1. Institutions shall disclose the information referred to in Article 449a of Regulation (EU) No 575/2013 as specified in Section 21 – ‘Disclosure of prudential disclosures on ESG risks’ in Annex I. That information shall cover all of the following:

- (a) qualitative information on environmental, social and governance risks;
- (b) quantitative information on climate change transition risk;
- (c) quantitative information on climate change physical risks;
- (d) quantitative information on mitigating actions associated with economic activities that qualify as environmentally sustainable under Article 3 of Regulation (EU) 2020/852 towards those counterparties that are subject to Articles 19a or 29a of Directive 2013/34/EU, towards households, and towards local governments as referred to in Part 1, point 42(b), of Annex V to Commission Implementing Regulation (EU) 2021/451 ⁽¹²⁾;
- (e) quantitative information on other mitigating actions and exposures to climate-change-related risks that do not qualify as environmentally sustainable economic activities under Article 3 of Regulation (EU) 2020/852 but support counterparties in the transition or adaptation process for the objectives of climate change mitigation and climate change adaptation.

2. Institutions may choose to disclose quantitative information on mitigating actions and exposures on climate-change-related risks associated with economic activities that qualify as environmentally sustainable under Article 3 of Regulation (EU) 2020/852, towards counterparties that are non-financial corporations, that are not subject to the disclosure obligations laid down in Articles 19a or 29a of Directive 2013/34/EU, and that are not subject to the disclosure obligations laid down in Commission Implementing Regulation (EU) 2021/2178 ⁽¹³⁾.

⁽¹²⁾ Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014 (OJ L 97, 19.3.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/451/oj).

⁽¹³⁾ Commission Delegated Regulation (EU) 2021/2178 of 6 July 2021 supplementing Regulation (EU) 2020/852 of the European Parliament and of the Council by specifying the content and presentation of information to be disclosed by undertakings subject to Articles 19a or 29a of Directive 2013/34/EU concerning environmentally sustainable economic activities, and specifying the methodology to comply with that disclosure obligation (OJ L 443, 10.12.2021, p. 9, ELI: http://data.europa.eu/eli/reg_del/2021/2178/oj).

For the calculation of the percentage of the exposures to activities that comply with the requirements laid down in Article 3 of Regulation (EU) 2020/852 (taxonomy-aligned exposures) towards those counterparties, institutions:

- (a) may, where available, use the information received from their counterparties on a voluntary and bilateral basis through the loan origination, and regular credit review and monitoring processes;
- (b) where the counterparty is not able or willing to provide the data concerned on a bilateral basis, may use internal estimates and proxies and explain in the narrative accompanying the template to what extent those internal estimates and proxies have been used, and which internal estimates and proxies have been applied;
- (c) where they are unable to collect on a bilateral basis the information concerned, or cannot use internal estimates and proxies, or cannot collect that information or use those estimates and proxies in a way that is not overly burdensome for them or their counterparties, may explain that inability in the narrative accompanying the template.

For the purposes of point (a), institutions shall inform their counterparties that the provision of such information is voluntary.

Article 23

Disclosure of crypto assets

Institutions shall disclose the information for the calculation of the own funds requirements of exposures to crypto-assets in accordance with Article 501d(2) of Regulation (EU) No 575/2013 as specified in Section 22 – ‘Disclosure of exposures to crypto assets’ in Annex I.

Article 24

IT solutions

The EBA shall ensure that the IT solutions, including instructions, developed for disclosures required under Titles II and III of Regulation (EU) No 575/2013 comply with the uniform disclosure formats laid down in this Regulation at all times and include all the data points and information listed in the disclosure templates.

The EBA shall make available the IT solutions referred to in first paragraph and any related instructions on its website. The EBA shall keep those IT solutions and instructions up-to-date and available in all official languages.

Article 25

General provisions on the uniform disclosure formats

1. The numbering of rows or columns in the uniform disclosure formats referred to in the Annex Ind included in the IT solutions developed by the EBA shall not be altered where an institution omits one or more disclosures in accordance with Article 432 of Regulation (EU) No 575/2013.
2. Institutions shall make a clear note in the narrative accompanying the IT solution-based template or table concerned indicating which rows or columns are not populated and stating the reason of the omission of the disclosure.
3. The information required by Article 431 of Regulation (EU) No 575/2013 shall be clear and comprehensive, enabling users of that information to understand the quantitative disclosures, and shall be placed next to the templates to which that information relates.
4. Numeric values shall be presented as follows:
 - (a) quantitative monetary data shall be disclosed using a minimum precision equivalent to millions of units;
 - (b) quantitative data disclosed as ‘percentage’ shall be expressed as per unit with a minimum precision equivalent to four decimals.

5. Institutions shall also provide the following information:
 - (a) disclosure reference date and reference period;
 - (b) reporting currency;
 - (c) name and, where relevant, the legal entity identifier (LEI) of the disclosing institution;
 - (d) where relevant, the accounting standard used;
 - (e) where relevant, the scope of consolidation.

Article 26

Disclosure period and frequency

1. Disclosure periods shall be defined as quarterly periods T, T-1, T-2, T-3 and T-4.
2. The rows or columns in the uniform disclosure formats referred to in the Annex Ind included in the IT solutions developed by the EBA shall be populated in accordance with the frequency of the disclosure laid down in Articles 433a, 433b and 433c of Regulation (EU) No 575/2013.
3. Institutions subject to the obligation to publish disclosures shall disclose information with the following frequency:
 - (a) institutions disclosing the information contained in the Annex I on a quarterly basis shall provide data for periods T, T-1, T-2, T-3 and T-4;
 - (b) institutions disclosing the information contained in the Annex I on a semi-annual basis shall provide data for periods T, T-2 and T-4;
 - (c) institutions disclosing the information contained in the Annex I on an annual basis shall provide data for periods T and T-4.
4. Institutions shall disclose the dates corresponding to the disclosure periods.
5. The disclosure of data for previous periods shall not be required where data are disclosed for the first time.

Article 27

Repeal

1. Implementing Regulation (EU) 2021/637 shall cease to apply from 1 January 2025, except for Article 15 and Annexes XXIX and XXX. Article 15 and Annexes XXIX and XXX of Implementing Regulation (EU) 2021/637 shall continue to apply until 31 December 2025 only for the purposes of Article 16 of this Regulation.
2. Implementing Regulation (EU) 2021/637 is repealed with effect from 31 December 2025.
3. References to the repealed Regulation shall be construed as references to this Regulation and read in accordance with the correlation table in Annex II.

*Article 28***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 1 January 2025.

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

Done at Brussels, 29 November 2024.

For the Commission
The President
Ursula VON DER LEYEN

Section 1 - 'Disclosure of overview of risk management, key prudential metrics and RWA'

[Template EU OV1 – Overview of total risk exposure amounts](#)
[Template EU KM1 – Key metrics template](#)
[Template EU INS1 – Insurance participations](#)
[Template EU INS2 – Financial conglomerates information on own funds and capital adequacy ratio](#)
[Table EU OVC – ICAAP information](#)
[Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level](#)
[Template EU CMS2 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level](#)

Section 2 - 'Disclosure of risk management objectives and policies'

[Table EU OVA – Institution risk management approach](#)
[Table EU OV8 – Disclosure on governance arrangements](#)

Section 3 - 'Disclosure of the scope of application'

[Template EU U1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories](#)
[Template EU U2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements](#)
[Template EU U3 – Outline of the differences in the scopes of consolidation \(entity by entity\)](#)
[Table EU U4 – Explanations of differences between accounting and regulatory exposure amounts](#)
[Table EU U8 – Other qualitative information on the scope of application](#)
[Template EU PV1 – Prudent valuation adjustments \(PVA\)](#)

Section 4 - 'Disclosure of own funds'

[Template EU CC1 – Composition of regulatory own funds](#)
[Template EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements](#)
[Template EU CCA – Main features of regulatory own funds instruments and eligible liabilities instruments](#)
[Section 5 - 'Disclosure of countercyclical capital buffers'](#)
[Template EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer](#)
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[Section 6 - 'Disclosure of leverage ratio'](#)
[Template EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures](#)
[Template EU LR2 – LRSum: Leverage ratio common disclosure](#)
[Template EU LR3 – LRSpL: Split-up of on balance sheet exposures \(excluding derivatives, SFTs and exempted exposures\)](#)
[Table EU LRA: Disclosure of LR qualitative information](#)

Section 7 - 'Disclosure of liquidity requirements'

[Table EU LUQ – Liquidity risk management](#)
[Template EU LUQ1 – Quantitative information of LCR](#)
[Table EU LUQ8 – on qualitative information on LCR, which complements template EU LUQ1](#)
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Section 8 - 'Disclosure of credit risk quality'

[Table EU CR6: General qualitative information about credit risk](#)
[Table EU CR8: Additional disclosure related to the credit quality of assets](#)
[Template EU CR1: Performing and non-performing exposures and related provisions](#)
[Template EU CR1-A: Maturity of exposures](#)
[Template EU CR2: Changes in the stock of non-performing loans and advances](#)
[Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries](#)
[Template EU CO1: Credit quality of forbore exposures](#)
[Template EU CO2: Quality of forbearance](#)
[Template EU CO3: Credit quality of performing and non-performing exposures by past due days](#)
[Template EU CO4: Quality of non-performing exposures by geography](#)
[Template EU CO5: Credit quality of loans and advances by industry](#)
[Template EU CO6: Collateral valuation – loans and advances](#)
[Template EU CO7: Collateral obtained by taking possession and execution processes](#)
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Section 9 - 'Disclosure of credit risk mitigation techniques'

[Table EU CR6 – Qualitative disclosure requirements related to CRM techniques](#)
[Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques](#)

Section 10 - 'Disclosure of credit risk SA'

[Table EU CRD – Qualitative disclosure requirements related to standardised model](#)
[Template EU CR4 – standardised approach – Credit risk exposure and CRM effects](#)
[Template EU CR5 – standardised approach](#)

Section 11 - 'Disclosure of credit risk IRB'

[Table EU CR6 – Qualitative disclosure requirements related to IRB approach](#)
[Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range](#)
[Template EU CR6-A – Scope of the use of IRB and SA approaches](#)
[Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques](#)
[Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques](#)
[Template EU CR8 – RWFA flow statements of credit risk exposures under the IRB approach](#)
[Template CR9 – IRB approach – Back-testing of PD per exposure class \(fixed PD scale\)](#)
[Template CR1 – IRB approach – Back-testing of PD per exposure class \(only for: PD estimates according to point \(f\) of Article 180\(1\) CRR\)](#)

Section 12 - 'Disclosure of specialised lending and equity exposures'

[Template EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach](#)

Section 13 - 'Disclosure of counterparty credit risk'

[Table EU CCR – Qualitative disclosure related to CCR](#)
[Template EU CCR1 – Analysis of CCR exposure by approach](#)
[Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights](#)
[Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale](#)
[Template EU CCR5 – Composition of collateral for CCR exposures](#)
[Template EU CCR6 – Credit derivatives exposures](#)
[Template EU CCR7 – RWFA flow statements of CCR exposures under the IMM](#)
[Template EU CCR8 – Exposures to CCPs](#)

Section 14 - 'Disclosure of exposures to securitisation positions'

[Table EU-SECA – Qualitative disclosure requirements related to securitisation exposures](#)
[Template EU-SECL – Securitisation exposures in the non-trading book](#)
[Template EU-SECC – Securitisation exposures in the trading book](#)
[Template EU-SECC – Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor](#)
[Template EU-SECA – Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor](#)
[Template EU-SECS – Exposures securitised by the institution - Exposures in default and specific credit risk adjustments](#)

Section 15 - 'Disclosure of market risk'

[Table EU MRA: Qualitative disclosure requirements related to market risk](#)
[Template EU MR1 Market risk under the alternative standardised approach \(ASA\)](#)
[Table EU MR8: Qualitative disclosure requirements for institutions using the alternative internal model approach \(AIMA\)](#)
[Template EU MR2 Market risk under the alternative internal model approach \(AIMA\)](#)
[Template EU MR 3 – Market risk under the simplified standardised approach \(SSA\)](#)

Section 16 - 'Disclosure of credit valuation adjustment'

[Table EU CVAA – Qualitative disclosure requirements to credit valuation adjustment risk](#)
[Template EU CVA1 – Credit valuation adjustment under the Reduced Basic Approach](#)
[Table EU CVA8 – Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach](#)
[Template EU CVA 2 – Credit valuation adjustment risk under the Full Basic Approach](#)
[Template EU CVA3 – Credit valuation adjustment risk under the Standardised Approach](#)
[Template EU CVA4 – RWFA flow statements of credit valuation adjustment risk under the Standardised Approach](#)

Section 17 - 'Disclosure of operational risk'

[Table EU ORA – Qualitative information on operational risk](#)
[Template EU OR1 – Operational risk losses](#)
[Template EU OR2 – Business Indicator, components and subcomponents](#)
[Template EU OR3 – Operational risk own funds requirements and risk exposure amounts](#)

Section 18 - 'Disclosure of interest rate risk of non-trading book activities'

[Table EU IRRBBa – Qualitative information on interest rate risks of non-trading book activities](#)
[Template EU IRRBB1 – Interest rate risks of non-trading book activities](#)

Section 19 - 'Disclosure of remuneration policy'

[Table EU REMA – Remuneration policy](#)
[Template EU REM1 – Remuneration awarded for the financial year](#)
[Template EU REM2 – Special payments to staff whose professional activities have a material impact on institutions' risk profile \(identified staff\)](#)
[Template EU REM3 – Deferred remuneration](#)
[Template EU REM4 – Remuneration of 1 million EUR or more per year](#)
[Template EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile \(identified staff\)](#)

Section 20 - 'Disclosure of encumbered and unencumbered assets'

[Template EU AE1 – Encumbered and unencumbered assets](#)
[Template EU AE2 – Collateral received and own debt securities issued](#)
[Template EU AE3 – Sources of encumbrance](#)
[Table EU AE4 – Accompanying narrative information](#)

Section 21 - 'Disclosure of prudential disclosures on ESG risks'

[Table 1 – Qualitative information on Environmental risk](#)
[Table 2 – Qualitative information on Social risk](#)
[Table 3 – Qualitative information on Governance risk](#)
[Template 1: Banking book - Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity](#)
[Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral](#)
[Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics](#)
[Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms](#)
[Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk](#)
[Template 6: Summary of key performance indicators \(KPIs\) on the Taxonomy-aligned exposures](#)
[Template 7 - Mitigating actions: Assets for the calculation of GAR](#)
[Template 8 - GAR \(N\)](#)
[Template 9 - Mitigating actions: BTAR](#)
[Template 10 - Other climate change mitigating actions that are not covered in Regulation \(EU\) 2020/852](#)

Section 22 - 'Disclosure of exposures to crypto assets'

[Template EU CAE1 – Exposures to crypto-assets](#)

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)			
2	Of which the standardised approach			
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustments risk - CVA risk			
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)			
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)			
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)			
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk			
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Output floor applied (%)			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total			

Template EU KM1 – Key metrics template

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital					
2	Tier 1 capital					
3	Total capital					
	Risk-weighted exposure amounts					
4	Total risk exposure amount					
4a	Total risk exposure pre-floor					
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)					
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)					
6	Tier 1 ratio (%)					
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)					
7	Total capital ratio (%)					
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)					
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)					
EU 7e	of which: to be made up of CET1 capital (percentage points)					
EU 7f	of which: to be made up of Tier 1 capital (percentage points)					
EU 7g	Total SREP own funds requirements (%)					
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)					
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)					
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)					
11	Combined buffer requirement (%)					
EU 11a	Overall capital requirements (%)					
12	CET1 available after meeting the total SREP own funds requirements (%)					
	Leverage ratio					
13	Total exposure measure					
14	Leverage ratio (%)					
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)					
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)					
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)					
EU 16a	Cash outflows - Total weighted value					
EU 16b	Cash inflows - Total weighted value					
16	Total net cash outflows (adjusted value)					
17	Liquidity coverage ratio (%)					
	Net Stable Funding Ratio					
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					

Template EU INS1 - Insurance participations

		a	b
		Exposure value	Risk exposure amount
1	Own fund instruments held in insurance or re-insurance undertakings or insurance holding company not deducted from own funds		

**Template EU INS2 - Financial conglomerates information on own funds
and capital adequacy ratio**

		a
		T
1	Supplementary own fund requirements of the financial conglomerate (amount)	
2	Capital adequacy ratio of the financial conglomerate (%)	

Table EU OVC - ICAAP information

Internal Capital Adequacy Assessment Process +ongoing assessment of the bank's risks, how the bank intends to mitigate those risks and how much current and future capital is necessary having considered other mitigating factors

Free format text boxes for disclosure on qualitative items

Legal basis	Row number	Free format
Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital
Article 438(c) CRR	(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)					
2	Counterparty credit risk					
3	Credit valuation adjustment					
4	Securitisation exposures in the banking book					
5	Market risk					
6	Operational risk					
7	Other risk weighted exposure amounts					
8	Total					

**Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts
for credit risk at asset class level**

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks					
EU 1a	Regional governments or local authorities					
EU 1b	Public sector entities					
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions					
3	Equity					
4	Not applicable					
5	Corporates					
5.1	Of which: F-IRB is applied					
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General					
EU 5b	Of which: Corporates - Specialised lending					
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail					
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other					
6.2	Of which: Retail - Secured by residential real estate					
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA					
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA					
EU 7d	Categorised as subordinated debt exposures in SA					
EU 7e	Categorised as covered bonds in SA					
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Other non-credit obligation assets					
9	Total					

Table EU OVA - Institution risk management approach

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Point (f) of Article 435(1) CRR	(a)	Disclosure of concise risk statement approved by the management body
Point (b) of Article 435(1) CRR	(b)	Information on the risk governance structure for each type of risk
Point (e) of Article 435(1) CRR	(c)	Declaration approved by the management body on the adequacy of the risk management arrangements.
Point (c) of Article 435(1) CRR	(d)	Disclosure on the scope and nature of risk disclosure and/or measurement systems.
Point (c) of Article 435(1) CRR	(e)	Disclose information on the main features of risk disclosure and measurement systems.
Point (a) of Article 435(1) CRR	(f)	Strategies and processes to manage risks for each separate category of risk.
Points (a) and (d) of Article 435(1) CRR	(g)	Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants.

Table EU OVB - Disclosure on governance arrangements

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Free format
Point (a) of Article 435(2) CRR	(a)	The number of directorships held by members of the management body.
Point (b) of Article 435(2) CRR	(b)	Information regarding the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise.
Point (c) of Article 435(2) CRR	(c)	Information on the diversity policy with regard of the members of the management body.
Point (d) of Article 435(2) CRR	(d)	Information whether or not the institution has set up a separate risk committee and the frequency of the meetings.
Point (e) Article 435(2) CRR	(e)	Description on the information flow on risk to the management body.

Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

		a		b		c		d		e		f		g	
		Carrying values as reported in published financial statements		Carrying values under scope of prudential consolidation		Subject to the credit risk framework		Subject to the CCR framework		Carrying values of items Subject to the securitisation framework		Subject to the market risk framework		Not subject to own funds requirements or subject to deduction from own funds	
Breakdown by asset classes according to the balance sheet in the published financial statements															
1															
2															
3															
...															
xxx	Total assets														
	Breakdown by liability classes according to the balance sheet in the published financial statements														
1															
2															
3															
...															
xxx	Total liabilities														

Template EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

	a	b	c	d		e
				Items subject to		
				Credit risk framework	Securitisation framework	
	Total					
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)					
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)					
3	Total net amount under the scope of prudential consolidation					
4	Off-balance-sheet amounts					
5	Differences in valuations					
6	Differences due to different netting rules, other than those already included in row 2					
7	Differences due to consideration of provisions					
8	Differences due to the use of credit risk mitigation techniques (CRMs)					
9	Differences due to credit conversion factors					
10	Differences due to securitisation with risk transfer					
11	Other differences					
12	Exposure amounts considered for regulatory purposes					

Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation			Neither consolidated nor deducted	Deducted	Description of the entity
		Full consolidation	Proportional consolidation	Equity method			
Entity A	Full consolidation	X					Credit institution
Entity N	Full consolidation		X				Credit institution
Entity Z	Full consolidation				X		Insurance entity
Entity AA	Full consolidation			X			Immaterial leasing company

Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Article 436(b) CRR	(a)	Differences between columns (a) and (b) in template EU LI1
Article 436(d) CRR	(b)	Qualitative information on the main sources of differences between the accounting and regulatoy scope of consolidation shown in template EU LI2

Table EU LIB - Other qualitative information on the scope of application

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Article 436(f) CRR	(a)	Impediment to the prompt transfer of own funds or to the repayment of liabilities within the group
Article 436(g) CRR	(b)	Subsidiaries not included in the consolidation with own funds less than required
Article 436(h) CRR	(c)	Use of derogation referred to in Article 7 CRR or individual consolidation method laid down in Article 9 CRR
Article 436(g) CRR	(d)	Aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation

Template EU PV1 - Prudent valuation adjustments (PVA)
Fixed format

	a	b	c	d	e	EU e1		EU e2	f	g	h
	Risk category						Category level AVA - Valuation uncertainty		Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA				
Category level AVA											
1	Market price uncertainty										
2	Not applicable										
3	Close-out cost										
4	Concentrated positions										
5	Early termination										
6	Model risk										
7	Operational risk										
8	Not applicable										
9	Not applicable										
10	Future administrative costs										
11	Not applicable										
12	Total Additional Valuation Adjustments (AVAs)										

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	(b)
	of which: instrument type 1	
	of which: instrument type 2	
2	Retained earnings	
3	Accumulated other comprehensive income (and other reserves)	
EU-3a	Funds for general banking risk	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase-out from CET1	
5	Minority interests (amount allowed in consolidated CET1)	
EU-5a	Independently measured interim profits net of any foreseeable charge or dividend	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	
8	Intangible assets (net of related tax liability) (negative amount)	(d) minus (d)
9	Not applicable	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not subject to fair value	
12	Negative amounts resulting from the calculation of expected loss amounts	
13	Any increase in equity that results from securitisation assets (negative amount)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	
15	Defined benefit pension fund assets (negative amount)	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to offset artificially the own funds of the institution (negative amount)	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 20% threshold and net of eligible short positions) (negative amount)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 20% threshold and net of eligible short positions) (negative amount)	
20	Not applicable	
EU-19a	Reserve amount of the following items which qualify for a RW of 250%, where the institution opts for the deduction alternative	
EU-20a	of which: qualifying holdings, including the financial sector (negative amount)	
EU-20b	of which: non-qualifying positions (negative amount)	
EU-20c	of which: free derivatives (negative amount)	
21	Deferred tax assets arising from temporary differences (amount above 20% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	
22	Amount exceeding the 17,05% threshold (negative amount)	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	
24	Not applicable	
25	of which: deferred tax assets arising from temporary differences	
EU-25a	Losses for the current financial year (negative amount)	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items (such as risk charge) where the amount up to which those items may be used to cover risks or losses (negative amount)	
26	Not applicable	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	
27a	Other regulatory adjustments	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	
29	Common Equity Tier 1 (CET1) capital	
Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	(b)
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase-out from AT1	
EU-33a	Amount of qualifying items referred to in Article 484(4) CRR subject to phase-out from AT1	
EU-33b	Amount of qualifying items referred to in Article 484(4) CRR subject to phase-out from AT1	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 31) (net of subordinated and held by third parties)	
35	of which: instruments issued by subsidiaries subject to phase-out	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to offset artificially the own funds of the institution (negative amount)	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 20% threshold and net of eligible short positions) (negative amount)	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
41	Not applicable	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	
43a	Other regulatory adjustments to AT1 capital	
43b	Other regulatory adjustments to AT1 capital	
44	Total regulatory adjustments to Additional Tier 1 (AT1) capital	
45	Additional Tier 1 (AT1) capital	
46	Tier 1 capital (T1 = CET1 + AT1)	
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase-out from T2 as described in Article 484(6) CRR	
EU-47a	Amount of qualifying items referred to in Article 484(5) CRR subject to phase-out from T2	
EU-47b	Amount of qualifying items referred to in Article 484(5) CRR subject to phase-out from T2	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	
49	of which: instruments issued by subsidiaries subject to phase-out	
50	Credit risk adjustments	
51	Tier 2 (T2) capital before regulatory adjustments	
Tier 2 (T2) capital: regulatory adjustments		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to offset artificially the own funds of the institution (negative amount)	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 20% threshold and net of eligible short positions) (negative amount)	
54a	Not applicable	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	
EU-56b	Other regulatory adjustments to T2 capital	
57	Total regulatory adjustments to Tier 2 (T2) capital	
58	Tier 2 (T2) capital	
59	Total capital (TC = T1 + T2)	
60	Total risk exposure amount	
Capital ratios and requirements including buffers		
61	Common Equity Tier 1 capital	
62	Tier 1 capital	
63	Total capital	
64	Institution CET1 overall capital requirements	
65	of which: capital conservation buffer requirement	
66	of which: countercyclical capital buffer requirement	
67	of which: systemic risk buffer requirement	
EU-67a	of which: Global Systemically Important Institution (G-SII) buffer requirement	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	
National minima (if different from Basel III)		
69	Not applicable	
70	Not applicable	
71	Not applicable	
Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 20% threshold and net of eligible short positions)	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 20% threshold and net of eligible short positions)	
74	Not applicable	
75	Deferred tax assets arising from temporary differences (amount below 27,05% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach prior to the application of the cap	
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach prior to the application of the cap	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements	
81	Amount excluded from CET1 due to cap (incises over cap after redemptions and maturities)	6
82	Current cap on AT1 instruments subject to phase-out arrangements	
83	Amount excluded from AT1 due to cap (incises over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase-out arrangements	
85	Amount excluded from T2 due to cap (incises over cap after redemptions and maturities)	

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Flexible template. Rows have to be disclosed in line with the balance sheet included in the audited financial statements of the institutions. Columns shall be kept fixed, unless the institution has the same accounting and regulatory scope of consolidation, in which case columns (a) and (b) shall be merged

[illegible]

Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

		a
		Qualitative or quantitative information - Free format
1	Issuer	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
2a	Public or private placement	
3	Governing law(s) of the instrument	
3a	Contractual recognition of write down and conversion powers of resolution authorities	
	<i>Regulatory treatment</i>	
4	Current treatment taking into account, where applicable, transitional CRR rules	
5	Post-transitional CRR rules	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	
7	Instrument type (types to be specified by each jurisdiction)	
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	
9	Nominal amount of instrument	
EU-9a	Issue price	
EU-9b	Redemption price	
10	Accounting classification	
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down features	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
34a	Type of subordination (only for eligible liabilities)	
EU-34b	Ranking of the instrument in normal insolvency proceedings	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	
37	If yes, specify non-compliant features	
37a	Link to the full term and conditions of the instrument (signposting)	
(1) Insert 'N/A' if the question is not applicable		

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	a		b		c		d		e		f		g		h		i		j		k		l		m	
	General credit exposures		Relevant credit exposures – Market risk		Relevant credit exposures – Market risk		Own fund requirements		Securitisation exposures – Exposure value for non-trading book		Total exposure value		Relevant credit risk exposures – Credit risk		Relevant credit exposures – Market risk		Relevant credit exposures – Securitisation positions in the non-trading book		Total		Risk-weighted exposure amounts		Own fund requirements weights (%)		Countercyclical buffer rate (%)	
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models																						
Breakdown by country:																										
010																										
	Country: 001																									
	Country: 002																									
	Country: 003																									
020	Total																									

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	
2	Institution specific countercyclical capital buffer rate	
3	Institution specific countercyclical capital buffer requirement	

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		a
		Applicable amount
1	Total assets as per published financial statements	
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	
13	Total exposure measure	

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)		
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs)		
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)		
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures		
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	Total securities financing transaction exposures		
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount		
20	(Adjustments for conversion to credit equivalent amounts)		
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	Off-balance sheet exposures		
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital		
24	Total exposure measure		
Leverage ratio			
25	Leverage ratio (%)		
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)		
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)		
26	Regulatory minimum leverage ratio requirement (%)		
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU-26b	of which: to be made up of CET1 capital		
27	Leverage ratio buffer requirement (%)		
EU-27a	Overall leverage ratio requirement (%)		
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	
EU-7	Institutions	
EU-8	Secured by mortgages of immovable properties	
EU-9	Retail exposures	
EU-10	Corporates	
EU-11	Exposures in default	
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	

Table EU LRA: Disclosure of LR qualitative information

		a
Row		Free format
(a)	Description of the processes used to manage the risk of excessive leverage	
(b)	Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	

Table EU LIQA - Liquidity risk management

in accordance with Article 451a(4) CRR

Row number	Qualitative information - Free format	
(a)	Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,	
(b)	Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	
(c)	A description of the degree of centralisation of liquidity management and interaction between the group's units	
(d)	Scope and nature of liquidity risk reporting and measurement systems.	
(e)	Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	
(f)	An outline of the bank's contingency funding plans.	
(g)	An explanation of how stress testing is used.	
(h)	A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	
(i)	A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body.	
	These ratios may include:	
	· Concentration limits on collateral pools and sources of funding (both products and counterparties)	
	· Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank	
	· Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity	
	· Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps	

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo/consolidated)									
		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)								
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:								
3	<i>Stable deposits</i>								
4	<i>Less stable deposits</i>								
5	Unsecured wholesale funding								
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>								
7	<i>Non-operational deposits (all counterparties)</i>								
8	Unsecured debt								
9	Secured wholesale funding								
10	Additional requirements								
11	<i>Outflows related to derivative exposures and other collateral requirements</i>								
12	<i>Outflows related to loss of funding on debt products</i>								
13	<i>Credit and liquidity facilities</i>								
14	Other contractual funding obligations								
15	Other contingent funding obligations								
16	TOTAL CASH OUTFLOWS								
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures								
19	Other cash inflows								
EU-19a	(Difference between total weighted inflows and total								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS								
EU-20a	<i>Fully exempt inflows</i>								
EU-20b	<i>Inflows subject to 90% cap</i>								
EU-20c	<i>Inflows subject to 75% cap</i>								
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER								
22	TOTAL NET CASH OUTFLOWS								
23	LIQUIDITY COVERAGE RATIO								

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.
in accordance with Article 451a(2) CRR

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	
(b)	Explanations on the changes in the LCR over time	
(c)	Explanations on the actual concentration of funding sources	
(d)	High-level description of the composition of the institution's liquidity buffer.	
(e)	Derivative exposures and potential collateral calls	
(f)	Currency mismatch in the LCR	
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	

Template EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments					
2	Own funds					
3	Other capital instruments					
4	Retail deposits					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding:					
8	Operational deposits					
9	Other wholesale funding					
10	Interdependent liabilities					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and capital instruments not included in the above categories					
14	Total available stable funding (ASF)					
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:					
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut					
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions					
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:					
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products					
25	Interdependent assets					
26	Other assets:					
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories					
32	Off-balance sheet items					
33	Total RSF					
34	Net Stable Funding Ratio (%)					

Table EU CRA: General qualitative information about credit risk

Institutions shall describe their risk management objectives and policies for credit risk by providing the following information:

Qualitative disclosures	
(a)	In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution's credit risk profile.
(b)	When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk
(c)	When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function.
(d)	When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions.

Table EU CRB: Additional disclosure related to the credit quality of assets

Qualitative disclosures	
(a)	The scope and definitions of ‘past-due’ and ‘impaired’ exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.
(c)	Description of methods used for determining general and specific credit risk adjustments.
(d)	The institution’s own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forborne exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.

Template EU CR1: Performing and non-performing exposures and related provisions.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount/nominal amount														
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	Collateral and financial guarantees received	
		Of which stage 1	Of which stage 2			Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			On performing exposures

Template EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances						
2	Debt securities						
3	Total						

Template EU CR2: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	
020	Inflows to non-performing portfolios	
030	Outflows from non-performing portfolios	
040	Outflows due to write-offs	
050	Outflow due to other situations	
060	Final stock of non-performing loans and advances	

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances		
020	Inflows to non-performing portfolios		
030	Outflows from non-performing portfolios		
040	Outflow to performing portfolio		
050	Outflow due to loan repayment, partial or total		
060	Outflow due to collateral liquidations		
070	Outflow due to taking possession of collateral		
080	Outflow due to sale of instruments		
090	Outflow due to risk transfers		
100	Outflows due to write-offs		
110	Outflow due to other situations		
120	Outflow due to reclassification as held for sale		
130	Final stock of non-performing loans and advances		

Template EU CQ1: Credit quality of forborne exposures

	a	b	c	d	e	f	g	h
	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits							
010	Loans and advances							
020	Central banks							
030	General governments							
040	Credit institutions							
050	Other financial corporations							
060	Non-financial corporations							
070	Households							
080	Debt Securities							
090	Loan commitments given							
100	Total							

Template EU CQ2: Quality of forbearance

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	

Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

	a	b	c	d	e	f	g	h	i	j	k	l
	Gross carrying amount/nominal amount											
	Non-performing exposures											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits											
010	Loans and advances											
020	Central banks											
030	General governments											
040	Credit institutions											
050	Other financial corporations											
060	Non-financial corporations											
070	Of which SMEs											
080	Households											
090	Debt securities											
100	Central banks											
110	General governments											
120	Credit institutions											
130	Other financial corporations											
140	Non-financial corporations											
150	Off-balance-sheet exposures											
160	Central banks											
170	General governments											
180	Credit institutions											
190	Other financial corporations											
200	Non-financial corporations											
210	Households											
220	Total											

Template EU CQ4: Quality of non-performing exposures by geography

	a	b	c	d	e	f	g
	Gross carrying/nominal amount			Of which non-performing	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Of which defaulted			
010	On-balance-sheet exposures						
020	Country 1						
030	Country 2						
040	Country 3						
050	Country 4						
060	Country N						
070	Other countries						
080	Off-balance-sheet exposures						
090	Country 1						
100	Country 2						
110	Country 3						
120	Country 4						
130	Country N						
140	Other countries						
150	Total						

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

	a	b	c	d	e	f
	Gross carrying amount					Accumulated negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing	Of which loans and advances subject to impairment				
			Of which defaulted			
010	Agriculture, forestry and fishing					
020	Mining and quarrying					
030	Manufacturing					
040	Electricity, gas, steam and air conditioning supply					
050	Water supply					
060	Construction					
070	Wholesale and retail trade					
080	Transport and storage					
090	Accommodation and food service activities					
100	Information and communication					
110	Financial and insurance activities					
120	Real estate activities					
130	Professional, scientific and technical activities					
140	Administrative and support service activities					
150	Public administration and defense, compulsory social security					
160	Education					
170	Human health services and social work activities					
180	Arts, entertainment and recreation					
190	Other services					
200	Total					

Template EU CQ6: Collateral valuation - loans and advances

	a	b	c	d	e	f	g	h	i	j	k	l
Loans and advances												
	Performing			Non-performing								
					Past due > 90 days							
					Unlikely to pay that are not past due or are past due ≤ 90 days	Of which: past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
010	Gross carrying amount											
020	Of which secured											
030	Of which secured with immovable property											
040	Of which instruments with LTV higher than 60% and of which instruments with LTV higher than 80% and higher than 100%											
050	Of which instruments with LTV higher than 80% and higher than 100%											
060	Of which instruments with LTV higher than 100%											
070	Accumulated impairment for secured assets											
080	Collateral											
090	Of which value capped at the value of exposure											
100	Of which immovable property											
110	Of which value above the cap											
120	Of which immovable property											
130	Financial guarantees received											
140	Accumulated partial write-off											

Template EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)		
020	Other than PP&E		
030	Residential immovable property		
040	Commercial Immovable property		
050	Movable property (auto, shipping, etc.)		
060	Equity and debt instruments		
070	Other collateral		
080	Total		

Template EU C08: Collateral obtained by taking possession and execution processes – vintage breakdown

	a		b		c				d		e		f		g		h		i		j		k		l	
	Debt balance reduction				Total collateral obtained by taking possession																					
	Gross carrying amount	Accumulated negative changes	Value at initial recognition		Accumulated negative changes		Value at initial recognition		Accumulated negative changes		Value at initial recognition		Accumulated negative changes		Value at initial recognition		Accumulated negative changes		Value at initial recognition		Accumulated negative changes		Value at initial recognition		Accumulated negative changes	
010																										
020																										
030																										
040																										
050																										
060																										
070																										
080																										

Table EU CRC – Qualitative disclosure requirements related to CRM techniques

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Free format
Article 453 (a) CRR	(a)	A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting;
Article 453 (b) CRR	(b)	The core features of policies and processes for eligible collateral evaluation and management;
Article 453 (c) CRR	(c)	A description of the main types of collateral taken by the institution to mitigate credit risk;
Article 453 (d) CRR	(d)	For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures;
Article 453 (e) CRR	(e)	Information about market or credit risk concentrations within the credit mitigation taken;

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

	Unsecured carrying amount	Secured carrying amount	Of which secured by			Of which secured by credit derivatives
			collateral	financial guarantees		
1	a	b	c	d		e
2	Loans and advances					
3	Debt securities					
4	Total					
EU-5	Of which non-performing exposures					
	Of which defaulted					

Table EU CRD – Qualitative disclosure requirements related to standardised approach

Legal basis	Row number	Qualitative information - Free format
Article 444 (a) CRR	(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) nominated by the institution, and the reasons for any changes over the disclosure period;
Article 444 (b) CRR	(b)	The exposure classes for which each ECAI or ECA is used;
Article 444 (c) CRR	(c)	A description of the process used to transfer the issuer and issue credit ratings onto comparable assets items not included in the trading book;
Article 444 (d) CRR	(d)	The association of the external rating of each nominated ECAI or ECA (as referred to in row (a)) with the risk weights that correspond with the credit quality steps as set out in Chapter 2 of Title II of Part Three CRR (except where the institution complies with the standard association published by the EBA).

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

	Exposure classes	Exposures before CCF and before CRM				Exposures post CCF and post CRM		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f		
1	Central governments or central banks								
2	Non-central government public sector entities								
EU 2a	Regional governments or local authorities								
EU 2b	Public sector entities								
3	Multilateral development banks								
EU 3a	International organisations								
4	Institutions								
5	Covered bonds								
6	Corporates								
6.1	Of which: Specialised Lending								
7	Subordinated debt exposures and equity								
EU 7a	Subordinated debt exposures								
EU 7b	Equity								
8	Retail								
9	Secured by mortgages on immovable property and ADC exposures								
9.1	Secured by mortgages on residential immovable property - non IPRE								
9.2	Secured by mortgages on residential immovable property - IPRE								
9.3	Secured by mortgages on commercial immovable property - non IPRE								
9.4	Secured by mortgages on commercial immovable property - IPRE								
9.5	Acquisition, Development and Construction (ADC)								
10	Exposures in default								
EU 10a	Claims on institutions and corporates with a short-term credit assessment								
EU 10b	Collective investment undertakings (CIU)								
EU 10c	Other items								
11	not applicable								
12	TOTAL								

Template EU CR5 – standardised approach

Exposure classes		Risk weight																								Total		Of which unrated aa
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	
1	Central governments or central banks																											
2	Non-central government public sector entities																											
EU 2a	Regional governments or local authorities																											
EU 2b	Public sector entities																											
3	Multilateral development banks																											
EU 3a	International organisations																											
4	Institutions																											
5	Covered bonds																											
6	Corporates																											
6.1	Of which: Specialised Lending																											
7	Subordinated debt exposures and equity																											
EU 7a	Subordinated debt exposures																											
EU 7b	Equity																											
8	Retail exposures																											
9	Secured by mortgages on immovable property and ADC exposures																											
9.1	Secured by mortgages on residential immovable property - non IPRE																											
9.1.1	no loan splitting applied																											
9.1.2	loan splitting applied (secured)																											
9.1.3	loan splitting applied (unsecured)																											
9.2	Secured by mortgages on residential immovable property - IPRE																											
9.3	Secured by mortgages on commercial immovable property - non IPRE																											
9.3.1	no loan splitting applied																											
9.3.2	loan splitting applied (secured)																											
9.3.3	loan splitting applied (unsecured)																											
9.4	Secured by mortgages on commercial immovable property - IPRE																											
9.5	Acquisition, Development and Construction (ADC)																											
10	Exposures in default																											
EU 10a	Claims on institutions and corporates with a short-term credit assessment																											
EU 10b	Collective investment undertakings (CIU)																											
EU 10c	Other items																											
11	not applicable																											
EU 11c	TOTAL																											

Table EU CRE – Qualitative disclosure requirements related to IRB approach

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Free format
Article 452 (a) CRR	(a)	The competent authority's permission of the approach or approved transition
Article 452 (c) CRR	(b)	(c) The control mechanisms for rating systems at the different stages of model development, controls and changes, which shall include information on: (i) the relationship between the risk management function and the internal audit function; (ii) the rating system review; (iii) procedure to ensure the independence of the function in charge of reviewing the models from the functions responsible for the development of the models; (iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models
Article 452 (d) CRR	(c)	The role of the functions involved in the development, approval and subsequent changes of the credit risk models;
Article 452 (e) CRR	(d)	The scope and main content of the reporting related to credit risk models;
Article 452 (f) CRR	(e)	A description of the internal ratings process by exposure class, including the number of key models used with respect to each portfolio and a brief discussion of the main differences between the models within the same portfolio, covering: (i) the definitions, methods and data for estimation and validation of PD, which shall include information on how PDs are estimated for low default portfolios, whether there are regulatory floors and the drivers for differences observed between PD and actual default rates at least for the last three periods; (ii) where applicable, the definitions, methods and data for estimation and validation of LGD, such as methods to calculate downturn LGD, how LGDs are estimated for low default portfolio and the time lapse between the default event and the closure of the exposure; (iii) where applicable, the definitions, methods and data for estimation and validation of credit conversion factors, including assumptions employed in the derivation of those variables.

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
Exposure class X		a	b	c	d	e	f	g	h	i	j	k	l
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
Subtotal (exposure class)	20 to <30												
	30.00 to												
	100.00 (Default)												
Total (all exposures classes)													

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
Exposure class X		a	b	c	d	e	f	g	h	i	j	k	l
	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
Subtotal (exposure class)	20 to <30												
	30.00 to												
	100.00 (Default)												
Total (all exposures classes)													

Template EU CR6-A – Scope of the use of IRB and SA approaches

	Total exposure value as defined in Article 166 CRR for exposures subject to IRB approach	Total exposure value for exposures subject to the standardised approach and to the IRB approach	Percentage of total exposure value subject to the permanent partial use of the SA (%)	Percentage of total exposure value subject to IRB Approach (%)	Percentage of total exposure value subject to a roll-out plan (%)
1	Central governments or central banks	b	c	d	e
2	Regional governments and local authorities				
3	Public sector entities				
4	Institutions				
5	Corporates				
5.1	Of which Corporates - General				
5.2	Of which Corporates - Specialised lending				
5.2.1	Of which Corporates - Specialised lending, excluding slotting approach				
5.2.2	Of which Corporates - Specialised lending under slotting approach				
5.3	Of which Corporates - Purchased Receivables				
6	Retail				
6.1	Of which Retail – Qualifying revolving				
6.2	Of which Retail – Secured by residential immovable property				
6.3	Of which Retail - Purchased Receivables				
6.4	Of which Retail - Other retail exposures				
7	Equity				
EU 7a	Collective investment undertakings (CIU)				
8	Other non-credit obligation assets				
9	Total				

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Central governments and central banks - F-IRB		
EU 1a	Regional governments and local authorities - F-IRB		
EU 1b	Public sector entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sector entities A-IRB		
3	Institutions – F-IRB		
4	not applicable		
5	Corporates – F-IRB		
EU 5a	Corporates - General		
EU 5b	Corporates - Specialised lending		
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB		
EU 6a	Corporates - General		
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB		
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property		
EU10a	Retail – Purchased receivables		
EU10b	Retail- Other retail exposures		
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB		
18	Exposures under A-IRB		
19	Total Exposures		

Template EU CR7-A – IRR approach – Disclosure of the extent of the use of CRM techniques

A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)					Unfunded credit Protection (UECP)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks													
2	Regional governments and local authorities													
3	Public sector entities													
5	Corporates													
5.1	Corporates – General													
5.2	Corporates – Specialised lending													
5.3	Corporates – Purchased Receivables													
6	Retail													
6.1	Retail – Qualifying revolving													
6.2	Retail – secured by residential immovable property													
6.3	Retail – Purchased Receivables													
6.4	Retail – Other retail exposures													
7	Total													

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
		Funded credit Protection (FCP)					Unfunded credit Protection (UECP)					RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks													
2	Regional governments and local authorities													
3	Public sector entities													
4	Institutions													
5	Corporates													
5.1	Corporates – General													
5.2	Corporates – Specialised lending													
5.3	Corporates – Purchased Receivables													
	Total													

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	
2	Asset size (+/-)	
3	Asset quality (+/-)	
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	
9	Risk weighted exposure amount as at the end of the disclosure period	

Template CR9 –IRB approach – Back-testing of PD per exposure class (fixed PD scale)

Exposure class	Number of obligors at the end of previous year		PD range	Of which number of obligors which defaulted in the year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
	a	c		d	e				
	0.00 to <0.15		b				f	g	h
	0.00 to <0.10								
	0.10 to <0.15								
	0.15 to <0.25								
	0.25 to <0.50								
	0.50 to <0.75								
	0.75 to <2.50								
	0.75 to <1.75								
	1.75 to <2.5								
	2.50 to <10.00								
	2.5 to <5								
	5 to <10								
	10.00 to <100.00								
	10 to <20								
	20 to <30								
	30.00 to <100.00								
	100.00 (Default)								

F-IRB

Exposure class	Number of obligors in the end of previous year		PD range	Of which number of obligors which defaulted in the year		Observed average default rate (%)	Exposure weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
	a	c		d	e				
	0.00 to <0.15		b				f	g	h
	0.00 to <0.10								
	0.10 to <0.15								
	0.15 to <0.25								
	0.25 to <0.50								
	0.50 to <0.75								
	0.75 to <2.50								
	0.75 to <1.75								
	1.75 to <2.5								
	2.50 to <10.00								
	2.5 to <5								
	5 to <10								
	10.00 to <100.00								
	10 to <20								
	20 to <30								
	30.00 to <100.00								
	100.00 (Default)								

Template CR9.1 –IRB approach – Back-testing of PD per exposure class (only for PD estimates according to point (f) of Article 180(1) CRR)

A-IRB							
Exposure class	PD range	External rating equivalent	Number of obligors at the end of previous year		Observed average default rate (%)	Average PD (%)	Average historical annual default rate (%)
			d	Of which number of obligors which defaulted in the year e			
a	b	c	d	e	f	g	h

Exposure class	PD range	External rating equivalent	Number of obligors in the end of previous year		Observed average default rate (%)	Average PD (%)	Average historical annual default rate (%)
				Of which number of obligors which defaulted in the year			
a	b	c	d	e	f	g	h

Template EU CR10 – Specialised lending and equity exposures
Template EU CR10.1

Specialised lending : Project finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.2

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.3

Specialised lending : Object finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.4

Specialised lending : Commodities finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.5

Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR						
Categories	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Total						

Table EU CCRA – Qualitative disclosure related to CCR

		Flexible format disclosure
(a)	Article 439 (a) CRR Description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties	
(b)	Article 439 (b) CRR Description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves	
(c)	Article 439 (c) CRR Description of policies with respect to Wrong-Way risk as defined in Article 291 of the CRR	
(d)	Article 431 (3) and (4) CRR Any other risk management objectives and relevant policies related to CCR	
(e)	Article 439 (d) CRR The amount of collateral the institution would have to provide if its credit rating was downgraded	

Template EU CCR1 – Analysis of CCR exposure by approach
Fixed format

	a	b	c	d	e	f	g	h
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1				1.4				
EU-2				1.4				
1				1.4				
2								
2a								
2b								
2c								
3								
4								
5								
6								

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

Fixed format

	Exposure classes	Risk weight										
		a	b	c	d	e	f	g	h	i	j	k
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others
1	Central governments or central banks											
2	Regional government or local authorities											
3	Public sector entities											
4	Multilateral development banks											
5	International organisations											
6	Institutions											
7	Corporates											
8	Retail											
9	Institutions and corporates with a short-term credit assessment											
10	Other items											
11	Total exposure value											
												Total exposure value

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
Fixed format

			a	b	c	d	e	f	g
		PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
1 ... x	Exposure class X								
1		0.00 to <0.15							
2		0.15 to <0.25							
3		0.25 to <0.50							
4		0.50 to <0.75							
5		0.75 to <2.50							
6		2.50 to <10.00							
7		10.00 to <100.00							
8		100.00 (Default)							
x		Sub-total (Exposure class X)							
y	Total (all CCR relevant exposure classes)								

Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

	a	b	c	d	e	f	g	h
	Collateral used in derivative transactions							
	Collateral used in SFTs							
Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1 Cash – domestic currency								
2 Cash – other currencies								
3 Domestic sovereign debt								
4 Other sovereign debt								
5 Government agency debt								
6 Corporate bonds								
7 Equity securities								
8 Other collateral								
9 Total								

Template EU CCR6 – Credit derivatives exposures
Fixed

		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps		
2	Index credit default swaps		
3	Total return swaps		
4	Credit options		
5	Other credit derivatives		
6	Total notionals		
Fair values			
7	Positive fair value (asset)		
8	Negative fair value (liability)		

Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM
Fixed format

		a
		RWEA
1	RWEA as at the end of the previous reporting period	
2	Asset size	
3	Credit quality of counterparties	
4	Model updates (IMM only)	
5	Methodology and policy (IMM only)	
6	Acquisitions and disposals	
7	Foreign exchange movements	
8	Other	
9	RWEA as at the end of the current reporting period	

Template EU CCR8 – Exposures to CCPs

Fixed format

		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

Table EU-SECA - Qualitative disclosure requirements related to securitisation exposures

Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Article 449(a) CRR	(a)	Description of securitisation and re-securitisation activities; including institutions' risk management and investment objectives in connection with those activities, their role in securitisation and re-securitisation transactions whether they use the Simple Transparent and Standardised (STS) securitisation framework and the extent to which they use securitisation transactions to transfer the credit risk of the securitised exposures to third parties with, where applicable, a separate description of their synthetic securitisation risk transfer policy
Article 449(b) CRR	(b)	The type of risk that institutions are exposed to in their securitisation and re-securitisation activities by level of seniority of the relevant securitisation positions, providing a distinction between STS and non-STS positions and: i) risk retained in own-originated transactions; ii) risk incurred in relation to transactions originated by third parties
Article 449(c) CRR	(c)	Institutions' approaches to calculating the risk-weighted exposure amounts that they apply to their securitisation activities, including the types of securitisation positions to which each approach applies with a distinction between STS and non-STS positions
Article 449(d) CRR	(d)	A list of SSPEs falling into any of the following categories, with a description of types of institution's exposures to those SSPEs, including derivatives contracts: (i) SSPEs which acquire exposures originated by the institutions; (ii) SSPEs sponsored by the institutions; (iii) SSPEs and other legal entities for which the institutions provide securitisation-related services, such as advisory, asset servicing or management services; (iv) SSPEs included in the institutions' regulatory scope of consolidation
Article 449(e) CRR	(e)	A list of any legal entities in relation to which the institutions have disclosed that they have provided support in accordance with Chapter 5 of Title II of Part Three CRR
Article 449(f) CRR	(f)	A list of legal entities affiliated with the institutions and that invest in securitisations originated by the institutions or in securitisation positions issued by SSPEs sponsored by the institutions
Article 449(g) CRR	(g)	A summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions
Article 449(h) CRR	(h)	The names of the ECAs used for securitisations and the types of exposure for which each agency is used
Article 449(i) CRR	(i)	Where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three CRR including the structure of the internal assessment process and the relation between internal assessment and external ratings of the relevant ECAI disclosed in accordance with point (h), the control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review, the exposure types to which the internal assessment process is applied and the stress factors used for determining credit enhancement levels

Template EU-SEC1 - Securitisation exposures in the non-trading book

	a	b	c	Institution acts as originator			e	f	g	h	Institution acts as sponsor		k	l	Institution acts as investor		n	o	
				Traditional	Non-STS		Synthetic		Sub-total		Traditional	Synthetic	Sub-total		Traditional	Non-STS	Synthetic	Sub-total	
		STS		of which SRT		of which SRT	of which SRT				STS	Non-STS			STS				
1	Total exposures																		
2	Retail (total)																		
3	residential mortgage																		
4	credit card																		
5	other retail exposures																		
6	re-securitisation																		
7	Wholesale (total)																		
8	loans to corporates																		
9	commercial mortgage																		
10	lease and receivables																		
11	other wholesale																		
12	re-securitisation																		

Template EU-SEC2 - Securitisation exposures in the trading book

	a	b	c	d	e	f	g	h	i	j	k	l
	Institution acts as originator			Sub-total	Institution acts as sponsor			Sub-total	Institution acts as investor			
	Traditional		Synthetic		Traditional		Synthetic		Traditional		Synthetic	
	STS	Non-STS			STS	Non-STS			STS	Non-STS		
1	Total exposures											
2	Retail (total)											
3	residential mortgage											
4	credit card											
5	other retail exposures											
6	re-securitisation											
7	Wholesale (total)											
8	loans to corporates											
9	commercial mortgage											
10	lease and receivables											
11	other wholesale											
12	re-securitisation											

Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

	a	Exposure values (by RW bands/deductions)			e	Exposure values (by regulatory approach)			RVEA (by regulatory approach)			Capital charge after cap			EU-p	EU-q
		b	c	d		f	g	h	i	j	k	l	m	n		
		>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	Total exposures	≤20% RW														
2	Traditional transactions															
3	Securitisation															
4	Retail															
5	Of which STS															
6	Wholesale															
7	Of which STS															
8	Re-securitisation															
9	Synthetic transactions															
10	Securitisation															
11	Retail underlying															
12	Wholesale															
13	Re-securitisation															

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

	a	b		c	d	e	f		g	h	i	j	k		l	m	n	o		EU-p	EU-q
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)		SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA		1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA		
1	Total exposures																				
2	Traditional securitisation																				
3	Securitisation																				
4	Retail underlying																				
5	Of which STS																				
6	Wholesale																				
7	Of which STS																				
8	Re-securitisation																				
9	Synthetic securitisation																				
10	Securitisation																				
11	Retail underlying																				
12	Wholesale																				
13	Re-securitisation																				

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

a			b	c
Exposures securitised by the institution - Institution acts as originator or as sponsor				
Total outstanding nominal amount			Total amount of specific credit risk adjustments made during the period	
			Of which exposures in default	
1	Total exposures			
2	Retail (total)			
3	residential mortgage			
4	credit card			
5	other retail exposures			
6	re-securitisation			
7	Wholesale (total)			
8	loans to corporates			
9	commercial mortgage			
10	lease and receivables			
11	other wholesale			
12	re-securitisation			

Table EU MRA: Qualitative disclosure requirements related to market risk

		Flexible format disclosure
(a)	Points (a) and (d) of Article 435 (1) CRR A description of the institution's strategies and processes to manage market risk and a description of the institution's policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges.	
(b)	Point (b) of Article 435 (1) CRR A description of the structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the institution discussed in row (a) above, and that describes the relationships and the communication mechanisms between the different parties involved in market risk management.	
(c)	Point (c) of Article 435 (1) CRR Scope and nature of risk reporting and measurement systems	
EU (d)	Paragraph (1) of Article 445 CRR A general overview of the trading book positions for institutions that use the Simplified Standardised Approach or the Alternative Standardised Approach.	

Template EU MR1 - Market risk under the alternative standardised approach (ASA)

		a
		Total Own Funds Requirements (OFR)
	Sensitivity-based method	
1	General interest rate risk (GIRR)	
2	Equity risk (EQU)	
3	Commodity risk (COM)	
4	Foreign exchange risk (FX)	
5	Credit spread risk for non-securitisations (CSR)	
6	Credit spread risk for securitisation not included in the alternative correlation trading portfolio (non-ACTP CSR)	
7	Credit spread risk for securitisation included in the alternative correlation trading portfolio (ACTP CSR)	
	Default risk	
8	Non-securitisations	
9	Securitisation not included in the alternative correlation trading portfolio (non-ACTP)	
10	Securitisation included in the alternative correlation trading portfolio (ACTP)	
	Residual risk	
EU 11a	Exotic underlyings	
EU 11b	Other residual risks	
12	Total OFR ASA	

Table EU MRB: Qualitative disclosure requirements for institutions using the alternative internal model approach (AIMA)

		Flexible format disclosure
EU (a)	Point (1) (a) of Article 455 CRR Description of objectives in undertaking trading activities and the processes implemented to identify, measure, monitor and control the institution's market risks.	
EU (b)	Point (1) (b) of Article 455 CRR Description of policies referred to in Article 104(1) for determining which position is to be included in the trading book.	
EU (c)	Point (1) (e) of Article 455 CRR Description of the structure and organisation of the market risk management function and governance.	
Point (1) (c) (d) of Article 455 CRR (A) (B) Institutions shall provide a general description of the trading desk structure and types of instruments included in the AIMA trading desk. In particular, they shall disclose the following:		
B (a)	Point (1) (c) of Article 455 CRR General description of the structure of the trading desks covered by the alternative internal model referred to in Article 325az, including for each desk a broad description of the desk's business strategy, the instruments permitted therein and the main risk types in relation to that desk.	
	Point (1) (d) of Article 455 CRR General overview of the trading book positions not covered by the alternative internal model referred to in Article 325az, including a general description of the desk structure and of type of instruments included in the desks or in the desks categories in accordance with Article 104b.	
Point (1) (f) of Article 455 CRR B) C) E) Institutions shall describe the main characteristics of the models used at the consolidated level, including the approaches used in the validation of the models and modelling processes. In particular, institutions shall include the following:		
B (b) (c) (d) (e)	Point (1) (f) (i) of Article 455 CRR Description of the scope, the main characteristics and the key modelling choices of the different alternative internal models referred to in Article 325az used to calculate the risk exposure amounts for the main models used at the consolidated level, and a description to what extent those internal models represent all the models used at the consolidated level, including where applicable: (i) a broad description of the modelling approach used to calculate the expected shortfall referred to in Article 325ba(1), point (a), including the frequency of data update;	
C (a)	Point (1) (f) (ii) of Article 455 CRR A broad description of the methodology used to calculate the stress scenario risk measure referred to in Article 325ba(1), point (b), other than the specifications provided for in Article 325bk(3);	
Point (1) (f) (iii) of Article 455 CRR D) Institutions using internal models to calculate the default risk charge shall provide the following information:		
(a) (b)	Point (1) (f) (iii) of Article 455 CRR A broad description of the modelling approach used to calculate the default risk charge referred to in Article 325ba(2), including the frequency of data update.	

Template EU MR2 - Market risk under the alternative internal model approach (AIMA)

	a	b	c		d	e	f	g
	at the current quarter					Number of back-testing overshootings	at the previous quarter	Risk measure over the previous 60 business days / 12 weeks mean value
	most recent	mean value	highest	lowest				
RISK COMPONENTS								
1	Unconstrained expected shortfall measure (UES _t)							
2	Unconstrained							
3	expected shortfall							
4	measure for each							
5	broad risk factor							
6	category (UES _{it})							
7	Sum of unconstrained expected shortfall measure for broad risk factor categories (ΣUES _{it})							
8	Expected shortfall measure (ES _t)							
9	Stress scenario risk measure (SS _t)							
10	Default risk charge (DRC _t)							
OWN FUNDS REQUIREMENTS								
11	PLA _{addon}							
12	OFR for on- and off-balance sheet business plus PLA _{addon} (AIMA + PLA _{addon})							
13	Total ASA OFR for trading desks ineligible to use the AIMA (ASA _{non-aima})							
14	Difference in OFR under the AIMA and ASA for AIMA trading desks (AIMA - ASA _{aima})							
15	ASA OFR for all trading desks (including those subject to AIMA) (ASA _{all} portfolio)							
16	Total OFR AIMA (AIMA _{total})							

Template EU MR3 - Market risk under the simplified standardised approach (SSA)

	a	b	c	d
	Own Funds Requirements			
	Outright products	Options		
		approach	Delta-plus approach	Scenario approach
1	Interest rate risk (general and specific)			
2	Equity risk (general and specific)			
3	Commodity risk			
4	Foreign exchange risk			
5	Securitisation (specific risk)			
6	Total OFR SSA			

Table EU CVAA - Qualitative disclosure requirements related to credit valuation adjustment risk

		Flexible format disclosure
(a)	Point (a) of Article 445a(1) CRR A description of the institution's processes to manage credit valuation adjustment risk, including: - a description of the processes implemented to identify, measure, monitor and control the institution's credit valuation adjustment risks; - a description of their policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges.	
(b)	Point (b) of Article 445a(1) CRR An explanation whether the institution meets all the conditions set out in Article 273a(2); where those conditions are met, whether institution has chosen to calculate the own funds requirements for CVA risk using the simplified approach set out in Article 385; where institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach, the own funds requirements for CVA risk in accordance with that approach.	

Template EU CVA 1 – Credit valuation adjustment risk under the Reduced Basic Approach (R-BA)
Fixed format

		a	b
		Components of Own Funds Requirements	Own funds requirements
1	Aggregation of systematic components of CVA risk		
2	Aggregation of idiosyncratic components of CVA risk		
3	Total		

Table EU CVAB – Qualitative disclosure requirements related to CVA risk for institutions using the Standardised Approach

Point (a) of Article 445a(2) CRR		Flexible format disclosure
(a)	A description of the institution's structure and organisation of the internal CVA risk management function and governance including a description of the bank's CVA risk management framework;	
(b)	A description of how senior management is involved in the CVA risk management framework;	
(c)	An overview of the governance of the CVA risk management framework (e.g documentation, independent control unit, independent review, independence of the data acquisition from the lines of business)	

Template EU CVA 2 – Credit valuation adjustment risk under the Full Basic Approach (F-BA)
Fixed format

		a	EU b
		Own funds requirements	Notional of CVA hedges
1	BACVA ^{csr-unhedged}		
2	BACVA ^{csr-hedged}		
3	Total		
EU 4	Single-name CDS		
EU 5	Index CDS		
EU 6	Total		

Template EU CVA3 – Credit valuation adjustment risk under the Standardised Approach (SA)
 Fixed format

		a	b	EU c
		Own funds requirements	number of counterparties	Notional of CVA hedges
	Risk classes			
1	Interest rate risk			
2	Foreign exchange risk			
3	Reference credit spread risk			
4	Equity risk			
5	Commodity risk			
6	Counterparty credit spread risk			
7	Total			
	Counterparty types of transactions			
EU 8	Central banks			
EU 9	General Governments			
EU 10	Credit institutions			
EU 11	Investment firms			
EU 12	Other financial corporations (excluding investment firms)			
EU 13	Non-financial corporations			
EU 14	Total			
	CVA Hedges			
EU 15	Single name CDS			
EU 16	Index CDS			
EU 17	Other derivatives classified as CVA risk hedges			
EU 18	Total			

Template EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA)
Fixed format

		a
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	
2	Risk weighted exposure amount as at the end of the current reporting period	

Table EU ORA - Qualitative information on operational risk
Free format text boxes for disclosure of qualitative information

Legal basis	Row number	Qualitative information - Free format
Article 446(1)(a) and Article 435(1)(a) CRR	(a)	Disclosure of the risk management objectives and policies
Article 446(1)(a) and Article 435(1) (b) CRR	(b)	Disclosure of the structure and organisation of the operational risk management function
Article 446(1)(a) and Article 435(1) (c) CRR	(c)	Description of the scope and nature of the measurement system
Article 446(1)(a) and Article 435(1) (c) CRR	(d)	Description of the scope and nature of the operational risk reporting framework
Article 446(1)(a) and Article 435(1) (d) CRR	(e)	Description of the policies and strategies of the risk mitigation and risk hedge

Template EU OR1 - Operational risk losses

	a	b	c	d	e	f	g	h	i	j	k
	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using €20,000 threshold											
1	Total amount of operational risk losses net of recoveries (no exclusions)										
2	Total number of operational risk losses										
3	Total amount of excluded operational risk losses										
4	Total number of excluded operational risk events										
5	Total amount of operational risk losses net of recoveries and net of excluded losses										
Using €100,000 threshold											
6	Total amount of operational risk losses net of recoveries (no exclusions)										
7	Total number of operational risk losses										
8	Total amount of excluded operational risk losses										
9	Total number of excluded operational risk events										
10	Total amount of operational risk losses net of recoveries and net of excluded losses										
Details of operational risk capital calculation											
11	not applicable										
12	not applicable										
13	not applicable										

Template EU OR2 - Business Indicator, components and subcomponents

	a	b	c	d
	T	T-1	T-2	Average value
BI and its subcomponents				
1	Interest, lease and dividend component (ILDC)			
EU 1	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))			
1a	Interest and lease income			
1b	Interest and lease expense			
1c	Total assets/Asset component			
1d	Dividend income/ dividend component			
2	Services component (SC)			
2a	Fee and commission income			
2b	Fee and commission expense			
2c	Other operating income			
2d	Other operating expense			
3	Financial component (FC)			
3a	Net profit or loss applicable to trading book (TB)			
3b	Net profit or loss applicable to banking book (BB)			
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)			
4	Business Indicator (BI)			
5	Business indicator component (BIC)			

Disclosure on the BI:

	a
6a	BI gross of excluded divested activities
6b	Reduction in BI due to excluded divested activities
EU 6c	Impact in BI of mergers/acquisitions

Template EU OR3 - Operational risk own funds requirements and risk exposure amounts

		a
1	Business Indicator Component (BIC)	
EU 1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	
2	Not applicable	
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	
4	Operational Risk Exposure Amounts (REA)	

Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

Free format text boxes for disclosure of qualitative information

Row number	Qualitative information - free format		Legal basis
(a)	A description of how the institution defines IRRBB for purposes of risk control and measurement		Article 448(1), point (e)
(b)	A description of the institution's overall IRRBB management and mitigation strategies		Article 448(1), point (f)
(c)	The periodicity of the calculation of the institution's IRRBB measures, and a description of the specific measures that the institution uses to gauge its sensitivity to IRRBB		Article 448(1), points (e) (i) and (v); Article 448(2)
(d)	A description of the interest rate shock and stress scenarios that the institution uses to estimate changes in the economic value and in net interest income (if applicable)		Article 448(1), point (e) (iii); Article 448(2)
(e)	A description of the key modelling and parametric assumptions different from those used for disclosure of template EU IRRBB1 (if applicable)		Article 448(1), point (e) (ii); Article 448(2)
(f)	A high-level description of how the bank hedges its IRRBB, as well as the associated accounting treatment (if applicable)		Article 448(1), point (e) (iv); Article 448(2)
(g)	A description of key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1 (if applicable)		Article 448(1), point (c); Article 448(2)
(h)	Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures		Article 448(1), point (d)
(i)	Any other relevant information regarding the IRRBB measures disclosed in template EU IRRBB1 (optional)		
(1) (2)	Disclosure of the average and longest repricing maturity assigned to non-maturity deposits		Article 448(1), point (g)

Template EU IRRBB1 - Interest rate risks of non-trading book activities

Supervisory shock scenarios	a		b		c		d	
	Changes of the economic value of equity		Changes of the net interest income					
1	Parallel up	Current period	Last period	Current period	Last period			
2	Parallel down							
3	Steepener							
4	Flattener							
5	Short rates up							
6	Short rates down							

Table EU REMA - Remuneration policy

Institutions shall describe the main elements of their remuneration policies and how they implement these policies. In particular, the following elements, where relevant, shall be described:	
Qualitative disclosures	
(a)	Information relating to the bodies that oversee remuneration. Disclosures shall include:
	• Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings • External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework. • A description of the scope of the institution's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in • A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile.
	Information relating to the design and structure of the remuneration system for identified staff. Disclosures shall include:
	• An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role • Information on the criteria used for performance measurement and ex ante and ex post risk adjustment. • Whether the management body or the remuneration committee where established reviewed the institution's remuneration policy during the past year, and if so, an overview of any • Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee. • Policies and criteria applied for the award of guaranteed variable remuneration and severance payments.
(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures shall include an overview of the key risks, their measurement and how
(d)	The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) CRD.
(e)	Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration. Disclosures shall include:
	• An overview of main performance criteria and metrics for institution, business lines and individuals. • An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance. • Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other • Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution's criteria for determining "weak" performance metrics.
	Description of the ways in which the institution seeks to adjust remuneration to take account of longterm performance. Disclosures shall include:
	• An overview of the institution's policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or • Information of the institution' criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law). • Where applicable, shareholding requirements that may be imposed on identified staff.
(g)	The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit in accordance with point (f) of Article 450(1) CRR. Disclosures shall
(h)	Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different
(i)	Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management.
(j)	Information on whether the institution benefits from a derogation laid down in Article 94(3) CRD in accordance with point (k) of Article 450(1) CRR.
	For the purposes of this point, institutions that benefit from such a derogation shall indicate whether this is on the basis of point (a) and/or point (b) of Article 94(3) CRD. They shall
Large institutions shall disclose the quantitative information on the remuneration of their collective management body, differentiating between executive and non-executive members in	

Template EU REM1 - Remuneration awarded for the financial year

	a	b	c	d
	MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff		
2		Total fixed remuneration		
3		Of which: cash-based		
4		(Not applicable in the EU)		
EU-4a		Of which: shares or equivalent ownership interests		
5		Of which: share-linked instruments or equivalent non-cash instruments		
EU-5x		Of which: other instruments		
6		(Not applicable in the EU)		
7	Variable remuneration	Of which: other forms		
8		(Not applicable in the EU)		
9		Number of identified staff		
10		Total variable remuneration		
11		Of which: cash-based		
12		Of which: deferred		
EU-13a		Of which: shares or equivalent ownership interests		
EU-13b		Of which: deferred		
EU-14a	Variable remuneration	Of which: share-linked instruments or equivalent non-cash instruments		
EU-14b		Of which: deferred		
EU-14x		Of which: other instruments		
EU-14y		Of which: deferred		
15		Of which: other forms		
16		Of which: deferred		
17		Total remuneration (2 + 10)		

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d
	MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards			
1	Guaranteed variable remuneration awards - Number of identified staff			
2	Guaranteed variable remuneration awards - Total amount			
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap			
4	Severance payments awarded in previous periods, that have been paid out during the financial year			
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff			
6	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount			
7	Of which paid during the financial year			
8	Of which deferred			
9	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap			
10	Of which highest payment that has been awarded to a single person			
11				

Template EU REM3 - Deferred remuneration

	a	b	c	d	e	f	EU - g	EU - h
	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to explicit post-implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	Deferred and retained remuneration							
2	MB Supervisory function							
	Cash-based							
3	Shares or equivalent ownership interests							
4	Share-linked instruments or equivalent non-cash instruments							
5	Other instruments							
6	Other forms							
7	MB Management function							
8	Cash-based							
9	Shares or equivalent ownership interests							
10	Share-linked instruments or equivalent non-cash instruments							
11	Other instruments							
12	Other forms							
13	Other senior management							
14	Cash-based							
15	Shares or equivalent ownership interests							
16	Share-linked instruments or equivalent non-cash instruments							
17	Other instruments							
18	Other forms							
19	Other identified staff							
20	Cash-based							
21	Shares or equivalent ownership interests							
22	Share-linked instruments or equivalent non-cash instruments							
23	Other instruments							
24	Other forms							
25	Total amount							

Template EU REM4 - Remuneration of 1 million EUR or more per year

		a
	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	
2	1 500 000 to below 2 000 000	
3	2 000 000 to below 2 500 000	
4	2 500 000 to below 3 000 000	
5	3 000 000 to below 3 500 000	
6	3 500 000 to below 4 000 000	
7	4 000 000 to below 4 500 000	
8	4 500 000 to below 5 000 000	
9	5 000 000 to below 6 000 000	
10	6 000 000 to below 7 000 000	
11	7 000 000 to below 8 000 000	
x	To be extended as appropriate, if further payment bands are needed.	

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a		b		c	d	e	f				g	h	i	j
	Management body remuneration							Business areas							
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total					
1	Total number of identified staff														
2	Of which: members of the MB														
3	Of which: other senior management														
4	Of which: other identified staff														
5	Total remuneration of identified staff														
6	Of which: variable remuneration														
7	Of which: fixed remuneration														

Template EU AE1 - Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
	010	of which notionaly eligible EHQLA and HQLA 030	040	of which notionaly eligible EHQLA and HQLA 050	060	of which EHQLA and HQLA 080	090	of which EHQLA and HQLA 100
010 Assets of the disclosing institution								
030 Equity instruments								
040 Debt securities								
050 of which: covered bonds								
060 of which: securitisations								
070 of which: issued by general governments								
080 of which: issued by financial corporations								
090 of which: issued by non-financial corporations								
120 Other assets								

Template EU AE2 - Collateral received and own debt securities issued

	Fair value of encumbered collateral received or own debt securities issued	Unencumbered	
		Fair value of collateral received or own	of which EHQLA and HQLA
	010	040	060
130	Collateral received by the disclosing institution		
140	Loans on demand		
150	Equity instruments		
160	Debt securities		
170	of which: covered bonds		
180	of which: securitisations		
190	of which: issued by general governments		
200	of which: issued by financial corporations		
210	of which: issued by non-financial corporations		
220	Loans and advances other than loans on demand		
230	Other collateral received		
240	Own debt securities issued other than own covered bonds or securitisations		
241	Own covered bonds and securitisations issued and not yet pledged		
250	TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED		

Template EU AE3 - Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities		

Table EU AE4 - Accompanying narrative information
Free format text boxes for disclosure of qualitative information, in accordance with Article 443 CRR

Row number	Qualitative information - Free format
(a)	General narrative information on asset encumbrance
(b)	Narrative information on the impact of the business model on assets encumbrance and the importance of encumbrance to the institution's business model, which provides users with the context of the disclosures required in Template EU AE1 and EU AE2.

Table 1 - Qualitative information on Environmental risk
in accordance with Article 449a CRR

Row number	Qualitative information - Free format	
	Business strategy and processes	
(a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning	
(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes	
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	
	Governance	
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	
(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	
(g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	
(h)	Lines of reporting and frequency of reporting relating to environmental risk	
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	
	Risk management	
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	
(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	
(m)	Activities, commitments and exposures contributing to mitigate environmental risks	
(n)	Implementation of tools for identification, measurement and management of environmental risks	
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	
(r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	

Table 2 - Qualitative information on Social risk
in accordance with Article 449a CRR

Row number	Qualitative information - Free format
	Business strategy and processes
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning
(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes
(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities
	Governance
(d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:
(i)	Activities towards the community and society
(ii)	Employee relationships and labour standards
(iii)	Customer protection and product responsibility
(iv)	Human rights
(e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body
(f)	Lines of reporting and frequency of reporting relating to social risk
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives
	Risk management
(h)	Definitions, methodologies and international standards on which the social risk management framework is based
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels
(j)	Activities, commitments and assets contributing to mitigate social risk
(k)	Implementation of tools for identification and management of social risk
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits
(m)	Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

Table 3 - Qualitative information on Governance risk
in accordance with Article 449a CRR

Row number	Qualitative information - Free format	
	Governance	
(a)	Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	
	Ethical considerations	
	Strategy and risk management	
	Inclusiveness	
	Transparency	
	Management of conflict of interest	
	Internal communication on critical concerns	
	Risk management	
(d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:	
(i)	Ethical considerations	
(ii)	Strategy and risk management	
(iii)	Inclusiveness	
(iv)	Transparency	
(v)	Management of conflict of interest	
(vi)	Internal communication on critical concerns	

Annex 1.1. Main table: Indicators of potential climate transition risk, credit quality of exposures by sector, emissions and capital intensity

Sector	E	F	G	H	I	J	K	L	M	N	O	P
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9	10	11	12	13
Gross carrying amount (Mn EUR)												
1	2	3	4	5	6	7	8	9				

Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

Counterparty sector		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount (in MEUR)															
		Level of energy efficiency (EP score in kWh/m² of collateral)								Level of energy efficiency (EPC label of collateral)							
		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G	Without EPC label of collateral		
1	Total EU area																Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
2	Of which loans collateralised by commercial immovable property																
3	Of which loans collateralised by residential immovable property																
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5	Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated																
6	Total non-EU area																
7	Of which loans collateralised by commercial immovable property																
8	Of which loans collateralised by residential immovable property																
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10	Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated																

Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*					
2	Fossil fuel combustion						
3	Automotive						
4	Aviation						
5	Maritime transport						
6	Cement, clinker and lime production						
7	Iron and steel, coke, and metal ore production						
8	Chemicals						
9	... potential additions relevant to the business model of the institution						

*** Point in Time (PIT) distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

IEA sector	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the template	sector	code	
Maritime transport	shipping	301	Average tonnes of CO2 per passenger-km Average gCO ₂ /MJ and Average share of high carbon technologies (ICE).
Maritime transport	shipping	3011	
Maritime transport	shipping	3012	
Maritime transport	shipping	3315	
Maritime transport	shipping	50	
Maritime transport	shipping	501	
Maritime transport	shipping	5010	
Maritime transport	shipping	502	
Maritime transport	shipping	5020	
Maritime transport	shipping	5222	
Maritime transport	shipping	5224	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Maritime transport	shipping	5229	
Power	power	27	
Power	power	2712	
Power	power	3514	
Power	power	35	
Power	power	351	
Power	power	3511	
Power	power	3512	
Power	power	3513	
Power	power	3514	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
Power	power	4321	
Fossil fuel combustion	oil and gas	91	
Fossil fuel combustion	oil and gas	910	
Fossil fuel combustion	oil and gas	192	
Fossil fuel combustion	oil and gas	1920	
Fossil fuel combustion	oil and gas	2014	
Fossil fuel combustion	oil and gas	352	
Fossil fuel combustion	oil and gas	3521	
Fossil fuel combustion	oil and gas	3522	
Fossil fuel combustion	oil and gas	3523	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Fossil fuel combustion	oil and gas	4612	
Fossil fuel combustion	oil and gas	4671	
Fossil fuel combustion	oil and gas	6	
Fossil fuel combustion	oil and gas	61	
Fossil fuel combustion	oil and gas	610	
Fossil fuel combustion	oil and gas	62	
Fossil fuel combustion	oil and gas	620	
Iron and steel, coke, and metal ore production	steel	24	
Iron and steel, coke, and metal ore production	steel	241	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	steel	2410	
Iron and steel, coke, and metal ore production	steel	242	
Iron and steel, coke, and metal ore production	steel	2420	
Iron and steel, coke, and metal ore production	steel	2434	
Iron and steel, coke, and metal ore production	steel	244	
Iron and steel, coke, and metal ore production	steel	2442	
Iron and steel, coke, and metal ore production	steel	2444	
Iron and steel, coke, and metal ore production	steel	2445	
Iron and steel, coke, and metal ore production	steel	245	
Iron and steel, coke, and metal ore production	steel	2451	Average tons of CO2 per GJ. and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	steel	2452	
Iron and steel, coke, and metal ore production	steel	25	
Iron and steel, coke, and metal ore production	steel	251	
Iron and steel, coke, and metal ore production	steel	2511	
Iron and steel, coke, and metal ore production	steel	4672	
Iron and steel, coke, and metal ore production	coal	5	
Iron and steel, coke, and metal ore production	coal	51	
Iron and steel, coke, and metal ore production	coal	510	
Iron and steel, coke, and metal ore production	coal	52	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	coal	520	
Iron and steel, coke, and metal ore production	steel	7	
Iron and steel, coke, and metal ore production	steel	72	
Iron and steel, coke, and metal ore production	steel	729	
Fossil fuel combustion	coal	8	
Fossil fuel combustion	coal	9	
Cement, clinker and lime production	cement	235	
Cement, clinker and lime production	cement	2351	
Cement, clinker and lime production	cement	2352	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Cement, clinker and lime production	cement	236	
Cement, clinker and lime production	cement	2361	
Cement, clinker and lime production	cement	2363	
Cement, clinker and lime production	cement	2364	
Cement, clinker and lime production	cement	811	
Cement, clinker and lime production	cement	89	
aviation	aviation	3030	
aviation	aviation	3316	
aviation	aviation	511	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
aviation	aviation	5110	
aviation	aviation	512	
aviation	aviation	5121	
aviation	aviation	5223	
automotive	automotive	2815	
automotive	automotive	29	
automotive	automotive	291	
automotive	automotive	2910	
automotive	automotive	292	Average share of high carbon technologies (ICE).
automotive	automotive	2920	
automotive	automotive	293	
automotive	automotive	2932	

Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1					

*For counterparties among the top 20 carbon emitting companies in the world

Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Gross carrying amount (Mn EUR)														
of which exposures sensitive to impact from climate change physical events														
Variable: Geographical area subject to climate change physical risk - acute and chronic events		Breakdown by maturity bucket				Average weighted maturity	of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact from both chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which Stage 2 performing exposures	Of which non-performing exposures
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years									
1 A - Agriculture, forestry and fishing														
2 B - Mining and quarrying														
3 C - Manufacturing														
4 D - Electricity, gas, steam and air conditioning supply														
5 E - Water supply, sewerage, waste management and remediation activities														
6 F - Construction														
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles														
8 H - Transportation and storage														
9 I - Real estate activities														
10 Loans collateralised by residential immovable property														
11 Loans collateralised by commercial immovable property														
12 Repossessed collaterals														
13 Other relevant sectors (breakdown below where relevant)														

Template 6. Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures

	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock				
GAR flow				

* % of assets covered by the KPI over banks' total assets

Template 7 - Mitigating actions: Assets for the calculation of GAR

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Million EUR	Disclosure reference date T															
	Total gross carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional	Of which enabling		Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which adaptation	Of which enabling		Of which environmentally sustainable (Taxonomy-aligned)	Of which specialised lending	Of which transitional/adaptation	Of which enabling	
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation															
2	Financial corporations															
3	Credit institutions															
4	Loans and advances															
5	Debt securities, including UoP															
6	Equity instruments															
7	Other financial corporations															
8	of which investment firms															
9	Loans and advances															
10	Debt securities, including UoP															
11	Equity instruments															
12	of which management companies															
13	Loans and advances															
14	Debt securities, including UoP															
15	Equity instruments															
16	of which insurance undertakings															
17	Loans and advances															
18	Debt securities, including UoP															
19	Equity instruments															
20	Non-financial corporations (subject to NFRD disclosure obligations)															
21	Loans and advances															
22	Debt securities, including UoP															
23	Equity instruments															
24	Households															
25	of which loans collateralised by residential immovable															
26	of which building renovation loans															
27	of which motor vehicle loans															
28	Local governments financing															
29	Housing financing															
30	Other local governments financing															
31	Collateral obtained by taking possession: residential and commercial immovable properties															
32	TOTAL GAR ASSETS															
Assets excluded from the numerator for GAR calculation (covered in the denominator)																
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)															
34	Loans and advances															
35	Debt securities															
36	Equity instruments															
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)															
38	Loans and advances															
39	Debt securities															
40	Equity instruments															
41	Derivatives															
42	On demand interbank loans															
43	Cash and cash-related assets															
44	Other assets (e.g. Goodwill, commodities etc.)															
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)															
Other assets excluded from both the numerator and denominator for GAR calculation																
46	Sovereigns															
47	Central banks exposure															
48	Trading book															
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR															
50	TOTAL ASSETS															

Annex 8: GRI 103			Disclosure reference GRI 103 on flow																										
			Climate Change Mitigation (CCM)							Climate Change Adaptation (CCA)							Climate Change Resilience (CCR)							TOTAL (CCM + CCA)					
			Proportion of eligible assets funding taxonomy-relevant sectors							Proportion of eligible assets funding taxonomy-relevant sectors							Proportion of eligible assets funding taxonomy-relevant sectors							Proportion of new eligible assets funding taxonomy-relevant sectors					
			Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector	Of which: environmentally sustainable or which specified transition sector
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Template 10 - Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852

	a	b	c	d	e	f
	Type of financial instrument	Type of counterparty	Gross carrying amount (million EUR)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
1		Financial corporations				
2	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations				
3		Of which Loans collateralised by commercial immovable property				
4		Other counterparties				
5		Financial corporations				
6	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Non-financial corporations				
7		Of which Loans collateralised by commercial immovable property				
8		Households				
9		Of which Loans collateralised by residential immovable property				
10		Of which building renovation loans				
11		Other counterparties				

Template EU CAE1 – Exposures to crypto-assets

		Exposure value	Risk weighted exposures amounts (RWEA)	Own funds requirements
Type of exposures		a	b	c
1	Tokenised traditional assets			
2	Asset referenced tokens			
3	Exposures to other crypto assets			
4	Total			
Memorandum item				
5	Exposures to other crypto assets expressed as a percentage of the institutions's T1 capital			

ANNEX II

CORRELATION TABLE

This Regulation	Implementing Regulation (EU) 2021/637
Article 1	Article 1(1),(2),(3),(4)
Article 2	Article 2
Article 3	Article 3(1),(2),(3),(4)
Article 4	Article 4
Article 5	Article 5
Article 6	Article 6
Article 7(1)	Article 6a(1)
Article 7(2)	Article 6a(2)
Article 8	Article 7
Article 9(1)	Article 8(1),(2)
Article 9(2)	Article 8(3)
Article 9(3)	Article 8(4)
Article 9(4)	Article 8(5)
Article 9(5)	Article 8(6)
Article 10	Article 9
Article 11	Article 10
Article 12	Article 11
Article 13	Article 12
Article 14	Article 13
Article 15	Article 14
Article 16	Article 15
Article 17	-
Article 18	Article 16
Article 19	Article 16a(1),(2),(3)
Article 20	Article 17
Article 21	Article 18
Article 22	Article 18a
Article 23	-
Article 24	-
Article 25	Article 19
Article 26	-
Article 27	-
Article 28	-

Annex I	Annex I
Annex I	Annex III
Annex I	Annex V
Annex I	Annex VII
Annex I	Annex IX
Annex I	Annex XI
Annex I	Annex XIII
Annex I	Annex XV
Annex I	Annex XVII
Annex I	Annex XIX
Annex I	Annex XXI
Annex I	Annex XXIII
Annex I	Annex XXV
Annex I	Annex XXVII
Annex I	Annex XXIX
Annex I	Annex XXXI
Annex I	Annex XXXIII
Annex I	Annex XXXV
Annex I	Annex XXXVII
Annex I	Annex XXXIX