

II

(Non-legislative acts)

REGULATIONS

COMMISSION IMPLEMENTING REGULATION (EU) 2016/1066

of 17 June 2016

laying down implementing technical standards with regard to procedures, standard forms and templates for the provision of information for the purpose of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to the Directive 2014/59/EU of the European Parliament and of the Council establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council⁽¹⁾, and in particular Article 11(3) thereof,

Whereas:

- (1) Resolution authorities have been conferred the task of drawing up resolution plans for credit institutions and investment firms ('institutions') in accordance with the requirements and the procedure laid down in Directive 2014/59/EU and for that purpose they have been empowered to request the necessary information from institutions. With specific regard to group resolution plans, the Union parent institution is to submit the relevant information to the group-level resolution authority which must then transmit it to the authorities listed in the second subparagraph of Article 13(1) of Directive 2014/59/EU in accordance with the procedure laid down therein.
- (2) The procedure and a minimum set of templates to request the necessary information from institutions should be designed in a way to enable the resolution authorities to collect that information in a consistent manner across the Union and to facilitate the exchange of information among the relevant authorities.
- (3) In accordance with Article 11(1)(a) of Directive 2014/59/EU institutions have a duty to cooperate as much as necessary with the resolution authorities for the purposes of drawing up resolution plans. However, procedures should be designed to minimise duplicated requirements for information. In this regard, Directive 2014/59/EU envisages a duty of cooperation of the competent authorities with the resolution authorities. This cooperation entails that the competent authority and the resolution authority jointly verify whether some or all of the necessary information is already available to the competent authority, by virtue of it exercising its supervisory tasks. Where that information is available, it is appropriate that the competent authority transmits it.
- (4) With a view to the overall content of resolution plans, it is appropriate that a minimum set of templates cover a core of information relating to an institution to be provided to the resolution authority.

⁽¹⁾ OJ L 173, 12.6.2014, p. 190.

- (5) This Regulation is based on the implementing technical standards submitted by the European Banking Authority (EBA) to the Commission.
- (6) The EBA has conducted open public consultations on the implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council ⁽¹⁾,

HAS ADOPTED THIS REGULATION:

Article 1

Provision of information for the purpose of resolution plans

The provision by an institution to the resolution authority of information necessary to draw up and implement resolution plans, in accordance with Article 11 of Directive 2014/59/EU, including group resolution plans in accordance with Article 13 of that Directive, shall be carried out following the procedure laid down in Article 2 of this Regulation and making use, where applicable, of the templates referred to in Article 3 of this Regulation.

Article 2

Procedure

1. For the purposes of verifying, in accordance with Article 11(2) of Directive 2014/59/EU, whether part or all of the necessary information to be requested by the resolution authority from the institution in order to draw the resolution plan is already available to the competent authority, the resolution authority shall first request such information from the competent authority of the relevant institution.
2. Where part or all the requested information is already available to the competent authority, that authority shall provide such information to the resolution authority in a timely manner
3. Where the information is not already available to the competent authority or where the format in which the information is provided by the competent authority is not satisfactory to the resolution authority, taking into account in particular the procedure to draw up group resolution plans, the resolution authority shall directly request the institution to provide the necessary information.
4. Where the information requested by the resolution authority in accordance with paragraph 3 is included in one of the categories set out in Article 3, the institution shall provide that information to the resolution authority by submitting the appropriate template contained in Annexes I to XII, following the instructions set out in Annex XIII.
5. Where the information requested by the resolution authority is not covered by one of the categories set out in Article 3, the information shall be provided in the format requested by the resolution authority.
6. A request of information by the resolution authority to an institution as referred to in paragraph 3 shall:
 - (a) specify, taking into account the volume and complexity of the requested information, the appropriate time frame within which the institution shall provide the information to the resolution authority;
 - (b) where the requested information is included in one of the categories set out in Article 3, specify the appropriate template contained in Annexes I to XII to be used in order to provide the information to the resolution authority;
 - (c) where the requested information is not included in one of the categories set out in Article 3, or is not covered by any template contained in Annexes I to XII, specify the format to be used in order to provide the information to the resolution authority;

⁽¹⁾ 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).

- (d) specify whether the relevant template contained in Annexes I to XII has to be completed on an individual or group level basis and whether its scope is local, Union-wide or global in accordance with the instructions contained in Annex XIII;
- (e) provide the necessary contact details to which the information has to be provided within the resolution authority.

Article 3

Minimum set of information included in the templates

The minimum set of templates for the provision of information under Article 11 of Directive 2014/59/EU shall include the following categories:

- (1) organisational structure, as specified in Annex I;
- (2) governance and management, as specified in Annex II;
- (3) critical functions and core business lines, as specified in Annex III;
- (4) critical counterparties, as specified in Annex IV, Section 1: Assets, Section 2: Liabilities, and Section 3: Material hedges;
- (5) structure of liabilities, as specified in Annex V;
- (6) pledged collateral, as specified in Annex VI;
- (7) off-balance-sheet, as specified in Annex VII;
- (8) payment, clearing and settlement systems, as specified in Annex VIII;
- (9) information systems, as specified in Annex IX, Section 1: General information and Section 2: Mapping;
- (10) interconnectedness, as specified in Annex X;
- (11) authorities, as specified in Annex XI;
- (12) legal impact of resolution, as specified in Annex XII.

Article 4

Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

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

Done at Brussels, 17 June 2016.

For the Commission
The President
Jean-Claude JUNCKER

Organisational structure

Legal entity		Direct holder		Capital	Voting rights	Consolidating entity	
Entity name	Legal identifier	Entity name	Legal identifier			Entity name	Legal identifier
010	020	030	040	050	060	070	080
<i> Holding company X</i>	110	NA	NA	NA	NA	NA	NA
<i> Bank A (Parent)</i>	111	<i> Holding company X</i>	110	100 %	100 %	<i> Bank A</i>	111
<i> Bank B (Subsidiary)</i>	112	<i> Bank A</i>	111	80 %	60 %	<i> Bank A</i>	111
<i> Bank U</i>	156	<i> Bank B</i>	112	100 %	100 %	<i> Bank A</i>	111

Governance and management

Legal entity		Location	Jurisdiction of incorporation	Licensing authority	Type of licence	Member of the management body responsible for providing the information for the resolution plan			Key manager				
Entity name	Legal identifier					Name	Phone number	E-mail address	Name	Function	Department	Phone numbers	E-mail addresses
010	020	030	040	050	060	070	080	090	100	110	120	130	140
Bank A	111	London	GB	BoE	Deposit taking	David Jones	4 444 444	djones@banka.com					
Bank B	112	Paris	FR	ACP	Deposit taking, asset management	Paul Durand	33 333 333	pdurand@bankb.com					

Critical functions and core business lines

Critical functions	Core business lines	Legal entity		Location	Number of offices/branches in a location	Material assets			Material liabilities			Senior management official responsible for providing information				
		Entity name	Legal identifier			Type	Amount	Currency	Type	Amount	Currency	Name	Function	Department	Phone numbers	E-mail addresses
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160	170
Deposit taking	Retail banking	Bank A	111	UK	87				deposits	5,000	GBP					
	Retail banking	Bank A	111	Ireland	4				deposits	200	EUR					
	Retail banking	Bank B	112	France	112				deposits	5,000	EUR					
	IT centre for online banking	Entity C	113	Spain	1				n/a	n/a	n/a					
Asset management		Bank A	111	UK	10	assets under management	1,000	GBP								
		Bank D	114	Slovakia	1	assets under management	100	EUR								

ANNEX IV

SECTION 1

Critical counterparties (Assets)

Legal entity		Critical counterparty		Currency	Original exposure	Credit risk mitigations	Value adjustments and provisions	Net exposure	Impact on CET1 ratio
Entity name	Legal identifier	Entity name	Legal identifier						
010	020	030	040	050	060	070	080	090	100
<i>Bank A</i>	111	<i>UK government</i>	789	<i>GBP</i>	200,000	0	0	200,000	200 bp
<i>Bank B</i>	112	<i>Bank W</i>	444	<i>EUR</i>	1,000,000	500,000	200,000	300,000	300 bp
<i>Bank A</i>	111	<i>Corporate U</i>	650	<i>EUR</i>	500,000	0	400,000	100,000	100 bp

SECTION 2

Critical counterparties (Liabilities)

Legal entity		Critical counterparty		Funding		
Entity name	Legal identifier	Entity name	Legal identifier	Type	Amount	Currency
010	020	030	040	050	060	070

SECTION 3

Critical counterparties (Material hedges)

Legal entity		Critical counterparty		Material hedges (on-balance sheet)				Material hedges (off-balance sheet)			
Entity name	Legal identifier	Entity name	Legal identifier	Type	Amount	Currency	Purpose of hedge	Type	Amount	Currency	Purpose of hedge
010	020	030	040	050	060	070	080	090	100	110	120

ANNEX V

Liabilities structure

010	Legal entity name	Bank A
020	Legal identifier	111
030	Governing law of the liabilities	EEA

040	Date	12/31/2013
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	Counterparties	Debt with a legal subordination qualifying as additional tier 1	Debt with a legal subordination qualifying as tier 2			Debt with a legal subordination			Senior unsecured debt		
			< 1 month	< 1 year	> 1 year	< 1 month	< 1 year	> 1 year	< 1 month	< 1 year	> 1 year
			010	020	030	040	050	060	070	080	090
050	Natural persons										
055	<i>of which eligible liabilities</i>										
060	Micro, small and medium-sized enterprises										
065	<i>of which eligible liabilities</i>										
070	Large non-financial enterprises										
075	<i>of which eligible liabilities</i>										
080	Institutions										
085	<i>of which eligible liabilities</i>										
090	Insurance firms and pension funds										
095	<i>of which eligible liabilities</i>										
100	Other financial undertakings										
105	<i>of which eligible liabilities</i>										
110	Intragroup										
115	<i>of which eligible liabilities</i>										
120	Government, central banks and supranationals										
125	<i>of which eligible liabilities</i>										
130	Others/non-identified										
140	<i>of which eligible liabilities</i>										
150	TOTAL										
160	Total eligible liabilities										

ANNEX VI

Pledged collateral

Legal entity		Issuer of collateral		Type of collateral	Identification number	Holder of collateral		Amount	Currency	Jurisdiction	Counterparty		Amount	Currency	Jurisdiction
Entity name	Legal identifier	Entity name	Legal identifier			Entity name	Legal identifier				Entity name	Legal identifier			
010	020	030	040	050	060	070	080	090	100	110	120	130	140	150	160
Bank A	111	US government	278	US gov bonds		Bank L	487	1 000	USD	US	Bank B	345	10 000	USD	US
Bank A	111	Bank A	997	Mortgages		BoE	997	1 000	GBP	GB	Bank C	587	8 000	GBP	GB

ANNEX VII

Off-balance sheet

Legal entity		Off-balance sheet item	Counterparty		Amount		Currency	Critical operations	Core business lines	Additional information
Entity name	Legal identifier		Entity name	Legal identifier	Total	of which committed				
010	020	030	040	050	060	070	080	090	100	110
Bank A	111	credit line	Bank C	113	10 000 000	10 000 000	GBP			agreement expiring end 2015
Bank A	111	credit line	Bank D	114	- 5,000,000	0	EUR			agreement expiring end 2015

ANNEX VIII

Payment, clearing and settlement systems

Legal entity		System				Representative Institution		Mapping to critical function	Mapping to core business line	Membership requirements	Impact of resolution proceedings on membership or contract with the representative institution	Substitutability	Additional information
Entity name	Legal identifier	System type	Designation	Participation mode	Identification code	Entity name	Identification code						
010	020	030	040	050	060	070	080	090	100	110	120	130	140
Bank A	111	Depository	Clearstream	indirect		Bank W			Securities trading		Membership cancelled	Euroclear	
Bank B	112	Payment	TARGET	direct				Payment					

Information systems (General information)

System			Group entity party to the contract		Type of contract	Counterparty		Person responsible			Impact of resolution proceedings on continuity of access to information systems
Identification	Type	Description	Entity name	Legal identifier		Entity name	Legal identifier	Name	Phone number	Email address	
010	020	030	040	050	060	070	080	090	100	110	120
System A	internet banking		Bank A	111	License	Entity A					
System B	credit approval		Bank A	111	License	Entity B					
	credit approval		Bank B	112	License	Entity B					
System C	other		Bank C	113	Shared service	Entity C					

SECTION 2

Information systems (Mapping)

System	User			
	Entity name	Legal identifier	Critical function	Core business line
010	020	030	040	050
System A	Bank A	111	Deposit taking	Deposit taking
System A	Bank B	112	Deposit taking	Deposit taking
System B	Bank A	111	Credit	Retail
System B	Bank C	113	Credit	Corporate banking
System C	Bank A	111	All	All

Interconnectedness

Legal entity A		Legal entity B			
Entity name	Legal identifier	Entity name2	Legal identifier2	Type of interconnectedness	Description
010	020	030	040	050	060
Bank A	101	Bank B	102	Personnel	Legal staff (40 elements)
Bank A	101	Bank C	103	Personnel	Legal staff (40 elements)
Bank B	102	Bank C	103	Systems	All systems and IT infrastructures used by Bank C are also used by Bank B
Bank A	101	Bank C	103	Funding arrangements	The funding of Bank C is done through Bank A
Bank A	101	Entity D	104	Personnel	Legal staff (40 elements)
Bank A	101	Bank B	102	Funding arrangements	The funding of Bank B is done through Bank A
Bank C	103	Entity D	104	Facilities	The headquarters of Bank C and Entity D are on the same building
Bank A	101	Bank B	102	Liquidity arrangements	Bank A agrees to provide liquidity to Bank B when necessary
Entity D	104	Bank A	101	Personnel	All IT personnel of Bank A is from Entity D

ANNEX XI

Authorities

Legal entity		Supervisory authority/ies			Resolution authority			Deposit guarantee authority		
Entity name	Legal identifier	Name of the authority	Phone number	Email address	Name of the authority	Phone number	Email address	Name of the authority	Phone number	Email address
010	020	030	040	050	060	070	080	090	100	110
Bank A	111	<i>Prudential Regulation Authority</i>			<i>Bank of England</i>			<i>Financial Services Compensation Scheme</i>		

Legal impacts of resolution

Legal entity		Third party		Type of contract	Termination affecting resolution tool	Comments
Entity name	Legal identifier	Entity name	Legal identifier			
010	020	030	040	050	060	070
Bank B	112	Euronext NV		Membership	Y	<i>Sale of asset management activity possibly difficult in case of resolution</i>

ANNEX XIII

Instructions to complete the templates in Annexes I to XII**General instructions**

1. STRUCTURE AND CONVENTION

1.1. **Structure**

The framework consists of 12 sets of templates which comprise a total of 15 templates according to the following scheme:

1. Organisational structure
2. Governance and management
3. Critical functions and core business lines
4. Critical counterparties (3 templates)
5. Liabilities structure
6. Pledged collateral
7. Off-balance sheet
8. Payment, clearing and settlement systems
9. Information systems (2 templates)
10. Interconnectedness
11. Authorities
12. Legal impacts of resolution

1.2. **Accounting standard**

Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information. Institutions that are not required to report financial information shall use their respective accounting framework.

For the purpose of this Annex, 'IAS' and 'IFRS' refer to the international accounting standards as defined in Article 2 of Regulation (EC) No 1606/2002.

Amounts reported in the template should be gross book value, unless otherwise stated in the instructions.

1.3. **Numbering convention**

The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}.

1.4. **Level of application**

The level of application is determined by resolution authorities when formulating their request, either directly or indirectly, to institutions.

Template related instructions

2. ANNEX I — ORGANISATIONAL STRUCTURE

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

- (1) *detailed description of the institution's organisational structure including a list of all legal persons*
- (2) *identification of the direct holders and the percentage of voting and non-voting rights of each legal person*

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030-040	Direct holder
030	Entity name Name of the Entity holding a direct participation and controlling the legal entity identified in column 010.
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Capital (%) Percentage of capital held by the legal entity listed in column 030 in the legal entity listed in column 010.
060	Voting rights (%) Percentage of voting rights held by the legal entity listed in column 030 in the legal entity listed in column 010.
070-080	Consolidating entity
070	Entity name Name of the entity consolidating the entity listed in column 010 at the highest level according to Regulation (EU) No 575/2013.
080	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 070. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.

3. ANNEX II — GOVERNANCE AND MANAGEMENT

The following item listed in Section B of the Annex to Directive 2014/59/EU is covered by this template:

(3) the location, jurisdiction of incorporation, licensing and key management associated with each legal person

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030	Location City where the entity listed in Column 010 is legally registered.
040	Jurisdiction of incorporation Jurisdiction where the entity listed in Column 010 is incorporated, identified according to ISO 3166.
050	Licensing authority Name of the authority providing banking or investment firm license to the institution listed in Column 010.
060	Type of license
070-090	Member of the management body responsible for providing the resolution authorities with the information necessary for the resolution plan
070	Name First name, Last name
080	Phone number
090	E-mail address
100-140	Key manager Senior person in the entity responsible for resolution of that entity
100	Name First name, Last name
110	Function
120	Department
130	Phone numbers Department's telephone number and individual number of the person named in Column 100.
140	E-mail addresses Department's mailbox and individual e-mail address of the person named in Column 100.

4. ANNEX III — CRITICAL FUNCTIONS AND CORE BUSINESS LINES

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(4) a mapping of the institution's critical operations and core business lines including material asset holdings and liabilities relating to such operations and business lines, by reference to legal persons

(17) the member of the management body responsible for the resolution plan of the institution as well as those responsible, if different, for the different legal persons, critical operations and core business lines

Instructions concerning specific columns:

Columns	Legal reference and instructions
010	Critical functions Means 'critical functions' pursuant to Article 2(1)(35) and Article 2(2) of Directive 2014/59/EU.
020	Core business lines Means 'core business lines' pursuant to Article 2(1)(36) and Article 2(2) of Directive 2014/59/EU.
030-040	Legal entity
030	Entity name
040	Legal Entity identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
050	Location Country in which business lines operate.
060	Number of offices/branches in a location
070-090	Material assets
070	Type
080	Amount In Million
090	Currency Identification according to ISO 4217
100-120	Material liabilities
100	Type
110	Amount In Million
120	Currency Identification according to ISO 4217
130-170	Senior management official responsible for providing information
130	Name First name, Last name

Columns	Legal reference and instructions
140	Function
150	Department
160	Phone numbers Department's telephone number and individual number of the person named in Column 130.
170	E-mail addresses Department's mailbox and individual e-mail address of the person named in Column 130.

5. ANNEX IV, SECTION 1 — CRITICAL COUNTERPARTIES (ASSETS)

The following item listed in Section B of the Annex to Directive 2014/59/EU is covered by this template:

(10) identification of the major or most critical counterparties of the institution as well as an analysis of the impact of the failure of major counterparties in the institution's financial situation

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030-040	Critical counterparty Criticality to be determined by the relevant authorities. Counterparties shall be reported for the relevant Groups of Connected Clients and in case a client does not belong to a Group of Connected Clients, on an individual level. Resolution authorities may request information on Groups of Connected Clients on an individual level. Group of Connected Clients is defined in Article 4(39) of Regulation (EU) No 575/2013. Information provided in this template should be complementary to the information already provided in Large Exposures.
030	Entity name
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
050	Currency Identification according to ISO 4217
060	Original exposure Means 'original exposures' as per Articles 24, 389, 390 and 392 of Regulation (EU) No 575/2013 and should follow the approach in FINREP.

Columns	Legal reference and instructions
070	<p>Credit risk mitigations</p> <p>Means 'credit risk mitigation' (CRM) as per Articles 399 and 401 to 403 of Regulation (EU) No 575/2013. For the purposes of this reporting, the CRM technique as defined in Article 4(57) and recognised in Part Three, Title II, Chapter 3 and 4, shall be used in accordance with the Articles 401 to 403 of Regulation (EU) No 575/2013.</p>
080	<p>Value adjustments and provisions</p> <p>Means 'value adjustments and provisions' as defined in Articles 34, 24, 110 and 111 of Regulation (EU) No 575/2013.</p>
090	<p>Net exposure</p> <p>090 = 060 – 070 – 080</p>
100	<p>Impact on CET1 ratio</p> <p>Impact of a default of the counterparty listed in column 030 on the Core Equity Tier 1 ratio of the legal entity listed in column 010. Suggested formula for calculating Impact on CET1 ratio is: $\text{CET1} - ((\text{CET1} - \text{expected loss}) / (\text{RWA} - \text{expected loss})) = \text{Impact on CET1}.$ <p>Where the resolution authorities determine that a more sophisticated formula is more appropriate they are free to request a different one.</p> </p>

6. ANNEX IV, SECTION 2 — CRITICAL COUNTERPARTIES (LIABILITIES)

The following item listed in Section B of the Annex to Directive 2014/59/EU is covered by this template:

(10) identification of the major or most critical counterparties of the institution as well as an analysis of the impact of the failure of major counterparties in the institution's financial situation

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
030-040	Critical counterparty
	Criticality to be determined by the relevant authorities. Information provided in this template should be complementary to the information already provided in Large Exposures.
030	Entity name
040	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
050-070	Funding

Columns	Legal reference and instructions
050	Type
060	Amount Expressed in currency of the liability
070	Currency Identification according to ISO 4217

7. ANNEX IV, SECTION 3 — CRITICAL COUNTERPARTIES (MATERIAL HEDGES)

The following item listed in Section B of the Annex to Directive 2014/59/EU is covered by this template:

(9) the material hedges of the institution including a mapping to legal persons

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030-040	Critical counterparty Counterparties shall be reported for the relevant Groups of Connected Clients and in case a client does not belong to a Group of Connected Clients, on an individual level. Resolution authorities may request information on Groups of Connected Clients on an individual level. Group of Connected Clients is defined in Article 4(39) of Regulation (EU) No 575/2013.
030	Entity name
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
050-080	Material hedges (on-balance sheet)
050	Type Material hedges provided should not be limited to accounting hedges.
060	Amount
070	Currency Identification according to ISO 4217
080	Purpose of hedge Risks intended to be hedged.
090-120	Material hedges (off-balance sheet)

Columns	Legal reference and instructions
090	Type Material hedges provided should not be limited to accounting hedges.
100	Amount
110	Currency Identification according to ISO 4217
120	Purpose of hedge Risks intended to be hedged.

8. ANNEX V — LIABILITIES STRUCTURE

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(5) a detailed description of the components of the institution's and all its legal entities' liabilities, separating, at a minimum by types and amounts of short term and long-term debt, secured, unsecured and subordinated liabilities

(6) details of those liabilities of the institution that are eligible liabilities

Instructions concerning specific rows:

Rows	Legal reference and instructions
010	Legal entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030	Governing law of the liabilities EEA or 'third country'. Resolution authorities are free to set a threshold above which they would require a breakdown into different third countries.
040	Date
050	Natural persons
055	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
060	Micro, small and medium-sized enterprises
065	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
070	Large non-financial enterprises
075	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
080	Institutions As defined in Article 2(23) of Directive 2014/59/EU.

Rows	Legal reference and instructions
085	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU. Debt with legal subordination (column 050) and senior unsecured debt (column 080) of institutions, with original maturity of less than 7 days should not be included in the 'of which eligible liabilities' amount provided in row 085 because in line with Article 44(2) of Directive 2014/59/EU, such liabilities are excluded from bail-in.
090	Insurance firms and pension funds Insurance undertakings, reinsurance undertakings firms and pension and retirement funds
095	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
100	Other financial undertakings
105	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
110	Intragroup Exposures towards entities within the same group. Such exposures shall be listed in that row only to avoid double counting (e.g. exposures towards a bank belonging to the same group should be identified in row 110 and not in row 080 on 'credit institutions').
115	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
120	Government, central banks and supranationals
125	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
130	Others/non-identified Where the identity of the holder of a security is not possible, only totals should be provided.
135	Of which eligible liabilities Amount of liabilities that are 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.
150	Total
160	Total eligible liabilities Total of 'eligible liabilities' pursuant to Article 2(1)(71) of Directive 2014/59/EU.

Instructions concerning specific columns

Columns	Legal reference and instructions
010	Debt with a legal subordination qualifying as additional tier 1
020-040	Debt with a legal subordination qualifying as tier 2
020	Remaining maturity of less than a month
030	Remaining maturity of less than a year

Columns	Legal reference and instructions
040	Remaining maturity of more than a year
050-070	Debt with a legal subordination
050	Remaining maturity of less than a month Subordinated debt which does not qualify as tier 1 or tier 2.
060	Remaining maturity of less than a year Subordinated debt which does not qualify as tier 1 or tier 2.
070	Remaining maturity of more than a year Subordinated debt which does not qualify as tier 1 or tier 2.
080-100	Senior unsecured debt Includes certificates of deposits and commercial papers
080	Remaining maturity of less than a month
090	Remaining maturity of less than a year
100	Remaining maturity of more than a year
110-130	Deposits
110	Total
120	<i>Of which Eligible deposits</i>
130	<i>Of which Covered deposits</i> Excluded from the scope of bail-in by article 44(2)(a).
140	Secured debt Excluded from the scope of bail-in by article 44(2)(b).
150	Other liabilities excluded by Article 44(2) of BRRD Excluded from the scope of bail-in by articles 44(2)(a-d) to 44(2)(f-g).
160-170	Derivatives Only on-balance sheet items. Off-balance sheet items should be reported in Annex VII.
160	Exposure after prudential netting
170	Exposure after deducting margin and collateral
180	Total Sum of columns 010-110, 140-160.

9. ANNEX VI — PLEDGED COLLATERAL

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(7) an identification of the processes needed to determine to whom the institution has pledged collateral, the person that holds the collateral and the jurisdiction in which the collateral is located

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
030-040	Issuer of collateral
030	Entity name
040	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
050	<p>Type of collateral</p> <p>Covers all types of pledging including where there is an off-balance sheet liability or no liability (e.g. collateral swaps, default funds).</p>
060	<p>Identification number</p> <p>ISIN code. Where the 'ISIN code' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
070-080	Holder of collateral
070	Entity name
080	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
090	Amount
100	<p>Currency</p> <p>Identification according to ISO 4217</p>
110	<p>Jurisdiction</p> <p>Law of the jurisdiction applicable to the holder of the collateral as identified in column 070 (e.g. German law).</p>
120-130	Counterparty
120	Name

Columns	Legal reference and instructions
130	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
140	Amount
150	<p>Currency</p> <p>Identification according to ISO 4217.</p>
160	<p>Jurisdiction</p> <p>Law of the jurisdiction applicable to the pledge contract.</p>

10. ANNEX VII — OFF-BALANCE SHEET

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(8) a description of the off balance sheet exposures of the institution and its legal entities, including a mapping to its critical operations and core business lines

(21) information on off-balance sheet activities, hedging strategies

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
030	<p>Off-balance sheet item</p> <p>To be identified under the three following categories: 'guarantees', 'credit lines', 'other'. This template should not include on balance sheet items.</p>
040-050	Counterparty
040	Entity name
050	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>
060-070	Amount

Columns	Legal reference and instructions
060	Total Nominal value.
070	of which committed To be filled in for credit lines only.
080	Currency Identification according to ISO 4217.
090	Critical operations
100	Core business lines
110	Additional information

11. ANNEX VIII, SECTION 1 – PAYMENT, CLEARING AND SETTLEMENT SYSTEMS

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(11) each system on which the institution conducts a material number or value amount of trades, including a mapping to the institution's legal persons, critical operations and core business lines

(12) each payment, clearing or settlement system of which the institution is directly or indirectly a member, including a mapping to the institution's legal persons, critical operations and core business lines

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030-060	System
030	System type Categorise systems using the following options: 'Payment', 'Settlement', 'Securities clearing', 'Derivatives clearing', 'Depository', 'CCP', and 'Other'. Where more than one applies, specify all types.
040	Designation
050	Participation mode Direct or indirect.
060	Identification code BIC code. Where the 'BIC code' is not available another form of identification shall be provided, e.g. institution code or account number. Only where there is no other form of identification, it is allowed to say 'not available'.

Columns	Legal reference and instructions
070-080	Representative institution Should only be filled when access is indirect.
070	Entity name
080	Identification code
090	Mapping to critical function
100	Mapping to core business line
110	Membership requirements Qualitative and quantitative information necessary to understand the risk of the institution's membership being cancelled.
120	Impact of resolution proceedings on membership or contract with the representative institution
130	Substitutability Name of potential other payment system provider that could substitute the payment system provider listed in column 040.
140	Additional information

12. ANNEX IX, TEMPLATE 1 — INFORMATION SYSTEMS (GENERAL INFORMATION)

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(13) a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial and regulatory reporting used by the institution including a mapping to the institution's legal persons, critical operations and core business lines

(14) an identification of the owners of the systems identified in point (13), service level agreements related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	System
010	Identification
020	Type To be chosen between 'risk management', 'accounting', 'financial reporting', 'regulatory reporting' and 'other'.
030	Description
040-050	Group entity party to the contract
040	Entity name
050	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.

Columns	Legal reference and instructions
060	Type of contract License, shared service, or other
070-080	Counterparty
070	Entity name
080	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
090-110	Person responsible
090	Name
100	Phone number
110	E-mail address
120	Impact of resolution proceedings on continuity of access to information systems

13. ANNEX IX, TEMPLATE 2 — INFORMATION SYSTEMS (MAPPING)

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(13) a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial and regulatory reporting used by the institution including a mapping to the institution's legal persons, critical operations and core business lines

(14) an identification of the owners of the systems identified in point (13), service level agreements related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines

Instructions concerning specific columns:

Columns	Legal reference and instructions
010	System
020-050	User
020	Entity name
030	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.

Columns	Legal reference and instructions
040	Critical functions Means 'critical functions' pursuant to Articles 2(1)(35) and 2(2) of Directive 2014/59/EU.
050	Core business lines Means 'core business lines' pursuant to Articles 2(1)(36) and 2(2) of Directive 2014/59/EU.

14. ANNEX X — INTERCONNECTEDNESS

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(15) an identification and mapping of the legal persons and the interconnections and interdependencies among the different legal persons such as:

- common or shared personnel, facilities and systems;
- capital, funding or liquidity arrangements;
- existing or contingent credit exposures;
- cross guarantee agreements, cross-collateral arrangements, cross-default provisions and cross-affiliate netting arrangements;
- risk transfers and back-to-back trading arrangements; service level agreements

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity A
010	Entity name Must be different from the name listed in column 030.
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 040 Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.
030-040	Legal entity B
030	Entity name Must be different from the name listed in column 010.
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 020 Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.

Columns	Legal reference and instructions
050	<p>Type of interconnectedness</p> <p>To be chosen between the following categories:</p> <ul style="list-style-type: none"> — Personnel — Facilities — System — Capital arrangements — Funding arrangements — Liquidity arrangements — Credit exposure — Cross-guarantee agreement — Cross-collateral arrangement — Cross-default provision — Cross-affiliate netting arrangements — Risk transfers — Back-to-back trading arrangements — Service level agreement — Other
060	<p>Description</p> <p>To be mandatory filled when columns 010 to 050 are filled.</p>

15. ANNEX XI — AUTHORITIES

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(16) the competent and resolution authority for each legal person

(18) description of the arrangements that the institution has in place to ensure that, in the event of resolution, the resolution authority will have all the necessary information, as determined by the resolution authority, for applying the resolution tools and powers

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Name
020	<p>Legal Entity Identifier</p> <p>20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.</p> <p>Where the 'Legal Entity Identifier' is not available for a given entity another form of identification shall be provided. Only where there is no other form of identification, it is allowed to say 'not available'.</p>

Columns	Legal reference and instructions
030-050	Supervisory authority/ies
030	Name of the authority
040	Phone number
050	E-mail address
060-080	Resolution authority
060	Name of the authority
070	Phone number
080	E-mail address
090-110	Deposit guarantee authority
090	Name of the authority
100	Phone numbers
110	E-mail address

16. ANNEX XII – LEGAL IMPACT OF RESOLUTION

The following items listed in Section B of the Annex to Directive 2014/59/EU are covered by this template:

(19) all the agreements entered into by the institutions and their legal entities with third parties the termination of which may be triggered by a decision of the authorities to apply a resolution tool and whether the consequences of termination may affect the application of the resolution tool

Instructions concerning specific columns:

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Third party
030	Entity name

Columns	Legal reference and instructions
040	Legal Entity Identifier 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal Entity Identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Type of contract
060	Termination affecting resolution tool Y ('yes') or N ('no').
070	Comments