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COMMISSION IMPLEMENTING REGULATION (EU) 2026/519

of 10 March 2026

amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/622 as regards the frequency of reporting and the information to be reported

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

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

Having regard to Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council [1], and in particular Article 45j(2), third subparagraph, thereof,

Whereas:

(1) Directive (EU) 2024/1174 of the European Parliament and of the Council [2] amended certain aspects of the minimum requirement for own funds and eligible liabilities ('MREL') set out in Directive 2014/59/EU. Pursuant to those amendments, resolution authorities should not determine the MREL for liquidation entities, except where the setting of a MREL exceeding an amount sufficient to absorb losses is necessary to to protect financial stability or to address the risk of contagion to the financial system, including regarding the financing capacity of deposit guarantee schemes. Additionally, Directive (EU) 2024/1174 increased the number of situations allowing resolution authorities to determine the MREL on a consolidated basis. Commission Implementing Regulation (EU) 2021/622 [3] should be amended to reflect those changes to the MREL framework in the information to be transmitted to the European Banking Authority (EBA).

(2) Implementing Regulation (EU) 2021/622 currently requires resolution authorities to transmit to the EBA, on an annual basis, information related to the setting of MREL. Subsequently, the EBA combines that information with information on the composition of the own funds and eligible liabilities obtained pursuant to Commission Implementing Regulation (EU) 2021/763 [4] to produce its report on MREL in accordance with Article 45l of Directive 2014/59/EU, which currently has a bi-annual frequency. The current yearly reporting of information on the setting of MREL means that MREL decisions adopted by resolution authorities after the relevant reference date are not transmited or assessed by the EBA, and are not reflected in its reports, until the following year, thus creating misalignments with the more updated information on the composition of the own funds and eligible liabilities.

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

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

[3] Commission Implementing Regulation (EU) 2021/622 of 15 April 2021 laying down implementing technical standards for the application of Directive 2014/59/EU of the European Parliament and of the Council with regard to uniform reporting templates, instructions and methodology for reporting on the minimum requirement for own funds and eligible liabilities (OJ L 131, 16.4.2021, p. 123, ELI: http://data.europa.eu/eli/reg_impl/2021/622/oj).

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

(3) To improve the EBA's ability to monitor and assess the MREL set by resolution authorities and institutions' compliance with the MREL requirements, resolution authorities should be required to report to the EBA more frequently on MREL decisions. To ensure alignment with the reports on MREL prepared by the EBA, resolution authorities should report that information bi-annually.

(4) To facilitate the assessment by the EBA of how resolution authorities have exercised discretion when setting the MREL, in particular with regard to the option available under Article 45b(4), first subparagraph, of Directive 2014/59/EU, template M 20.00 – Reporting on MREL decisions (Annex I to Regulation (EU) 2021/622) and the corresponding instructions should be adjusted to require that information on the exercise of that option is included.

(5) The EBA has 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 ([5]).

(6) The amendments to Regulation (EU) 2021/622 are addressed to resolution authorities and do not involve significant changes in substantive terms. The EBA has therefore, in accordance with Article 15(1), second subparagraph, of Regulation (EU) No 1093/2010, not conducted open public consultations nor analysed the potential related costs and benefits, considering that it would be disproportionate in relation to the scope and impact of the draft implementing technical standards concerned.

(7) Implementing Regulation (EU) 2021/622 should therefore be amended accordingly.

(8) This Regulation is based on the draft implementing technical standards submitted to the Commission by the EBA,

HAS ADOPTED THIS REGULATION:

Article 1

Implementing Regulation (EU) 2021/622 is amended as follows:

(1) Article 2 is amended as follows:

(a) the title is replaced by the following:

'*Article 2*

Simplified reporting requirement for institutions subject to waivers';

(b) paragraph 2 is deleted;

(2) in Article 3, the introductory wording is replaced by the following:

'For groups that are subject to MREL on a consolidated basis pursuant to Article 45e, Article 45f(1), third and fourth subparagraphs, and Article 45f(4), point (b), of Directive 2014/59/EU, the information referred to in Articles 1 and 2 shall be submitted by the following authorities and in the following manner:';

([5]) 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).

(3) Article 4 is replaced by the following:

'*Article 4*

Reporting periods and submission dates

Resolution authorities shall transmit the information referred to in Articles 1 and 2 as follows:

(a) for the MREL applicable as of 30 June, by 16 September of that year;

(b) for the MREL applicable as of 31 December, by 18 March of the following year.';

(4) Annex I is replaced by the text in Annex I to this Regulation;

(5) Annex II is replaced by the text in Annex II to this Regulation.

Article 2

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

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

Done at Brussels, 10 March 2026.

For the Commission
The President
Ursula VON DER LEYEN

ANNEX I

'ANNEX I

M 20.00 - Reporting of MREL decisions

INSTITUTION																BALANCE SHEET DATA USED TO CALIBRATE MREL			
									RESOLUTION STRATEGY AND TOOLS					ADDITIONAL OWN FUNDS REQUIREMENT AND COMBINED BUFFER REQUIREMENT AS % OF TREA				BEFORE RESOLUTON		
ENTITY CODE	TYPE OF CODE	RESOLUTION ENTITY CODE	TYPE OF CODE	CONSOLIDATION PERIMETER	TYPE OF INSTITUTION	INTERNAL OR EXTERNAL MREL?	WAIVER	REASON FOR WAIVER	RESOLUTION STRATEGY	MAIN RESOLUTION TOOL (PREFERRED STRATEGY)	SECOND RESOLUTION TOOL (PREFERRED STRATEGY)	MAIN RESOLUTION TOOL (VARIANT STRATEGY)	SECOND RESOLUTION TOOL (VARIANT STRATEGY)	ADDITIONAL OWN FUNDS REQUIREMENT	COMBINED BUFFER REQUIREMENT USED FOR THE CALIBRATION	OF WHICH: COUNTERCYCLICAL CAPITAL BUFFER	REFERENCE DATE	TREA	TLOF	TEM
0010	0020	0030	0040	0050	0060	0070	0090	0100	0110	0120	0130	0140	0150	0170	0180	0190	0200	0210	0220	0230

MREL DECISION												
						TOTAL SUBORDINATION AS % OF TREA		TOTAL SUBORDINATION AS % OF TEM				
DECISION DATE	COMPLIANCE DATE	REQUIREMENT AS % OF TREA	OF WHICH: MAY BE MET WITH GUARANTEES	REQUIREMENT AS % OF TEM	OF WHICH: MAY BE MET WITH GUARANTEES	MANDATORY P1 SUBORDINATION REQUIREMENT	DISCRETIONARY P2 SUBORDINATION REQUIREMENT	MANDATORY P1 SUBORDINATION REQUIREMENT	DISCRETIONARY P2 SUBORDINATION REQUIREMENT	SENIOR DEBT ALLOWANCE	DE MINIMIS ALLOWANCE	REDUCED TLOF REQUIREMENT
0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0381

ADJUSTMENTS										TRANSITION PERIOD					
ADJUSTMENTS FOR CALIBRATING THE LOSS ABSORBING AMOUNT		ADJUSTMENTS FOR CALIBRATING THE RECAPITALISATION AMOUNT AS % OF TREA						ADJUSTMENTS FOR CALIBRATING THE RECAPITALISATION AMOUNT AS % OF TEM		INTERMEDIATE TARGET					
		ADJUSTMENTS TO P2		ADJUSTMENTS TO MARKET CONFIDENCE BUFFER		ADJUSTMENTS RESULTING FROM CHANGE IN THE BALANCE SHEET POST RESOLUTION		ADJUSTMENTS RESULTING FROM CHANGE IN THE BALANCE SHEET POST RESOLUTION		AS A % OF TREA			AS A % OF TEM		
AS % OF TREA	AS % OF TEM	UPWARD	DOWNWARD	UPWARD		UPWARD	DOWNWARD	UPWARD	DOWNWARD	MREL LEVEL	SUBORDINATION	DATE OF APPLICATION	MREL LEVEL	SUBORDINATION	DATE OF APPLICATION
0390	0400	0410	0420	0430	0440	0450	0460	0470	0480	0490	0500	0510	0520	0530	0540’

ANNEX II

'ANNEX II

Instructions for completing reporting on MREL decisions

PART I: GENERAL INSTRUCTIONS

1. This Annex covers the instructions for reporting in accordance with Article 45j of Directive 2014/59/EU on the minimum requirement for own funds and eligible liabilities (MREL) set by the resolution authorities.

2. Each resolution authority, in coordination with competent authorities, shall inform the EBA of the MREL set for each institution under its jurisdiction. With regard to resolution groups, the group-level resolution authority shall transmit the relevant information for the Union parent undertaking on a consolidated basis. Each resolution authority shall transmit the information regarding the MREL set in relation to resolution groups and subsidiaries.

3. For groups established or having subsidiaries within the banking union, the Single Resolution Board will report on decisions taken in relation to all entities falling under its jurisdiction as defined in Article 7(2) of Regulation (EU) No 806/2014 of the European Parliament and of the Council ([1]).

4. Where an institution has been exempted from MREL, this shall be indicated in column 0090, and the resolution authority can opt for simplified reporting with only reporting the information in columns 0010 to 0100.

5. Resolution authorities shall report the MREL decisions for liquidation entities set in accordance with the second subparagraph of Article 45c(2a) of Directive 2014/59/EU.

1. **Scope of the notification**

6. Institutions (including investment firms), as defined in Article 2(1), point (23), of Directive 2014/59/EU), and entities as referred to in Article 1(1), points (b), (c) and (d), of Directive 2014/59/EU that are subject to Article 45(1) of that Directive, except mortgage credit institutions financed by covered bonds that are exempted from the MREL in accordance with Article 45a of Directive 2014/59/EU.

7. Resolution authorities shall transmit the full set of MREL decisions applicable at each reference date for all institutions, regardless of the decision date.

2. **Scope of consolidation**

8. The underlying data shall be reported on an individual basis for each entity within each Member State, or at the level of any of the following:

   (a) the Union parent undertaking on a consolidated basis, where the perimeter of consolidation for the Union parent undertaking is identical to the perimeter of consolidation of the resolution group;

   (b) where different from point (a), for each resolution entity at resolution group consolidated level in accordance with Article 45e of Directive 2014/59/EU;

   (c) where applicable, for a parent undertaking on a consolidated basis in accordance with Article 45f(4) point (b), of Directive 2014/59/EU or the third subparagraph of Article 45f(1) of that Directive;

   (d) where applicable, for a subsidiary on a consolidated basis in accordance with the fourth subparagraph of Article 45f(1) of Directive 2014/59/EU.

([1]) Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (OJ L 225, 30.7.2014, p. 1, ELI: http://data.europa.eu/eli/reg/2014/806/oj).

PART II: TEMPLATE-RELATED INSTRUCTIONS

3. M 20.00 – Reporting on MREL decisions

3.1 Instructions concerning specific columns

Column	Legal references and instructions
0010	**ENTITY CODE** Code of the entity for which the MREL decision has been made. For institutions, the code shall be the 20-digit, alphanumerical legal entity identifier (LEI) code. For other entities, the code shall be the 20-digit, alphanumerical LEI code, or where not available a code under a uniform codification applicable in the Union, or where not available a national code. The code shall be consistent with the code reported for the same institution under Commission Implementing Regulation (EU) 2018/1624 ([2]). The code shall always have a value. That code shall be the unique identifier for each column for the relevant entity.
0020	**TYPE OF CODE** The reporting authority shall identify the type of code reported in column 0010 as an "LEI code" or "Non-LEI code". The type of code shall always be reported.
0030	**RESOLUTION ENTITY CODE** Code of the resolution entity to which the entity belongs. This code shall be the same as in the column 0010 if the decision reported is a group decision. For institutions, the code shall be the 20-digit, alphanumerical LEI code. For other entities, the code shall be the 20-digit, alphanumerical LEI code, or where not available a code under a uniform codification applicable in the Union, or where not available a national code. The code shall be consistent with the code reported for the same institution under Implementing Regulation (EU) 2018/1624.
0040	**TYPE OF CODE** The reporting authority shall identify the type of code reported in column 0030 as an "LEI code" or "Non-LEI code". The type of code shall always be reported.
0050	**CONSOLIDATION PERIMETER** Reporting authorities shall report on the MREL at one of the following perimeters of consolidation: (a) resolution group; (b) consolidated at the level of the parent undertaking in accordance with Article 45f(4), point (b), or the third subparagraph of Article 45f(1) of Directive 2014/59/EU; (c) consolidated at the level of the subsidiary in accordance with the fourth subparagraph of Article 45f(1) of Directive 2014/59/EU; (d) individual

([2]) Commission Implementing Regulation (EU) 2018/1624 of 23 October 2018 laying down implementing technical standards with regard to procedures and standard forms and templates for the provision of information for the purposes of resolution plans for credit institutions and investment firms pursuant to Directive 2014/59/EU of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) 2016/1066 (OJ L 277, 7.11.2018, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2018/1624/oj).

Column	Legal references and instructions
0060	**TYPE OF INSTITUTION** Reporting authorities shall report one of the following: (a) global systemically important institution (G-SII) as defined in Article 4(1), point (133), of Regulation (EU) No 575/2013 of the European Parliament and of the Council ([3]); (b) resolution entity as referred to in Article 45c(5) of Directive 2014/59/EU that is part of a resolution group the total assets of which exceed EUR 100 billion at resolution group level; (c) resolution entity as referred to in Article 45c(6) of Directive 2014/59/EU that is part of a resolution group the total assets of which are lower than EUR 100 billion and which the resolution authority has assessed as reasonably likely to pose a systemic risk in the event of its failure; (d) other credit institution; (e) investment firm; (f) any other entity referred to in Article 1(1), points (b), (c) or (d), of Directive 2014/59/EU.
0070	**INTERNAL OR EXTERNAL** Reporting authorities shall report one of the following: (a) internal: MREL applied to entities that are not themselves resolution entities pursuant to Article 45f of Directive 2014/59/EU or resolution entities as referred to in the fifth subparagraph of Article 45f(1) of that Directive that are not subject to Article 45e(3) of that Directive. (b) external: MREL applied to entities that are resolution entities pursuant to Article 45e of Directive 2014/59/EU.
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0090	**WAIVER** Reporting authorities shall indicate whether the waiver was granted on the basis of the following provisions of Directive 2014/59/EU or whether no waiver was granted: (a) Article 45f(3); (b) Article 45f(4); (c) Article 45g; (d) No waiver.
0100	**REASON FOR WAIVER** Where an option other than "No" has been reported in column 0090, reporting authorities shall describe the reason for applying the waiver.
0110–0150	**RESOLUTION STRATEGY AND TOOLS**
0110	**RESOLUTION STRATEGY** Reporting authorities shall report one of the following: (a) single point of entry; (b) multiple point of entry; (c) liquidation.

([3]) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1, ELI: http://data.europa.eu/eli/reg/2013/575/oj).

Column	Legal references and instructions
0120	**MAIN RESOLUTION TOOL (PREFERRED STRATEGY)** Reporting authorities shall report one of the following: (a) open bank bail-in; (b) bridge institution; (c) asset separation; (d) sale of business; (e) N/A. Where column 0110 was reported as "liquidation", column 0120 shall be reported as N/A.
00130	**SECOND RESOLUTION TOOL (PREFERRED STRATEGY)** Reporting authorities shall report one of the following: (a) open bank bail-in; (b) bridge institution; (c) asset separation; (d) sale of business; (e) N/A. Where column 0110 was reported as "liquidation" or where no alternative strategy has been set, this column shall be reported as N/A.
0140	**MAIN RESOLUTION TOOL (VARIANT STRATEGY)** Reporting authorities shall report one of the following (where applicable): (a) open bank bail-in; (b) bridge institution; (c) asset separation; (d) sale of business; (e) N/A. Where column 0110 was reported as "liquidation", this column shall be reported as N/A.
0150	**SECOND RESOLUTION TOOL (VARIANT STRATEGY)** Reporting authorities shall report one of the following: (a) open bank bail-in; (b) bridge institution; (c) asset separation; (d) sale of business; (e) N/A. Where column 0110 was reported as "liquidation", or where no alternative strategy has been set, this column shall be reported as N/A.
0170–0190	**ADDITIONAL OWN FUNDS REQUIREMENT AND COMBINED BUFFER REQUIREMENT AS A PERCENTAGE OF TOTAL RISK EXPOSURE AMOUNT (TREA)** The information on the additional own funds requirement pursuant to Article 104a of Directive 2013/36/EU of the European Parliament and of the Council ([4]) used as an input for calibrating MREL shall be based on the latest available own funds requirements communicated by the competent authority at the time of the calibration of MREL. These amounts shall be expressed as a percentage of TREA.
0170	**ADDITIONAL OWN FUNDS REQUIREMENT** Additional own funds requirement pursuant to Article 104a of Directive 2013/36/EU used to calibrate MREL or as estimated in accordance with regulatory technical standards adopted under Article 45c(4) of Directive 2014/59/EU.

([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).

Column	Legal references and instructions
0180	**COMBINED BUFFER REQUIREMENT USED FOR THE CALIBRATION** Combined buffer requirement referred to in Article 128(1), point (6), of Directive 2013/36/EU. The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements or as estimated in accordance with the regulatory technical standards adopted under Article 45c(4) of Directive 2014/59/EU.
0190	**OF WHICH: COUNTERCYCLICAL CAPITAL BUFFER** Article 128, point (2), Article 130 and Articles 135 to 140 of Directive 2013/36/EU. The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements used to calibrate MREL.
0200–0230	**BALANCE SHEET DATA USED TO CALIBRATE MREL**
0200	**REFERENCE DATE** Reference date of the data reported in columns 0210 to 0230.
0210–0230	**BEFORE RESOLUTION** Balance sheet data used to calibrate MREL before resolution.
0210	**TREA** Total risk exposure amount in accordance with Article 45(2), point (a), of Directive 2014/59/EU and Article 92(3) of Regulation (EU) No 575/2013.
0220	**TOTAL LIABILITIES AND OWN FUNDS (TLOF)** Sum of all liabilities and own funds of the reporting entity. With respect to derivatives, the value to be used shall be the sum of net liability positions, taking into account prudential netting rules. This item corresponds to the information reported in row 0600 of template Z 02.00 of Annex I to Implementing Regulation (EU) 2018/1624.
0230	**TOTAL EXPOSURE MEASURE (TEM)** Total exposure measure in accordance with Article 45(2), point (b) of Directive 2014/59/EU, Article 429(4) and Article 429a of Regulation (EU) No 575/2013.
0270–0380	**MREL DECISION**
0270	**DECISION DATE** Date when the resolution authority decided on the MREL or adopted a waiver decision.
0280	**COMPLIANCE DATE** Date from when the institution shall comply with the MREL or waiver decision.
0290	**REQUIREMENT AS A PERCENTAGE OF TREA** Reporting authorities shall report MREL expressed as a percentage of TREA calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0300	**OF WHICH: MAY BE MET WITH GUARANTEES** The part of the requirement reported in column 0290 that upon permission of the relevant resolution authority may be met with a guarantee provided by the resolution entity in accordance with Article 45f(5) of Directive 2014/59/EU, expressed as a percentage of TREA calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.
0310	**REQUIREMENT AS A PERCENTAGE OF TEM** The entity's MREL expressed as a percentage of TEM calculated in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.

Column	Legal references and instructions
0320	**OF WHICH: MAY BE MET WITH GUARANTEES** The part of the requirement reported in column 0310 that upon permission of the relevant resolution authority may be met with a guarantee provided by the resolution entity in accordance with Article 45f(5) of Directive 2014/59/EU, expressed as a percentage of TEM calculated in accordance with Article 429(4) and Article 429a of Regulation (EU) No 575/2013.
0330–0340	**TOTAL SUBORDINATION AS A PERCENTAGE OF TREA** Reporting authorities shall report the subordination requirement levels expressed as a percentage of TREA (100% for internal MREL).
0350–0360	**TOTAL SUBORDINATION AS A PERCENTAGE OF TEM** Reporting authorities shall report the subordination requirement levels expressed as a percentage of TEM (100% for internal MREL).
0330, 0350	**MANDATORY SUBORDINATION REQUIREMENT** Reporting authorities shall report the subordination requirement levels in accordance with Article 45c, paragraphs (5) and (6), and Article 45d(2), point (a), of Directive 2014/59/EU, including any impact from the application of Article 45b(4) of Directive 2014/59/EU.
0340, 0360	**DISCRETIONARY SUBORDINATION REQUIREMENT** Reporting authorities shall report the subordination requirement levels in accordance with Articles 45b, paragraphs (5) or (7) of Directive 2014/59/EU.
0370	**SENIOR DEBT ALLOWANCE** For G-SIIs, reporting authorities shall report the share of liabilities allowed to qualify as eligible liabilities instruments up to an aggregate amount that does not exceed 3,5 % of the TREA calculated in accordance with Article 92, paragraphs (3) and (4) of Regulation (EU) No 575/2013.
0380	***DE MINIMIS* ALLOWANCE** For GSIIs, reporting authorities shall report the share of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013 which are allowed to rank in insolvency *pari passu* or below eligible liabilities of the institution in accordance with Article 72b(4) of Regulation (EU) No 575/2013, expressed as a percentage of the amount of the own funds and eligible liabilities of the institution.
0381	**REDUCED TLOF REQUIREMENT** Discretion available under Article 45b(4), first subparagraph, of Directive 2014/59/EU expressed as a percentage of TLOF.
0390–0480	**ADJUSTMENTS**
0390–0400	**ADJUSTMENTS FOR CALIBRATING THE LOSS-ABSORPTION AMOUNT AS PERCENTAGES OF TREA AND TEM** Adjustments to the loss absorbing amount pursuant to the second subparagraph of Article 45c(2a) of Directive 2014/59/EU expressed as a percentage of TREA and TEM.
0410–0460	**ADJUSTMENTS FOR CALIBRATING THE RECAPITALISATION AMOUNT AS A PERCENTAGE OF TREA** Adjustments to the recapitalisation amount pursuant to Article 45c(3), first subparagraph, point (a)(ii), or Article 45c(7), first subparagraph, point (a)(ii), of Directive 2014/59/EU expressed as a percentage of TREA.

Column	Legal references and instructions
0410–0420	**ADJUSTEMENTS TO ADDITIONAL OWN FUNDS REQUIREMENT** Input any adjustment to additional own funds requirement referred to in Article 104a of Directive 2013/36/EU pursuant to, Article 45c(3), fifth subparagraph, point (b), or Article 45c(7), fifth subparagraph, point (b), of Directive 2014/59/EU.
0430–0440	**ADJUSTMENTS RELATED TO MARKET CONFIDENCE BUFFER** Adjustments pursuant to Article 45c(3), sixth subparagraph, or Article 45c(7), sixth subparagraph, of Directive 2014/59/EU.
0450–0460	**ADJUSTMENTS RESULTING FROM CHANGE IN THE BALANCE SHEET POST RESOLUTION** Adjustments pursuant to Article 45c(3), fifth subparagraph, point (a), or 45c(7), fifth subparagraph, point (a), of Directive 2014/59/EU.
0470–0480	**ADJUSTMENTS FOR CALIBRATING THE RECAPITALISATION AMOUNT AS A PERCENTAGE OF TEM** Adjustments to the recapitalisation amount resulting from changes in the balance sheet post resolution pursuant to of Article 45c(3), first subparagraph, point (b)(ii), or of Article 45c(7), first subparagraph, point (b)(ii), of Directive 2014/59/EU expressed as a percentage of the total exposure amount.
0410, 0430, 0450, 0470	**UPWARDS**
0420, 0440, 0460, 0480	**DOWNWARDS**
0490–0540	**TRANSITION PERIOD** Reporting authorities shall indicate any intermediary target they may have set for the years after the reporting date. The target shall be expressed both as a percentage of TREA and as a percentage of TEM.
0490, 0520	**MREL LEVEL** Reporting authorities shall indicate the total MREL level institutions shall meet at the intermediary date.
0500, 0530	**SUBORDINATION** Reporting authorities shall indicate the total subordinated level institutions shall meet at the intermediary date.
0510, 0540	**DATE OF APPLICATION** Reporting authorities shall indicate the transition dates of the path to MREL compliance.’