**EN**

**ANNEX II**

**ANNEX II**

**REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

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## PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. Overall, the framework consists of five blocks of templates:

(a) capital adequacy, an overview of regulatory capital; total risk exposure amount;

(b) group solvency, an overview of the fulfilment of the solvency requirements by all individual entities included in the scope of consolidation of the reporting entity

(c) credit risk (including counterparty, dilution and settlement risks);

(d) market risk (including position risk in trading book, foreign exchange risk, commodities risk and CVA risk);

(e) operational risk.

2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as validation rules are included in this part of the Implementing Technical Standard..

3. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

1.2. Numbering convention

4. The document follows the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

5. The following general notation is followed in the instructions: {Template;Row;Column}.

6. In the case of validations inside a template, in which only data points of that template is used, notations do not refer to a template: {Row;Column}.

7. In the case of templates with only one column, only rows are referred to. {Template;Row}

8. An asterisk sign is used to express that the validation is done for the rows or columns specified before.

1.3. Sign convention

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

1.4. Abbreviations

9a. For the purposes of this Annex, Regulation (EU) No 575/2013 is referred to as ‘CRR’, and Directive 2013/36/EU of the European Parliament and of the Council is referred to as ‘CRD’.



## PART II: TEMPLATE RELATED INSTRUCTIONS

1. Capital Adequacy Overview (CA)

1.1. General remarks

10. CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and transitional provisions and is structured in five templates:

(a) CA1 template contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital

(b) CA2 template summarizes the total risk exposures amounts as defined in Article 92(3) of CRR

(c) CA3 template contains the ratios for which CRR state a minimum level, and some other related data

(d) CA4 template contains memorandums items needed for calculating items in CA1 as well as information with regard to the CRD capital buffers.

(e) CA5 template contains the data needed for calculating the effect of transitional provisions in own funds. CA5 will cease to exist once the transitional provisions will expire.

11. The templates shall apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for the calculation of the total risk exposure amount.

12. The total own funds consist of different types of capital: Tier 1 capital (T1), which is the sum of Common Equity Tier 1 capital (CET1), Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).

13. Transitional provisions are treated as follows in CA templates:

(a) The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included.

(b) Transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in Articles 36(1) point (j) and 56 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.

(c) Template CA5 is exclusively used for reporting the transitional provisions.

14. The treatment of Pillar II requirements can be different within the Union (Article 104a(1) CRD has to be transposed into national regulation). Only the impact of Pillar II requirements on the solvency ratio or the target ratio shall be included in the solvency reporting of CRR.

a) The templates CA1, CA2 or CA5 only contain data on Pillar I issues.

b) The template CA3 contains the impact of additional Pillar II-requirements on the solvency ratio on an aggregated basis. It mainly focuses on the target ratios themselves. There is no further link to the templates CA1, CA2 or CA5.

c) The template CA4 contains one cell regarding additional own funds requirements relating to Pillar II. This cell has no link via validation rules to the capital ratios of the CA3 template and reflects Article 104a (1) CRD which explicitly mentions additional own funds requirements as one possibility for Pillar II decisions.

1.2. C 01.00 - OWN FUNDS (CA1)

1.2.1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Row | Legal references and instructions |
| 010 | 1. Own funds  Articles 4(1)(118) and 72 of CRR  The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital. |
| 015 | 1.1 Tier 1 capital  Article 25 of CRR  The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital |
| 020 | 1.1.1 Common Equity Tier 1 capital  Article 50 of CRR |
| 030 | 1.1.1.1 Capital instruments eligible as CET1 capital  Articles 26(1) points (a) and (b), 27 to 30, 36(1) point (f) and 42 of CRR |
| 040 | 1.1.1.1.1 Fully paid up capital instruments  Articles 26(1) point (a) and 27 to 31 of CRR  Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 of CRR) shall be included.  The share premium related to the instruments shall not be included.  Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled. |
| 045 | 1.1.1.1.1\* Of which: Capital instruments subscribed by public authorities in emergency situations  Article 31 of CRR  Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled. |
| 050 | 1.1.1.1.2\* Memorandum item: Capital instruments not eligible  Article 28(1) points (b), (l) and (m) of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 060 | 1.1.1.1.3 Share premium  Articles 4(1)(124), 26(1) point (b) of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Fully paid up capital instruments". |
| 070 | 1.1.1.1.4 (-) Own CET1 instruments  Articles 36(1) point (f) and 42 of CRR  Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.1.1.1.4 to 1.1.1.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own CET1 instruments are reported separately in item 1.1.1.1.5. |
| 080 | 1.1.1.1.4.1 (-) Direct holdings of CET1 instruments  Articles 36(1) point (f) and 42 of CRR  Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.  The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 42 point (a) of CRR. |
| 090 | 1.1.1.1.4.2 (-) Indirect holdings of CET1 instruments  Articles 4(1)(114), 36(1) point (f) and 42 of CRR |
| 091 | 1.1.1.1.4.3 (-) Synthetic holdings of CET1 instruments  Articles 4(1)(126), 36(1) point (f) and 42 of CRR |
| 092 | 1.1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments  Articles 36(1) point (f) and 42 of CRR  According to Article 36(1) point (f) of CRR, “own Common Equity Tier 1 instruments that an institution is under an actual or contingent obligation to purchase by virtue of an existing contractual obligation” shall be deducted. |
| 130 | 1.1.1.2 Retained earnings  Articles 26(1) point (c) and 26(2) of CRR  Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits |
| 140 | 1.1.1.2.1 Previous years retained earnings  Articles 4(1)(123) and 26(1) c) of CRR  Article 4(1)(123) of CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting framework". |
| 150 | 1.1.1.2.2 Profit or loss eligible  Articles 4(1)(121), 26(2) and 36(1) point (a) of CRR  Article 26(2) of CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.  On the other hand, losses shall be deducted from CET1, as stated in article 36(1) point a) of CRR. |
| 160 | 1.1.1.2.2.1 Profit or loss attributable to owners of the parent  Articles 26(2) and 36(1) point (a) of CRR  The amount to be reported shall be the profit or loss reported in the accounting income statement. |
| 170 | 1.1.1.2.2.2 (-) Part of interim or year-end profit not eligible  Article 26(2) of CRR  This row shall not present any figure if, for the reference period, the institution has reported losses. This is because the losses shall be completely deducted from CET1.  If the institution reports profits, it shall be reported the part which is not eligible according to article 26(2) of CRR (i.e. profits not audited and foreseeable charges or dividends)  Note that, in case of profits, the amount to be deduced shall be, at least, the interim dividends. |
| 180 | 1.1.1.3 Accumulated other comprehensive income  Articles 4(1)(100) and 26(1) point (d) of CRR  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters. The amount to be reported shall be determined in accordance with Article 13(4) of Commission Delegated Regulation (EU) No 241/2014. |
| 200 | 1.1.1.4 Other reserves  Articles 4(1)(117) and 26(1) point (e) of CRR  Other reserves are defined in CRR as "Reserves within the meaning of the applicable accounting framework that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings".  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 210 | 1.1.1.5 Funds for general banking risk  Articles 4(1)(112) and 26(1) point (f) of CRR  Funds for general banking risk are defined in Article 38 of Directive 86/635/EEC as "Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking"  The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation. |
| 220 | 1.1.1.6 Transitional adjustments due to grandfathered CET1 Capital instruments  Articles 483(1) to (3), and 484 to 487 of CRR  Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5. |
| 230 | 1.1.1.7 Minority interest given recognition in CET1 capital  Article 4 (120) and 84 of CRR  Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1. |
| 240 | 1.1.1.8 Transitional adjustments due to additional minority interests  Articles 479 and 480 of CRR  Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5. |
| 250 | 1.1.1.9 Adjustments to CET1 due to prudential filters  Articles 32 to 35 of CRR |
| 260 | 1.1.1.9.1 (-) Increases in equity resulting from securitised assets  Article 32(1) of CRR  The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.  For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation. |
| 270 | 1.1.1.9.2 Cash flow hedge reserve  Article 33(1) point (a) of CRR  The amount to be reported could either be positive or negative. It shall be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  The amount shall be net of any tax charge foreseeable at the moment of the calculation. |
| 280 | 1.1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities  Article 33(1) point (b) of CRR  The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  Unaudited profit shall not be included in this item. |
| 285 | 1.1.1.9.4 Fair value gains and losses arising from the institution´s own credit risk related to derivative liabilities  Article 33(1) point (c) and 33(2) of CRR  The amount to be reported could either be positive or negative. It shall be positive if there is a loss due to changes in own credit risk and vice versa. Thus, the sign shall be contrary to the one used in accounting statements.  Unaudited profit shall not be included in this item. |
| 290 | 1.1.1.9.5 (-) Value adjustments due to the requirements for prudent valuation  Articles 34 and 105 of CRR  Adjustments to the fair value of exposures included in the trading book or non-trading book due to stricter standards for prudent valuation set in Article 105 of CRR |
| 300 | 1.1.1.10 (-) Goodwill  Articles 4(1)(113), 36(1) point (b) and 37 of CRR |
| 310 | 1.1.1.10.1 (-) Goodwill accounted for as intangible asset  Articles 4(1)(113) and 36(1) point (b) of CRR  Goodwill has the same meaning as under the applicable accounting standard.  The amount to be reported here shall be the same that is reported in the balance sheet. |
| 320 | 1.1.1.10.2 (-) Goodwill included in the valuation of significant investments  Article 37 point (b) and 43 of CRR |
| 330 | 1.1.1.10.3 Deferred tax liabilities associated to goodwill  Article 37 point (a) of CRR  Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard |
| 335 | 1.1.1.10.4 Accounting revaluation of subsidiaries’ goodwill derived from the consolidation of subsidiaries attributable to third persons  Article 37 point (c) of CRR  The amount of the accounting revaluation of the subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Chapter 2 of Title II of Part One. |
| 340 | 1.1.1.11 (-) Other intangible assets  Articles 4(1)(115), 36(1) point (b) and 37 point (a) and (c) of CRR  Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard. |
| 350 | 1.1.1.11.1 (-) Other intangible assets before deduction of deferred tax liabilities  Articles 4(1)(115) and 36(1) point (b) of CRR  Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.  The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets others than goodwill. |
| 360 | 1.1.1.11.2 Deferred tax liabilities associated to other intangible assets  Article 37 point (a) of CRR  Amount of deferred tax liabilities that would be extinguished if the intangibles assets other than goodwill became impaired or was derecognised under the relevant accounting standard |
| 365 | 1.1.1.11.3 Accounting revaluation of subsidiaries’ other intangible assets derived from the consolidation of subsidiaries attributable to third persons  Article 37 point (c) of CRR  The amount of the accounting revaluation of the subsidiaries' intangibles assets other than goodwill derived from the consolidation of subsidiaries attributable to persons other than the undertakings included in the consolidation pursuant to Chapter 2 of Title II of Part One. |
| 370 | 1.1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities  Articles 36(1) point (c) and 38 of CRR |
| 380 | 1.1.1.13 (-) IRB shortfall of credit risk adjustments to expected losses  Articles 36(1) point (d), 40, 158 and 159 of CRR  The amount to be reported shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 40 of CRR) |
| 390 | 1.1.1.14 (-)Defined benefit pension fund assets  Articles 4(1)(109), 36(1) point (e) and 41 of CRR |
| 400 | 1.1.1.14.1 (-)Defined benefit pension fund assets  Articles 4(1)(109), 36(1) point (e) of CRR  Defined benefit pension fund assets are defined as “the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan”  The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately). |
| 410 | 1.1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets  Articles 4(1)(108) and (109), and 41(1) point (a) of CRR  Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard. |
| 420 | 1.1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use  Articles 4(1)(109) and 41(1) point (b) of CRR  This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted.  The assets included in this row shall receive a risk weight for credit risk requirements. |
| 430 | 1.1.1.15 (-) Reciprocal cross holdings in CET1 Capital  Articles 4(1)(122), 36(1) point (g) and 44 of CRR  Holdings in CET1 instruments of financial sector entities (as defined in Article 4(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items. |
| 440 | 1.1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital  Article 36(1) point (j) of CRR  The amount to be reported is directly taken from CA 1 item “Excess of deduction from AT1 items over AT1 Capital. The amount has to be deducted from CET1. |
| 450 | 1.1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1.250% risk weight  Articles 4(1)(36), 36(1) point (k) (i) and 89 to 91 of CRR  Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”.  According to Article 36(1) point (k) (i) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%. |
| 460 | 1.1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250% risk weight  Articles 244(1) point (b), 245(1) point (b) and 253 (1) of CRR.  Securitisation positions, which are subject to a 1250% risk weight, but alternatively are allowed to be deducted from CET1 (Article 36(1) point (k) (ii) of CRR, shall be reported in this item. |
| 470 | 1.1.1.19 (-) Free deliveries which can alternatively be subject to a 1.250% risk weight  Articles 36(1) point k) (iii) and 379(3) of CRR  Free deliveries are subject to a 1250% risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 36(1) point (k) (iii) of CRR). In the latter case, they shall be reported in this item. |
| 471 | 1.1.1.20 (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1.250% risk weight  Articles 36(1) point k) (iv) and 153(8) of CRR  According to Article 36(1) point (k) (iv) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%. |
| 472 | 1.1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1.250% risk weight  Articles 36(1) point (k) (v) and 155(4) of CRR  According to Article 36(1) point (k) (v) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%. |
| 480 | 1.1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment  Articles 4(1)(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from CET1  See alternatives to deduction when consolidation is applied (article 49 (2) and (3)) |
| 490 | 1.1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences  Articles 36(1) point (c); 38 and 48(1) point (a) of CRR  Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences, according to article 38(5) point (b) of CRR) which has to be deducted, applying the 10% threshold in article 48(1) point (a) of CRR. |
| 500 | 1.1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment  Articles 4(1)(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR  Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 10% threshold in Article 48(1) point (b) of CRR.  See alternatives to deduction when consolidation is applied (article 49(1), (2) and (3)). |
| 510 | 1.1.1.25 (-) Amount exceeding the 17.65% threshold  Article 48(1) of CRR  Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 17.65% threshold in Article 48(1) of CRR. |
| 511 | 1.1.1.25.1 (-) Amount exceeding the 17.65% threshold related to CET1 instruments of financial sector entities where the institution has a significant investment |
| 512 | 1.1.1.25.2 (-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences |
| 513 | 1.1.1.25A (-) Insufficient coverage for non-performing exposures  Article 36 (1) point (m) and 47c of CRR |
| 514 | 1.1.1.25B (-) Minimum value commitment shortfalls  Article 36 (1) point (n) and 132c (2) of CRR |
| 515 | 1.1.1.25C (-) Other foreseeable tax charges  Article36(1**)** point(l)CRR  Tax charges relating to CET1 items foreseeable at the moment of the calculation other than tax charges that have been considered already in any of the other rows reflecting CET1 items by reducing the amount of the CET1 item in question. |
| 520 | 1.1.1.26 Other transitional adjustments to CET1 Capital  Articles 469 to 472, 478 and 481 of CRR  Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 524 | 1.1.1.27 (-) Additional deductions of CET1 Capital due to Article 3 CRR  Article 3 CRR |
| 529 | 1.1.1.28 CET1 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a CET1 capital element respective a deduction of a CET1 element cannot be assigned to one of the rows 020 to 524.  This cell shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of CRR). |
| 530 | 1.1.2 ADDITIONAL TIER 1 CAPITAL  Article 61 of CRR |
| 540 | 1.1.2.1 Capital instruments eligible as AT1 Capital  Articles 51 point (a), 52 to 54, 56 point (a) and 57 of CRR |
| 551 | 1.1.2.1.1 Fully paid up, directly issued capital instruments  Articles 51 point (a) and 52 to 54 of CRR  The amount to be reported shall not include the share premium related to the instruments |
| 560 | 1.1.2.1.2 (\*) Memorandum item: Capital instruments not eligible  Article 52(1) points (c), (e) and (f) of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments |
| 571 | 1.1.2.1.3 Share premium  Article 51 point (b) of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "fully paid up and directly issued capital instruments". |
| 580 | 1.1.2.1.4 (-) Own AT1 instruments  Articles 52(1) point (b), 56 point (a) and 57 of CRR  Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 57 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.1.2.1.4 to 1.1.2.1.4.3 do not include actual or contingent obligations to purchase own CET1 instruments. Actual or contingent obligations to purchase own AT1 instruments are reported separately in item 1.1.2.1.5. |
| 590 | 1.1.2.1.4.1 (-) Direct holdings of AT1 instruments  Articles 4(1)(114) 52 (1) point (b), 56 point (a) and 57 of CRR  Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group. |
| 620 | 1.1.2.1.4.2 (-) Indirect holdings of AT1 instruments  Articles 52 (1) point (b) (ii), 56 point (a) and 57of CRR |
| 621 | 1.1.2.1.4.3 (-) Synthetic holdings of AT1 instruments  Articles 4(1)(126), 52(1) point (b), 56 point (a) and 57 of CRR |
| 622 | 1.1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments  Articles 56 point (a) and 57 of CRR  According to Article 56 point (a) of CRR, “own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted. |
| 660 | 1.1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments  Articles 483(4) and (5), 484 to 487, 489 and 491 of CRR  Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5. |
| 670 | 1.1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital  Articles 83, 85 and 86 of CRR  Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1.  Qualifying AT1 capital issued by a special purpose entity (Article 83 of CRR) shall be included. |
| 680 | 1.1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries  Article 480 of CRR  Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5. |
| 690 | 1.1.2.5 (-) Reciprocal cross holdings in AT1 Capital  Articles 4(1)(122), 56 point (b) and 58 of CRR  Holdings in AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Additional Tier 1 own-fund insurance items. |
| 700 | 1.1.2.6 (-) AT1 instruments of financial sector entities where the institution does not have a significant investment  Articles 4(1)(27), 56 point (c); 59, 60 and 79 of CRR  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from AT1 |
| 710 | 1.1.2.7 (-) AT1 instruments of financial sector entities where the institution has a significant investment  Articles 4(1)(27), 56 point (d), 59 and 79 of CRR  Holdings by the institution of AT1 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment are completely deducted |
| 720 | 1.1.2.8 (-) Excess of deduction from T2 items over T2 Capital  Article 56 point (e) of CRR  The amount to be reported is directly taken from CA 1 item “Excess of deduction from T2 items over T2 Capital (deducted in AT1). |
| 730 | 1.1.2.9 Other transitional adjustments to AT1 Capital  Articles 474, 475, 478 and 481 of CRR  Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5. |
| 740 | 1.1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)  Article 36(1) point j) of CRR  Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.  With this item, it is achieved that the sum of items 1.1.2.1 to 1.1.2.12 is never lower than zero. Then, if this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure. |
| 744 | 1.1.2.11 (-) Additional deductions of AT1 Capital due to Article 3 CRR  Article 3 CRR |
| 748 | 1.1.2.12 AT1 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if an AT1 capital element respective a deduction of an AT1 element cannot be assigned to one of the rows 530 to 744.  This cell shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of CRR). |
| 750 | 1.2 TIER 2 CAPITAL  Article 71 of CRR |
| 760 | 1.2.1 Capital instruments eligible as T2 Capital  Articles 62 point (a), 63 to 65, 66 point (a), and 67 of CRR |
| 771 | 1.2.1.1 Fully paid up, directly issued capital instruments  Articles 62 point (a), 63 and 65 of CRR  The amount to be reported shall not include the share premium related to the instruments.  The capital instruments may consist of equity or liabilities, including subordinated loans that fulfil the eligibility criteria. |
| 780 | 1.2.1.2 (\*) Memorandum item: Capital instruments not eligible  Article 63 points (c), (e) and (f); and article 64 of CRR  Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.  The amount to be reported shall not include the share premium related to the instruments.  The capital instruments may consist of equity or liabilities, including subordinated loans. |
| 791 | 1.2.1.3 Share premium  Articles 62 point (b) and 65 of CRR  Share premium has the same meaning as under the applicable accounting standard.  The amount to be reported in this item shall be the part related to the "Fully paid up and directly issued capital instruments". |
| 800 | 1.2.1.4 (-) Own T2 instruments  Article 63 point (b) (i), 66 point (a), and 67 of CRR  Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in article 67 of CRR.  Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.  The amount to be reported shall include the share premium related to the own shares.  Items 1.2.1.4 to 1.2.1.4.3 do not include actual or contingent obligations to purchase own T2 instruments. Actual or contingent obligations to purchase own.T2 instruments are reported separately in item 1.2.1.5. |
| 810 | 1.2.1.4.1 (-) Direct holdings of T2 instruments  Articles 63 point (b), 66 point (a) and 67 of CRR  Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group. |
| 840 | 1.2.1.4.2 (-) Indirect holdings of T2 instruments  Articles 4(1)(114), 63 point (b), 66 point (a) and 67 of CRR |
| 841 | 1.2.1.4.3 (-) Synthetic holdings of T2 instruments  Articles 4(1)(126), 63 point (b), 66 point (a) and 67 of CRR |
| 842 | 1.2.1.5 (-) Actual or contingent obligations to purchase own T2 instruments  Articles 66 point (a) and 67 of CRR  According to Article 66 point (a) of CRR, “own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted. |
| 880 | 1.2.2 Transitional adjustments due to grandfathered T2 Capital instruments  Articles 483(6) and (7), 484, 486, 488, 490 and 491 of CRR  Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5. |
| 890 | 1.2.3 Instruments issued by subsidiaries that are given recognition in T2 Capital  Articles 83, 87 and 88 of CRR  Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2.  Qualifying Tier 2 capital issued by a special purpose entity (Article 83 of CRR) shall be included. |
| 900 | 1.2.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries  Article 480 of CRR  Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5. |
| 910 | 1.2.5 IRB Excess of provisions over expected losses eligible  Article 62 point (d) of CRR  For institutions calculating risk-weighted exposure amounts in accordance with IRB approach, this item contains the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital. |
| 920 | 1.2.6 SA General credit risk adjustments  Article 62 point (c) of CRR  For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital. |
| 930 | 1.2.7 (-) Reciprocal cross holdings in T2 Capital  Articles 4(1)(122), 66 point (b) and 68 of CRR  Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.  The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 2 and Tier 3 own-fund insurance items. |
| 940 | 1.2.8 (-) T2 instruments of financial sector entities where the institution does not have a significant investment  Articles 4(1)(27), 66 point (c), 68 to 70 and 79 of CRR  Part of holdings by the institution of instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution does not have a significant investment that has to be deducted from T2. |
| 950 | 1.2.9 (-) T2 instruments of financial sector entities where the institution has a significant investment  Articles 4(1)(27), 66 point (d), 68, 69 and 79 of CRR  Holdings by the institution of T2 instruments of financial sector entities (as defined in Article 4(1)(27) of CRR) where the institution has a significant investment shall be completely deducted. |
| 955 | 1.2.9A (-) Excess of deductions from eligible liabilities over eligible liabilities  Article 66 point (e) of CRR |
| 960 | 1.2.10 Other transitional adjustments to T2 Capital  Articles 476 to 478 and 481 of CRR  Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5. |
| 970 | 1.2.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)  Article 56 point (e) of CRR  Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 shall be equal to zero, and the excess of T2 deductions shall be deducted from AT1.  With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. If this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure. |
| 974 | 1.2.12 (-) Additional deductions of T2 Capital due to Article 3 CRR  Article 3 CRR |
| 978 | 1.2.13 T2 capital elements or deductions - other  This row is invented to provide flexibility solely for reporting purposes. It shall only be populated in the rare cases that there is no final decision on the reporting of specific capital items/deductions in the current CA1 template. As a consequence, this row shall only be populated if a T2 capital element respective a deduction of a T2 element cannot be assigned to one of the rows 750 to 974.  This cell shall not be used to assign capital items/deductions which are not covered by CRR into the calculation of solvency ratios (e.g. an assignment of national capital items / deductions which are outside the scope of CRR). |

1.3. C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

1.3.1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Row | Legal references and instructions |
| 010 | 1. TOTAL RISK EXPOSURE AMOUNT  Articles 92(3), 95, 96 and 98 of CRR |
| 020 | 1\* Of which: Investment firms under Article 95 paragraph 2 and Article 98 of CRR  For investment firms under Article 95 (2) and Article 98 of CRR |
| 030 | 1\*\* Of which: Investment firms under Article 96 paragraph 2 and Article 97 of CRR  For investment firms under Article 96 (2) and Article 97 of CRR |
| 040 | 1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES  Article 92(3) points (a) and (f) of CRR |
| 050 | 1.1.1 Standardised approach (SA)  CR SA and SEC SA templates at the level of total exposures |
| 051 | 1.1.1\* Of which: Additional stricter prudential requirements based on Article 124  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with the EBA, in accordance with Article 124(2) and (5) of CRR. |
| 060 | 1.1.1.1 SA exposure classes excluding securitisations positions  CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 of CRR excluding securitisation positions. |
| 070 | 1.1.1.1.01 Central governments or central banks  See CR SA template |
| 080 | 1.1.1.1.02 Regional governments or local authorities  See CR SA template |
| 090 | 1.1.1.1.03 Public sector entities  See CR SA template |
| 100 | 1.1.1.1.04 Multilateral Development Banks  See CR SA template |
| 110 | 1.1.1.1.05 International Organisations  See CR SA template |
| 120 | 1.1.1.1.06 Institutions  See CR SA template |
| 130 | 1.1.1.1.07 Corporates  See CR SA template |
| 140 | 1.1.1.1.08 Retail  See CR SA template |
| 150 | 1.1.1.1.09 Secured by mortgages on immovable property  See CR SA template |
| 160 | 1.1.1.1.10 Exposures in default  See CR SA template |
| 170 | 1.1.1.1.11 Items associated with particular high risk  See CR SA template |
| 180 | 1.1.1.1.12 Covered bonds  See CR SA template |
| 190 | 1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment  See CR SA template |
| 200 | 1.1.1.1.14 Collective investments undertakings (CIU)  See CR SA template |
| 210 | 1.1.1.1.15 Equity  See CR SA template |
| 211 | 1.1.1.1.16 Other items  See CR SA template |
| 240 | 1.1.2 Internal ratings based Approach (IRB) |
| 241 | 1.1.2\* Of which: Additional stricter prudential requirements based on Article 164  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been notified to the EBA, in accordance with Article 164(5) and (7) of CRR. |
| 242 | 1.1.2\*\* Of which: Additional stricter prudential requirements based on Article 124  Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements as communicated to the institutions after having been consulted with the EBA, in accordance with Article 124(2) and (5) of CRR and related to limits on the eligible market value of the collateral according to Article 125(2)(d) and Article 126(2)(d) of CRR. |
| 250 | 1.1.2.1 IRB approaches when neither own estimates of LGD nor Conversion Factors are used  CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are not used) |
| 260 | 1.1.2.1.01 Central governments and central banks  See CR IRB template |
| 270 | 1.1.2.1.02 Institutions  See CR IRB template |
| 280 | 1.1.2.1.03 Corporates - SME  See CR IRB template |
| 290 | 1.1.2.1.04 Corporates – Specialised Lending  See CR IRB template |
| 300 | 1.1.2.1.05 Corporates – Other  See CR IRB template |
| 310 | 1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factor are used  CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used) |
| 320 | 1.1.2.2.01 Central governments and central banks  See CR IRB template |
| 330 | 1.1.2.2.02 Institutions  See CR IRB template |
| 340 | 1.1.2.2.03 Corporates - SME  See CR IRB template |
| 350 | 1.1.2.2.04 Corporates – Specialised Lending  See CR IRB template |
| 360 | 1.1.2.2.05 Corporates – Other  See CR IRB template |
| 370 | 1.1.2.2.06 Retail – secure by real estate SME  See CR IRB template |
| 380 | 1.1.2.2.07 Retail – secure by real estate non-SME  See CR IRB template |
| 390 | 1.1.2.2.08 Retail – Qualifying revolving  See CR IRB template |
| 400 | 1.1.2.2.09 Retail – Other SME  See CR IRB template |
| 410 | 1.1.2.2.10 Retail – Other non-SME  See CR IRB template |
| 420 | 1.1.2.3 Equity IRB  See CR EQU IRB template |
| 450 | 1.1.2.5 Other non credit-obligation assets  The amount to be reported is the risk weighted exposure amount as calculated according to Article 156 of CRR. |
| 460 | 1.1.3 Risk exposure amount for contributions to the default fund of a CCP  Articles 307 to 309 of CRR |
| 470 | 1.1.4 Securitisation positions  See CR SEC template |
| 490 | 1.2 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY  Articles 92(3) point (c) (ii) and 92(4) point (b) of CRR |
| 500 | 1.2.1 Settlement/delivery risk in the non-Trading book  See CR SETT template |
| 510 | 1.2.2 Settlement/delivery risk in the Trading book  See CR SETT template |
| 520 | 1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS  Articles 92(3) points (b) (i) and (c) (i) and (iii), and 92(4) point (b) of CRR |
| 530 | 1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA) |
| 540 | 1.3.1.1 Traded debt instruments  MKR SA TDI template at the level of total currencies. |
| 550 | 1.3.1.2 Equity  MKR SA EQU template at the level of total national markets. |
| 555 | 1.3.1.3 Particular approach for position risk in CIUs  Articles 348 (1), 350 (3) c) and 364 (2) a) CRR  Total risk exposure amount for positions in CIUs if capital requirements are calculated according to Article 348 (1) CRR either immediately or as a consequence of the cap defined in Article 350 (3) (c) CRR. CRR does not explicitly assign those positions to either the interest rate risk or the equity risk.  If the particular approach according to the first sentence of Article 348 (1) of CRR is applied, the amount to be reported is 32% of the net position of the CIU exposure in question, multiplied by 12,5.  If the particular approach according to Article 348 (1) sentence 2 of CRR is applied, the amount to be reported is the lower of 32% of the net position of the relevant CIU exposure and the difference between 40% of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure, multiplied by 12,5 respectively. |
| 556 | 1.3.1.3.\* Memo item: CIUs exclusively invested in traded debt instruments  Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk. |
| 557 | 1.3.1.3.\*\* CIUs invested exclusively in equity instruments or in mixed instruments  Total risk exposure amount for positions in CIUs if the CIU is invested either exclusively in instruments subject to equity risk or in mixed instruments or if the constituents of the CIU are unknown. |
| 560 | 1.3.1.4 Foreign Exchange  See MKR SA FX template |
| 570 | 1.3.1.5 Commodities  See MKR SA COM template |
| 580 | 1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)  See MKR IM template |
| 590 | 1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)  Article 92(3) point (e) and 92(4) point (b) of CRR  For investment firms under Article 95 (2), Article 96 (2) and Article 98 of CRR this element shall be zero. |
| 600 | 1.4.1 OpR Basic Indicator approach (BIA)  See OPR template |
| 610 | 1.4.2 OpR Standardised (TSA) / Alternative Standardised (ASA) approaches  See OPR template |
| 620 | 1.4.3 OpR Advanced measurement approaches (AMA)  See OPR template |
| 630 | 1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS  Articles 95(2), 96(2), 97 and 98(1) point (a) of CRR  Only for investment firms under Article 95 (2), Article 96 (2) and Article 98 of CRR. See also Article 97 of CRR  Investment firms under Article 96 of CRR shall report the amount referred to in Article 97 multiplied by 12.5.  Investment firms under Article 95 of CRR shall report:  - If the amount referred to in article 95(2) point (a) of CRR is greater than the amount referred to in article 95(2) point (b) of CRR, the amount to be reported is zero.  - If the amount referred to in article 95(2) point (b) of CRR is greater than the amount referred to in article 95(2) point (a) of CRR, the amount to be reported is the result of subtracting the latter amount from the former. |
| 640 | 1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT  Article 92(3) point (d) of CRR See CVA template. |
| 650 | 1.6.1 Advanced method  Own funds requirements for credit valuation adjustment risk according to Article 383 of CRR. See CVA template. |
| 660 | 1.6.2 Standardised method  Own funds requirements for credit valuation adjustment risk according to Article 384 of CRR. See CVA template. |
| 670 | 1.6.3. Based on OEM  Own funds requirements for credit valuation adjustment risk according to Article 385 of CRR. See CVA template. |
| 680 | 1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK  Articles 92(3) point (b) (ii) and 395 to 401 of CRR |
| 690 | 1.8 OTHER RISK EXPOSURE AMOUNTS  Articles 3, 458 and 459 of CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7.  Institutions shall report the amounts needed to comply with the following:  Stricter prudential requirements imposed by the Commission, in accordance with Article 458 and 459 of CRR  Additional risk exposure amounts due to Article 3 CRR  This item does not have a link to a details template. |
| 710 | 1.8.2 Of which: Additional stricter prudential requirements based on Article 458  Article 458 of CRR |
| 720 | 1.8.2\* Of which: requirements for large exposures  Article 458 of CRR |
| 730 | 1.8.2\*\* Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property  Article 458 of CRR |
| 740 | 1.8.2\*\*\* Of which: due to intra financial sector exposures  Article 458 of CRR |
| 750 | 1.8.3 Of which: Additional stricter prudential requirements based on Article 459  Article 459 of CRR |
| 760 | 1.8.4 Of which: Additional risk exposure amount due to Article 3 CRR  Article 3 CRR  The additional risk exposure amount has to be reported. It shall only include the additional amounts (e.g. if an exposure of 100 has a risk-weight of 20% and the institutions applies a risk weight of 50% based on article 3 CRR, the amount to be reported is 30). |

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

1.4.1. Instructions concerning specific positions

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| Rows | |
| 010 | 1 CET1 Capital ratio  Article 92(2) point (a) of CRR  The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 020 | 2 Surplus(+)/Deficit(-) of CET1 capital  This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 92(1) point (a) of CRR (4,5%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 030 | 3 T1 Capital ratio  Article 92(2) point (b) of CRR  The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount. |
| 040 | 4 Surplus(+)/Deficit(-) of T1 capital  This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 92(1) point (b) of CRR (6%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 050 | 5 Total capital ratio  Article 92(2) point (c) of CRR  The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. |
| 060 | 6 Surplus(+)/Deficit(-) of total capital  This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 92(1) point (c) of CRR (8%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. |
| 130 | 13 Total SREP capital requirement (TSCR) ratio  The sum of (i) and (ii) as follows:   1. the total capital ratio (8%) as specified in Article 92(1)(c) of CRR; 2. the additional own funds requirements (Pillar 2 Requirements – P2R) as referred to in Article 104 (1) point (a) of the CRD, presented as ratio. They shall be determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing* (EBA SREP GL).   This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 7.4 and 7.5 of the EBA SREP GL.  If no additional own funds requirements were communicated by the competent authority, then only point (i) should be reported. |
| 140 | 13\* TSCR: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the CET1 capital ratio (4.5%) as per Article 92(1)(a) of CRR; 2. the part of the P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of CET1 capital.   If no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, then only point (i) should be reported. |
| 150 | 13\*\* TSCR: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the Tier 1 capital ratio (6%) as per Article 92(1)(b) of CRR; 2. the part of P2R ratio, referred to in point (ii) of row 130, which is required by the competent authority to be held in the form of Tier 1 capital.   If no additional own funds requirements, to be held in the form of Tier 1 capital, were communicated by the competent authority, then only point (i) should be reported. |
| 160 | 14 Overall capital requirement (OCR) ratio  The sum of (i) and (ii) as follows:   1. the TSCR ratio referred to in row 130; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.   This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 7.5 of the EBA SREP GL.  If no buffer requirement is applicable, only point (i) shall be reported. |
| 170 | 14\* OCR: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the TSCR ratio to be made up of CET1 capital referred to in row 140; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.   If no buffer requirement is applicable, only point (i) shall be reported. |
| 180 | 14\*\* OCR: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the TSCR ratio to be made up of Tier 1 capital referred to in row 150; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.   If no buffer requirement is applicable, only point (i) shall be reported. |
| 190 | 15 Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio  The sum of (i) and (ii) as follows:   1. the OCR ratio referred to in row 160; 2. where applicable, the guidance on additional own funds communicated by the competent authority (Pillar 2 Guidance-P2G) as referred to in Article 104b (3) of the CRD, presented as ratio. They shall be defined in accordance with section 7.7.1 of the EBA SREP GL. P2G shall be included only if communicated to the institution by the competent authority.   If no P2G is communicated by the competent authority, then only point (i) should be reported. |
| 200 | 15\* OCR and P2G: to be made up of CET1 capital  The sum of (i) and (ii) as follows:   1. the OCR ratio to be made up of CET1 capital referred to in row 170; 2. where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of CET1 capital. P2G shall be included only if communicated to the institution by the competent authority.   If no P2G is communicated by the competent authority, then only point (i) should be reported. |
| 210 | 15\*\* OCR and P2G: to be made up of Tier 1 capital  The sum of (i) and (ii) as follows:   1. the OCR ratio to be made up of Tier 1 capital referred to in row 180; 2. where applicable, the part of P2G, referred to in point (ii) in row 190, which is required by the competent authority to be held in the form of Tier 1 capital. P2G shall be included only if communicated to the institution by the competent authority.   If no P2G is communicated by the competent authority, then only point (i) should be reported. |
| 220 | Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 CRR and 104a CRD  This item shows, in absolute figures, the amount of CET1 capital surplus or defi-cit relating to the requirements set in Article 92(1) point (a) of CRR (4,5%) and Article 104a CRD, to the extent that the requirement of Article 104a CRD has to be met with CET1 capital. Where an institution has to use its CET1 to meet its requirements of Article 92(1) point b and / or c CRR and / or Article 104a CRD beyond the extent to which the latter has to be met with CET1 capital, the reported surplus or deficit shall take this into account.  This amount reflects the CET1 capital available to meet the combined buffer requirement and other requirements. |

1.5. C 04.00 - MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

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| Rows | |
| 010 | 1. Total deferred tax assets  The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet. |
| 020 | 1.1 Deferred tax assets that do not rely on future profitability  Article 39 (2) of CRR  Deferred tax assets that were created before 23 November 2016 and do not rely on future profitability, and thus are subject to the application of a risk weight. |
| 030 | 1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences  Articles 36(1) point (c) and 38 of CRR  Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1). |
| 040 | 1.3 Deferred tax assets that rely on future profitability and arise from temporary differences  Articles 36(1) point (c); 38 and 48(1) point (a) of CRR  Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10% and 17.65% thresholds in Article 48 of CRR. |
| 050 | 2 Total deferred tax liabilities  The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet. |
| 060 | 2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability  Article 38(3) and (4) of CRR  Deferred tax liabilities for which conditions in Article 38(3) and (4) of CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.1.10.3, 1.1.1.11.2 and 1.1.1.14.2. |
| 070 | 2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability  Article 38 of CRR |
| 080 | 2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences  Article 38 (3), (4) and (5) of CRR  Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR |
| 090 | 2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences  Article 38 (3), (4) and (5) of CRR  Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 38(3) and (4) of CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 38(5) of CRR |
| 093 | 2A Tax overpayments and tax loss carry backs  Article 39 (1) CRR  The amount of tax overpayments and tax loss carry backs which is not deducted from own funds in accordance with Article 39 (1) CRR; the amount reported shall be the amount before the application of risk weights. |
| 096 | 2B Deferred Tax Assets subject to a risk weight of 250%  Article 48 (4) CRR  The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Article 48(1) CRR, but subject to a risk weight of 250% in accordance with Article 48(4) CRR, taking into account the effect of Articles 470, 478 (2) and 473a (7) point a CRR. The amount reported shall be the amount of DTAs before the application of the risk weight. |
| 097 | 2C Deferred Tax Assets subject to a risk weight of 0%  Article 469 (1) point d, 470, 472 (5) and 478 CRR  The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to Articles 469 (1) point d, 470, 478 (2) and 473a (7) point a CRR, but subject to a risk weight of 0% in accordance with Article 472 (5) CRR. The amount reported shall be the amount of DTAs before the application of the risk weight. |
| 900 | 2W Exception from deduction of intangible assets from CET1  Article 36 (1) point (b)  Institutions shall report the amount of prudently valued software assets exempted from the deduction. |
| 098 | 2Y AT1 Capital instruments and the related share premium accounts classified as equity under applicable accounting standards  The amount of AT1 instruments including their related share premium accounts that are classified as equity under the applicable accounting standard |
| 099 | 2Z AT1 Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards  The amount of AT1 instruments including their related share premium accounts that are classified as liabilities under the applicable accounting standard |
| 100 | 3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures  Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR  This item shall only be reported by IRB institutions. |
| 110 | 3.1 Total credit risk adjustments, additional value adjustments and other own funds reductions eligible for inclusion in the calculation of the expected loss amount  Article 159 of CRR  This item shall only be reported by IRB institutions. |
| 120 | 3.1.1 General credit risk adjustments  Article 159 of CRR  This item shall only be reported by IRB institutions. |
| 130 | 3.1.2 Specific credit risk adjustments  Article 159 of CRR  This item shall only be reported by IRB institutions. |
| 131 | 3.1.3 Additional value adjustments and other own funds reductions  Articles 34, 110 and 159 of CRR  This item shall only be reported by IRB institutions. |
| 140 | 3.2 Total expected losses eligible  Articles 158(5), (6) and (10), and 159 of CRR  This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported. |
| 145 | 4 IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures  Articles 36(1) point (d), 62 point (d), 158 and 159 of CRR  This item shall only be reported by IRB institutions. |
| 150 | 4.1 Specific credit risk adjustments and positions treated similarly  Article 159 of CRR  This item shall only be reported by IRB institutions. |
| 155 | 4.2 Total expected losses eligible  Articles 158(5), (6) and (10), and 159 of CRR  This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported. |
| 160 | 5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2  Article 62 point (d) of CRR  For IRB institutions, according to Article 62 point (d) of CRR, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0.6% of risk-weighted exposure amounts calculated with the IRB approach.  The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0.6%) which is the base for calculating the cap. |
| 170 | 6 Total gross provisions eligible for inclusion in T2 capital  Article 62 point (c) of CRR  This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.  The amount to be reported shall be gross of tax effects. |
| 180 | 7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2  Article 62 point (c) of CRR  According to Article 62 point (c) of CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25% of risk-weighted exposure amounts.  The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25%) which is the base for calculating the cap. |
| 190 | 8 Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment  Article 46(1) point (a) of CRR  This item contains the threshold up to which holdings in a financial sector entity where an institution does not have a significant investment are not deducted. The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10%.. |
| 200 | 9 10% CET1 threshold  Article 48(1) points (a) and (b) of CRR  This item contains the 10% threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences.  The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10%. |
| 210 | 10 17.65% CET1 threshold  Article 48(1) of CRR  This item contains the 17.65% threshold for holdings in financial sector entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10% threshold.  The threshold is calculated so that the amount of the two items that is recognised must not exceed 15% of the final Common Equity Tier 1 capital, i.e. the CET1 capital calculated after all deductions, not including any adjustment due to transitional provisions. |
| 225 | 11.1 Eligible capital for the purposes of qualifying holdings outside the financial sector  Article 4(1)(71)(a) |
| 226 | 11.2 Eligible capital for the purposes of large exposures  Article 4(1)(71)(b) |
| 230 | 12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 44 to 46 and 49 of CRR |
| 240 | 12.1 Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 44, 45, 46 and 49 of CRR |
| 250 | 12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 44, 46 and 49 of CRR  Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer;  b) The amounts relating to the investments for which any alternative in article 49 is applied; and  c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR |
| 260 | 12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 270 | 12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(114), 44 and 45 of CRR |
| 280 | 12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(114), 44 and 45 of CRR  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included |
| 290 | 12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 4(1)(114) and 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position at least one year. |
| 291 | 12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 44 and 45 of CRR |
| 292 | 12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 44 and 45 of CRR |
| 293 | 12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 300 | 13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 58 to 60 of CRR |
| 310 | 13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 58, 59 and 60(2) of CRR |
| 320 | 13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 58 and 60(2) of CRR  Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR |
| 330 | 13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 340 | 13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(114), 58 and 59 of CRR |
| 350 | 13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(114), 58 and 59 of CRR  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included |
| 360 | 13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 4(1)(114) and 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity of the long position or the residual maturity date of the short position is at least one year. |
| 361 | 13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 58 and 59 of CRR |
| 362 | 13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 58 and 59 of CRR |
| 363 | 13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 370 | 14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions  Articles 68 to 70 of CRR |
| 380 | 14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 68, 69 and 70(2) of CRR |
| 390 | 14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 68 and 70(2) of CRR  Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer; and  b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR |
| 400 | 14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity of the long position or the residual maturity date of the short position is at least one year. |
| 410 | 14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Article 4(1)(114), 68 and 69 of CRR |
| 420 | 14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(114), 68 and 69 of CRR  The amount to be reported is the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included |
| 430 | 14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 4(1)(114) and 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 431 | 14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 68 and 69 of CRR |
| 432 | 14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment  Articles 4(1)(126), 68 and 69 of CRR |
| 433 | 14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 440 | 15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 44, 45, 47 and 49 of CRR |
| 450 | 15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 44, 45, 47 and 49 of CRR |
| 460 | 15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 44, 45, 47 and 49 of CRR  Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer;  b) The amounts relating to the investments for which any alternative in article 49 is applied; and  c) Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR |
| 470 | 15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 480 | 15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 44 and 45 of CRR |
| 490 | 15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 44 and 45 of CRR  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 36(1) point (g) of CRR shall not be included. |
| 500 | 15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 4(1)(114) and 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 501 | 15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 44 and 45 of CRR |
| 502 | 15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 44 and 45 of CRR |
| 503 | 15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 45 of CRR  Article 45 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 510 | 16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 58 and 59 of CRR |
| 520 | 16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 58 and 59 of CRR |
| 530 | 16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment  Article 58 of CRR  Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer (Article 56 point (d); and  b) Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR |
| 540 | 16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 550 | 16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 58 and 59 of CRR |
| 560 | 16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 58 and 59 of CRR  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 56 point (b) of CRR shall not be included. |
| 570 | 16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Article 4(1)(114) and 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 571 | 16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 58 and 59 of CRR |
| 572 | 16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 58 and 59 of CRR |
| 573 | 16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 59 of CRR  Article 59 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 580 | 17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions  Articles 68 and 69 of CRR |
| 590 | 17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 68 and 69 of CRR |
| 600 | 17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment  Article 68 of CRR  Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:  a) Underwriting positions held for 5 working days or fewer (Article 66 point (d); and  b) Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR |
| 610 | 17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above  Article 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 620 | 17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 68 and 69 of CRR |
| 630 | 17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(114), 68 and 69 of CRR  The amount to be reported shall be the indirect holdings in the trading book of the capital instruments of financial sector entities that take the form of holdings of index securities. It shall be obtained by calculating the underlying exposure to the capital instruments of the financial sector entities in the indices.  Holdings which are treated as reciprocal cross holdings according to article 66 point (b) of CRR shall not be included |
| 640 | 17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above  Articles 4(1)(114), 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 641 | 17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 68 and 69 of CRR |
| 642 | 17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment  Articles 4(1)(126), 68 and 69 of CRR |
| 643 | 17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above  Articles 4(1)(126) and 69 of CRR  Article 69 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either the same or later than the maturity date of the long position or the residual maturity of the short position is at least one year. |
| 650 | 18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital  Article 46(4) , 48(4) and 49(4) of CRR |
| 660 | 19 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital  Article 60(4) of CRR |
| 670 | 20 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital  Article 70(4) of CRR |
| 680 | 21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 12.1. |
| 690 | 22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 15.1. |
| 700 | 23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 13.1. |
| 710 | 24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 16.1. |
| 720 | 25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 14.1. |
| 730 | 26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived  Article 79 of CRR  A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific financial sector entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.  Note that these instruments shall also be reported on item 17.1. |
| 740 | 27 Combined buffer requirement  Article 128 point (6) of CRD |
| 750 | Capital conservation buffer  Articles 128 point (1) and 129 of CRD  According to Article 129 (1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5% is stable, an amount shall be reported in this cell. |
| 760 | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State  Article 458 (2) point d (iv) of CRR  In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 CRR in addition to the capital conservation buffer shall be reported.  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 770 | Institution specific countercyclical capital buffer  Articles 128 point (2), 130, 135-140 of CRD  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 780 | Systemic risk buffer  Articles 128 point (5), 133 and 134 of CRD  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 800 | Global Systemically Important Institution buffer  Articles 128 point (3) and 131 of CRD  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 810 | Other Systemically Important Institution buffer  Articles 128 point (4) and 131 of CRD  The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 820 | 28 Own funds requirements related to Pillar II adjustments  Article 104a (1) of CRD.  If a competent authority decides that an institution has to calculate additional own funds requirements for Pillar II reasons, those additional own funds requirements shall be reported in this cell. |
| 830 | 29 Initial capital  Articles 12, 28 to 31of CRD and Article 93 of CRR |
| 840 | 30 Own funds based on Fixed Overheads  Articles 96(2) point (b), 97 and 98(1) point (a) of CRR |
| 850 | 31 Non-domestic original exposures  Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of this Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor.  Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. |
| 860 | 32 Total original exposures  Information necessary to calculate the threshold for reporting of the CR GB template according to Article 5(a)(4) of this Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre conversion factor  Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located. |
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1.6 TRANSITIONAL PROVISIONS and GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA 5)

1.6.1 General remarks

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

16. CA5 is structured as follows:

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

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

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

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

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

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

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

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

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

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

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

1.6.2.1. Instructions concerning specific positions

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| --- | --- |
| Columns | |
| 010 | Adjustments to CET1 |
| 020 | Adjustments to AT1 |
| 030 | Adjustments to T2 |
| 040 | Adjustments included in RWAs  Column 040 includes the relevant amounts adjusting the total risk exposure amount of Article 92 (3) of CRR due to transitional provisions. The amounts reported shall consider the application of provisions of Chapter 2 or 3 of Title II of Part Three or of Title IV of Part Three in accordance with Art. 92 (4) of CRR. This means that transitional amounts subject to provisions of Chapter 2 or 3 of Title II of Part Three shall be reported as risk weighted exposure amounts, whereas transitional amounts subject to Title IV of Part Three shall represent the own funds requirements multiplied by 12.5.  Whereas columns 010 to 030 have a direct link to the CA1 template, the adjustments to the total risk exposure amount do not have a direct link to the relevant templates for credit risk. If there are adjustments stemming from the transitional provisions to the total risk exposure amount, those adjustments shall be included directly in the CR SA, CR IRB, CR EQU IRB, MKR SA TDI, MKR SA EQU or MKR IM. Additionally, those effects shall be reported in column 040 of CA5.1. As a consequence, those amounts are only memorandum items. |
| 050 | Applicable percentage |
| 060 | Eligible amount without transitional provisions  Column 060 includes the amount of each instrument prior the application of transitional provisions. I.e. the basis amount relevant to calculate the adjustments. |

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| Rows | |
| 010 | 1. Total adjustments  This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments |
| 020 |  |
| 030 |  |
| 040 |  |
| 050 |  |
| 060 | 1.1.2 Instruments not constituting state aid  The amounts to be reported shall be obtained from column 060 of table CA 5.2. |
| 061 | 1.1.3 Instruments issued through special purpose vehicles  Article 494a CRR |
| 062 | 1.1.4 Instruments issued before 27 June 2019 that do not meet the eligibility criteria related to write-down and conversion powers pursuant to Article 59 BRRD  Article 494b CRR  Institutions shall report the amount of instruments within the scope of Article 494b of the CRR that do not meet one or several eligibility criteria of Article 52 (1) points p, q and r of the CRR or Article 63 points n, o and p of the CRR, as applicable.  In case of Tier 2 instruments eligible according to Article 494b (2) of the CRR, the amortisation provisions of Article 64 CRR shall be observed. |
| 063 | 1.1.4.1\* of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of Article 59 BRRD powers  Articles 494b, 52 (1) point p, 63 point n CRR  Institutions shall report the amount of instruments within the scope of Article 494b of the CRR that do not meet the eligibility criteria of Article 52 (1) point p or Article 63 point n of the CRR, as applicable.  This shall also include instruments that additionally do not meet the eligibility criteria of Article 52 (1) points q or r of the CRR or Article 63 points o or p of the CRR, as applicable. |
| 064 | 1.1.4.2\* of which: Instruments governed by third-country law without effective and enforceable exercise of Article 59 BRRD powers  Articles 494b, 52 (1) point q, 63 point o CRR  Institutions shall report the amount of instruments within the scope of Article 494b of the CRR that do not meet the eligibility criteria of Article 52 (1) point q or Article 63 point o of the CRR, as applicable.  This shall include also instruments that additionally do not meet the eligibility criteria of Article 52 (1) points p or r of the CRR or Article 63 points n or p of the CRR, as applicable. |
| 065 | 1.1.4.3\* of which: Instruments subject to set-off or netting arrangements  Articles 494b, 52 (1) point r, 63 point p CRR  Institutions shall report the amount of instruments within the scope of Article 494b of the CRR that do not meet the eligibility criteria of Article 52 (1) point r or Article 63 point p of the CRR, as applicable.  This shall also include instruments that additionally do not meet the eligibility criteria of Article 52 (1) points p or q of the CRR or Article 63 points n or o of the CRR, as applicable. |
| 070 | 1.2 Minority interests and equivalents  Articles 479 and 480 of CRR  This row reflects the effects of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2. |
| 080 | 1.2.1 Capital instruments and items that do not qualify as minority interests  Articles 479 of CRR  The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation. |
| 090 | 1.2.2 Transitional recognition in consolidated own funds of minority interests  Articles 84 and 480 of CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions. |
| 091 | 1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital  Article 85 and 480 of CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions. |
| 092 | 1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital  Article 87 and 480 of CRR  The amount to be reported in column 060 of this row shall be the eligible amount without transitional provisions. |
| 100 | 1.3 Other transitional adjustments  Articles 467 to 478 and 481 of CRR  This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, unrealised gains and losses, additional filters and deductions plus the risk weighted amounts arising from these adjustments. |
| 140 | 1.3.2 Deductions  Articles 36(1), 469 to 478 of CRR  This row reflects the overall effect of transitional provisions on deductions. |
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| 170 | 1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences  Articles 36 (1) point (c), 469 (1), 472 (5) and 478 of CRR  When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 38 of CRR relating to the reduction of DTA by deferred tax liabilities.  The amount to be reported in column 060 of this row: Total amount according to Article 469 (1) of CRR. |
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| 380 | 1.3.2.9 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment  Article 470(2) and (3) of CRR  The amount to be reported in column 060 of this row: Article 470 (1) of CRR |
| 385 | Deferred tax assets that are dependent on future profitability and arise from temporary differences  Article 469(1)(c), 478 and 472(5) CRR.  Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10% threshold in article 470 (2) lit. (a) CRR. |
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| 425 | 1.3.2.11 Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items  Article 471 of CRR |
| 430 | 1.3.3 Additional filters and deductions  Article 481 of CRR  This row reflects the overall effect of transitional provisions on additional filters and deductions.  In accordance with Article 481 of CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two. |
| 440 | 1.3.4 Adjustments due to IFRS 9 transitional arrangements  Art. 473a CRR  Institutions shall report information in relation with the transitional arrangements due to IFRS 9 in accordance with the applicable legal provisions. |

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

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

1.6.3.1. Instructions concerning specific positions

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| Columns | |
| 010 | Amount of instruments plus related share premium  Article 484 (3) to (5) of CRR  Instruments which are eligible for each respective row, including their related share premiums. |
| 020 | Base for calculating the limit  Articles 486 (2) to (4) of CRR |
| 030 | Applicable percentage  Article 486 (5) of CRR |
| 040 | Limit  Article 486 (2) to (5) of CRR |
| 050 | (-) Amount that exceeds the limits for grandfathering  Article 486 (2) to (5) of CRR |
| 060 | Total grandfathered amount  The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA 5.1. |

|  |  |
| --- | --- |
| Rows | |
| 010 | 1. Instruments that qualified for point a) of Article 57 of 2006/48/EC  Article 484(3) of CRR  The amount to be reported shall include the related share premium accounts. |
| 020 | 2. Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 489  Article 484(4) of CRR |
| 030 | 2.1 Total instruments without a call or an incentive to redeem  Article 484 (4) and 489 of CRR  The amount to be reported shall include the related share premium accounts. |
| 040 | 2.2 Grandfathered instruments with a call and incentive to redeem  Article 489 of CRR |
| 050 | 2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 of CRR after the date of effective maturity  Articles 489(3), and 491 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 060 | 2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity  Articles 489(5), and 491 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 070 | 2.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 52 of CRR after the date of effective maturity  Articles 489(6) and 491 point (c) of CRR  The amount to be reported shall include the related share premium accounts |
| 080 | 2.3 Excess on the limit of CET1 grandfathered instruments  Article 487(1) of CRR  The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments. |
| 090 | 3. Items that qualified for points e), f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 490  Article 484(5) of CRR |
| 100 | 3.1 Total items without an incentive to redeem  Article 490 of CRR |
| 110 | 3.2 Grandfathered items with an incentive to redeem  Article 490 of CRR |
| 120 | 3.2.1 Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 of CRR after the date of effective maturity  Articles 490(3), and 491 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 130 | 3.2.2 Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity  Articles 490(5), and 491 point (a) of CRR  The amount to be reported shall include the related share premium accounts. |
| 140 | 3.2.3 Items with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 63 of CRR after the date of effective maturity  Articles 490(6) and 491 point (c) of CRR  The amount to be reported shall include the related share premium accounts. |
| 150 | 3.3 Excess on the limit of AT1 grandfathered instruments  Article 487(2) of CRR  The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments. |

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. General remarks

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

(a) Entities within the scope of consolidation;

(b) Detailed group solvency information;

(c) Information on the contribution of individual entities to group solvency;

(d) Information on capital buffers;

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

28. The figures reported take into account all applicable transitional provisions of CRR which are applicable at the respective reporting date.

2.2. Detailed group solvency information

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

30. In the case of proportional consolidation of participations, the figures related to own funds requirements and own funds shall reflect the respective proportional amounts.

2.3. Information on the contributions of individual entities to group solvency

31. The objective of the third part of this template (information on the contributions of all entities within CRR scope of consolidation to group solvency), including those that are not subject to particular solvency requirements on an individual basis, in columns 250 to 400, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.

32. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.

33. As this third part of the template refers to “contributions”, the figures to be reported herein shall defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.

34. The principle is to delete the cross-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group’s consolidated CA template by adding the amounts reported for each entity in ”Group Solvency” template. In cases where the 1 % threshold is not exceeded a direct link to the CA template is not possible.

35. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.

36. It is possible for one consolidated group to be included within another consolidated group. This means that the entities within a subgroup shall be reported entity-by-entity in the GS of the entire group, even if the sub-group itself is subject to reporting requirements. If the subgroup is subject to reporting requirements, it shall also report the GS template on an entity-by-entity basis, although those details are included in the GS template of a higher consolidated group.

37. An institution shall report data of the contribution of an entity when its contribution to the total risk exposure amount exceeds 1 % of the total risk exposure amount of the group or when its contribution to the total own funds exceeds 1% of the total own funds of the group. This threshold does not apply in the case of subsidiaries or subgroups that provide own funds (in the form of minority interests or qualifying AT1 or T2 instruments included in own funds) to the group.

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

|  |  |
| --- | --- |
| Columns | Instructions |
| 250-400 | ENTITIES WITHIN SCOPE OF CONSOLIDATION  See instructions for C 06.02 |
| 410-480 | CAPITAL BUFFERS  See instructions for C 06.02 |

|  |  |
| --- | --- |
| Rows | Instructions |
| 010 | TOTAL  The Total shall represent the sum of the values reported in all rows of template C 06.02. |

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

|  |  |
| --- | --- |
| Columns | Instructions |
| 010-060 | ENTITIES WITHIN SCOPE OF CONSOLIDATION  This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation according to Chapter 2 of Title II of Part One of CRR. |
| 010 | NAME  Name of the entity within the scope of consolidation. |
| 020 | CODE  The code as part of a row identifier must be unique for each reported entity. For institutions the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value. |
| 026 | TYPE OF CODE  The institutions shall identify the type of code reported in column 020 as a ‘LEI code’ or ‘National code’. |
| 027 | NATIONAL CODE  Institutions may additionally report the national code when they report LEI code as identifier in the ‘Code’ column. |
| 030 | INSTITUTION OR EQUIVALENT (YES / NO)  "YES" shall be reported in case the entity is subject to own funds requirements according to CRR and CRD or provisions at least equivalent to Basel provisions.  ”NO” shall be reported otherwise.   Minority interests:  Articles 81(1) point (a) (ii) and 82(1) point (a) (ii) of CRR  To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject by virtue of applicable national law to the requirements of CRR. |
| 035 | TYPE OF ENTITY  The type of entity shall be reported based on the following categories:  (a) credit institution  Article 4 (1) (1) CRR;  (b) investment firm  Article 4 (1) (2) CRR;  (c) financial institution (other)  Articles 4 (1) (20), (21) and (26) CRR  Financial institutions within the meaning of Article 4 (1) (26) CRR which are not included in any of the categories (d), (f) or (g);  (d) (mixed) financial holding company  Articles 4 (1) (20) and (21) CRR;  (e) ancillary services undertaking  Article 4 (1) (18) CRR;  (f) securitisation special purpose entity (SSPE),  Article 4 (1) (66) CRR;  (g) covered bond company  Entity set up to issue covered bonds or to hold the collateral securing a covered bond, if not included in any of the categories (a), (b) or (d) to (f) above;  (h) other type of entity  Entity other than those referred to in points (a) to (g)  Where an entity is not subject to CRR and CRD, but subject to provisions at least equivalent to Basel provisions, the relevant category shall be determined on a best effort basis. |
| 040 | **SCOPE OF DATA: solo fully consolidated (SF) OR solo partially consolidated (SP)**  “SF” shall be reported for individual subsidiaries fully consolidated.  “SP” shall be reported for individual subsidiaries partially consolidated. |
| 050 | **COUNTRY CODE**  Institutions shall report the two-letter country code according to ISO 3166-2. |
| 060 | SHARE OF HOLDING (%)  This percentage refers to the actual share of capital the parent undertaking holds in subsidiaries. In case of full consolidation of a direct subsidiary, the actual share is e.g. 70 %. In accordance with Article 4(16) of CRR, the share of holding of a subsidiary of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned. |
| 070-240 | INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT  The section of detailed information (i.e. columns 070 to 240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One of CRR), are effectively subject to solvency requirements according to CRR or provisions at least equivalent to Basel provisions (i.e, reported yes in column 030).  Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.  The information reported in this part shall be according to the local solvency ruleswhere the institution is operating (therefore for this template it is not necessary to do a double calculation on an individual basis according to the parent institution’s rules). When local solvency rules differ from CRR and a comparable breakdown is not given, the information shall be completed where data is available in the respective granularity. Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group shall carry out, bearing in mind that some of those institutions may be subject to different solvency rules.  **Reporting of fixed overheads of investment firms:**  Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio according to Articles 95, 96, 97 and 98 of CRR.  The part of the total risk exposure amount related to fixed overheads shall be reported in column 100 of part 2 of this template. |
| 070 | TOTAL RISK EXPOSURE AMOUNT  The sum of the columns 080 to 110 shall be reported. |
| 080 | CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK  The amount to be reported in this column corresponds to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 040 “RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES” and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 490 “TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS” of the template CA2. |
| 090 | POSITION, FX AND COMMODITY RISKS  The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 520 “TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS” of the template CA2. |
| 100 | OPERATIONAL RISK  The amount to be reported in this column corresponds to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 590 “TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)” of the template CA2.  Fixed overheads shall be included in this column including the row 630 “ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS” of the template CA2. |
| 110 | OTHER RISK EXPOSURE AMOUNTS  The amount to be reported in this column corresponds to the risk exposure amount not especially listed above. It is the sum of the amounts of rows 640, 680 and 690 of the template CA2. |
| 120-240 | DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS  The information reported in the following columns shall be according to the local solvency rules where the entity or subgroup is operating. |
| 120 | OWN FUNDS  The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 010 “OWN FUNDS” of the template CA1. |
| 130 | OF WHICH: QUALIFYING OWN FUNDS  Article 82 of CRR  This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.  Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings, share premium accounts and other reserves) owned by persons other than the undertakings included in the CRR consolidation.  The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting. |
| 140 | RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES  Article 87 (1) (b) of CRR |
| 150 | TOTAL TIER 1 CAPITAL  Article 25 of CRR |
| 160 | OF WHICH: QUALIFYING TIER 1 CAPITAL  Article 82 of CRR  This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions.  Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.  The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting. |
| 170 | RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS  Article 85 (1) (b) of CRR |
| 180 | COMMON EQUITY TIER 1 CAPITAL  Article 50 of CRR |
| 190 | OF WHICH: MINORITY INTERESTS  Article 81 of CRR  This column shall only be reported for subsidiaries fully consolidated which are institutions, except subsidiaries referred to in article 84(3) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 84 of CRR, if relevant, in accordance with article 84(2), otherwise on a solo basis.  To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.  The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting. |
| 200 | RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES  Article 84 (1) (b) of CRR |
| 210 | ADDITIONAL TIER 1 CAPITAL  Article 61 of CRR |
| 220 | OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL  Articles 82 and 83 of CRR  This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated which are institutions, except subsidiaries referred to in article 85 (2) of CRR . Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 85 of CRR, if relevant, in accordance with article 85(2), otherwise on a solo basis.  To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.  The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting. |
| 230 | TIER 2 CAPITAL  Article 71 of CRR |
| 240 | OF WHICH: QUALIFYING TIER 2 CAPITAL  Articles 82 and 83 of CRR  This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated, which are institutions, except subsidiaries referred to in article 87 (2) of CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in article 87 of CRR, if relevant, in accordance with article 87(2) of CRR, otherwise on a solo basis.  To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.  The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting. |
| 250-400 | INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP |
| 250-290 | CONTRIBUTION TO RISKS  The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution. |
| 250 | TOTAL RISK EXPOSURE AMOUNT  The sum of the columns 260 to 290 shall be reported. |
| 260 | CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK  The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk as per CRR, excluding any amount related to transactions with other entities included in the Group consolidated solvency ratio computation. |
| 270 | POSITION, FX AND COMMODITY RISKS  Risk exposure amounts for market risks are to be computed at each entity level following CRR. Entities shall report the contribution to the total risk exposure amounts for position, FX and commodity risk of the group. The sum of amounts reported here corresponds to the amount reported in row 520 “TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS” of the consolidated report. |
| 280 | OPERATIONAL RISK  In case of AMA, the reported risk exposure amounts for operational risk include the effect of diversification.  Fixed overheads shall be included in this column. |
| 290 | OTHER RISK EXPOSURE AMOUNTS  The amount to be reported in this column corresponds to the risk exposure amount not especially listed above. |
| 300-400 | CONTRIBUTION TO OWN FUNDS  This part of the template does not intend to impose that institutions perform a full computation of the total capital ratio at the level of each entity.  Columns 300 to 350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital and / or qualifying own funds. Subject to the threshold defined in the last paragraph of Part II, chapter 2.3 above, columns 360 to 400 shall be reported for all consolidated entities which contribute to the consolidated own funds.  Own funds brought to an entity by the rest of entities included within the scope of the reporting entity shall not to be taken into account, only the net contribution to the group own funds shall be reported in this column, that is mainly the own funds raised from third parties and accumulated reserves.  The information reported in the following columns shall be according to the solvency rules applicable to the reporting institution. |
| 300-350 | QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS  The amount to be reported as “QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS” shall be the amount as derived from Title II of Part Two of CRR, excluding any fund brought in by other group entities. |
| 300 | QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS  Article 87 of CRR |
| 310 | QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL  Article 85 of CRR |
| 320 | MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL  Article 84 of CRR  The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated CET1 according to CRR. |
| 330 | QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL  Article 86 of CRR  The amount to be reported is the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 according to CRR. |
| 340 | QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL  Article 88 of CRR  The amount to be reported is the amount of qualifying own funds of a subsidiary that is included in consolidated T2 according to CRR. |
| 350 | MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL |
| 360-400 | CONSOLIDATED OWN FUNDS  Article 18 CRR  The amount to be reported as “CONSOLIDATED OWN FUNDS” is the amount as derived from the balance sheet, excluding any fund brought in by other group entities. |
| 360 | CONSOLIDATED OWN FUNDS |
| 370 | OF WHICH: COMMON EQUITY TIER 1 |
| 380 | OF WHICH: ADDITIONAL TIER 1 |
| 390 | OF WHICH: CONRIBUTIONS TO CONSOLIDATED RESULT  The contribution of each entity to the consolidated result (profit or loss (-)) is reported. This includes the results attributable to minority interests. |
| 400 | OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL  Goodwill or negative goodwill of the reporting entity on the subsidiary is reported here. |
| 410-480 | CAPITAL BUFFERS  The structure of the reporting of capital buffers for the GS template follows the general structure of the template CA4, using the same reporting concepts. When reporting the capital buffers for the GS template, the relevant amounts shall be reported in accordance with the provisions applicable to determine the buffer requirement for the consolidated situation of a group. Therefore, the reported amounts of capital buffers represent the contributions of each entity to group capital buffers. The amounts reported shall be based on the national transposition measures of CRD and on CRR, including any transitional provisions provided for therein. |
| 410 | COMBINED BUFFER REQUIREMENT  Article 128 point (6) of CRD |
| 420 | CAPITAL CONSERVATION BUFFER  Article 128 point (1) and 129 of CRD  According to Article 129 (1) the capital conservation buffer is an additional amount of Common Equity Tier 1 capital. Due to the fact that the capital conservation buffer rate of 2.5% is stable, an amount shall be reported in this cell. |
| 430 | INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER  Article 128 point (2), Article 130 and 135-140 of CRD  In this cell the concrete amount of the countercyclical buffer shall be reported. |
| 440 | CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE  Article 458 (2) point d (iv) of CRR  In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 of CRR in addition to the capital conservation buffer shall be reported. |
| 450 | SYSTEMIC RISK BUFFER  Articles 128 point (5), 133 and 134 of CRD  In this cell the amount of the systemic risk buffer shall be reported. |
| 470 | GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER  Articles 128 point (3) and 131 of CRD  In this cell the amount of the Global Systemically Important Institution buffer shall be reported. |
| 480 | OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER  Articles 128 point (4) and 131 of CRD  In this cell the amount of the Other Systemically Important Institution buffer shall be reported. |

3. Credit Risk Templates

3.1. General remarks

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

3.1.1. Reporting of CRM techniques with substitution effect

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

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

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

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

43. The exposure type does not change because of unfunded credit protection.

44. If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. However, the type of the exposure does not change due to the change of the exposure class.

45. The substitution effect in the COREP reporting framework shall reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach and shall be reported in the CR SA template.

3.1.2. Reporting of Counterparty Credit Risk

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

3.2. C 07.00 - Credit and counterparty credit risks and free deliveries: Standardised Approach to Capital Requirements (CR SA)

3.2.1. General remarks

47. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:

a) the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes ;

b) the amount and type of credit risk mitigation techniques used for mitigating the risks.

3.2.2. Scope of the CR SA template

48. According to Article 112 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.

49. The information in CR SA is required for the total exposure classes and individually for each of the exposure classes as defined for the standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.

50. However the following positions are not within the scope of CR SA:

(a) Exposures assigned to exposure class ‘items representing securitisation positions’ according to Article 112 (m) of CRR which shall be reported in the CR SEC templates.

(b) Exposures deducted from own funds (except for rows 330 and 340).

51. The scope of the CR SA template covers the following own funds requirements:

(a) Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;

(b) Counterparty credit risk in accordance with Chapter 4 and Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;

(c) Settlement risk arising from free deliveries in accordance with Article 379 of CRR in respect of all the business activities.

52. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 94 (1) of CRR also need to report their trading book positions referred to in Article 92(3)(b) of CRR in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR). Therefore the template provides not only detailed information on the type of the exposure (e.g. on balance sheet/ off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.

53. In addition CR SA includes memorandum items in rows 290 to 320 in order to collect further information about exposures secured by mortgages on immovable property and exposures in default.

54. These memorandum items shall only be reported for the following exposure classes:

(a) Central governments or central banks (Article 112 point (a) of CRR)

(b) Regional governments or local authorities (Article 112 point (b) of CRR)

(c) Public sector entities (Article 112 point (c) of CRR)

(d) Institutions (Article 112 point (f) of CRR)

(e) Corporates (Article 112 point (g) of CRR)

(f) Retail (Article 112 point (h) of CRR).

55. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 112 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 112 points i) and j) of CRR reported in CR SA.

56. The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Exposures shall be reported in these rows where the obligors would have been reported in the exposure classes ‘Central governments or central banks’, ‘Regional governments or local authorities’, ‘Public sector entities’, ‘Institutions’, ‘Corporates’ and ‘Retail’ of CR SA, if those exposures were not assigned to the exposure classes 'in default' or 'secured by immovable property'. However the figures reported are the same as used to calculate the risk weighted exposure amounts in the exposure classes ‘in default’ or ‘secured by immovable property.

57. E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 127 of CRR and the value adjustments are less than 20%, then this information is reported in CR SA, row 320 in the total and in the exposure class ‘in default’. If this exposure, before it defaulted, was an exposure to an institution then this information shall also be reported in row 320 of exposure class 'institutions'.

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

58. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 112 of CRR the following sequential approach shall be applied:

(a) In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 112 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

(b) In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.

59. The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first step) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure shall receive within the assigned exposure class.

60. For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they shall be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 112 point (i) of CRR (exposures secured by mortgages on immovable property).

61. Article 112 of CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious case arises between exposures to institutions and corporate with a short-term credit assessment (Article 112 point (n) of CRR) and exposures to institutions (Article 112 point (f) of CRR)/ exposures to corporates (Article 112 point (g) of CRR). In this case it is clear that there is an implicit prioritisation in CRR since it shall be assessed first if a certain exposure fit for being assigned to Short-term exposures to institutions and corporate and only afterwards do the same process for exposures to institutions and exposures to corporates. Otherwise it is obvious that the exposure class mentioned in Article 112 point (n) of CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.

62. For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure shall receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in CRR for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRR provisions. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.

63. An exposure class shall be given priority to others in the assessment ranking in the decision tree (i.e. it shall be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.

64. With this background the assessment ranking in the decision tree mentioned below would follow the following order:

1. Securitisation positions;

2. Items associated with particular high risk;

3. Equity exposures

4. Exposures in default;

5. Exposures in the form of units or shares in collective investment undertakings (‘CIU’)/ Exposures in the form of covered bonds (disjoint exposure classes);

6. Exposures secured by mortgages on immovable property;

7. Other items;

8. Exposures to institutions and corporates with a short-term credit assessment;

9. All other exposure classes (disjoint exposure classes) which include Exposures to central governments or central banks; Exposures to regional governments or local authorities; Exposures to public sector entities; Exposures to multilateral development banks; Exposures to international organisations; Exposures to institutions; Exposures to corporate and Retail exposures.

65. In the case of exposures in the form of units or shares in collective investment undertakings and where the look through approach or the mandate approach (Articles 132a(1) and (2) of CRR) is used, the underlying individual (in the case of the look through approach) and individual group of (in the case of the mandate based approach) exposures shall be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures shall be classified within the exposure class of exposures in the form of units or shares in collective investment undertakings (‘CIU’).

66. In the case of “nth” to default credit derivatives specified in Article 134 (6) of CRR, if they are rated, they shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the “Other items” exposure class. In this latter case the nominal amount of the contract shall be reported as the Original exposure pre conversion factors in the line for “Other risk weights” (the risk weight used shall be that specified by the sum indicated under Article 134 (6) of CRR.

67. In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures shall be reallocated to the exposure class of the protection provider.

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

|  |  |  |
| --- | --- | --- |
| Original exposure pre conversion factors |  |  |
| Does it fit for being assigned to the exposure class of Article 112 (m)? | YES | Securitisation positions |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112point (k)? | YES | Items associated with particular high risk (also see Article 128) |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112 point (p)? | YES | Equity exposures (also see Article 133) |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112 point (j)? | YES | Exposures in default |
| NO |  |  |
| Does it fit for being assigned to the exposure classes of Article 112 points (l) and (o)? | YES | Exposures in the form of units or shares in collective investment undertakings (CIU)  Exposures in the form of covered bonds (also see Article 129)  These two exposure classes are disjoint among themselves (see comments on the look-through approach in the answer above). Therefore the assignment to one of them is straightforward. |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112 point (i)? | YES | Exposures secured by mortgages on immovable property (also see Article 124) |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112 point (q)? | YES | Other items |
| NO |  |  |
| Does it fit for being assigned to the exposure class of Article 112 point (n)? | YES | Exposures to institutions and corporates with a short-term credit assessment |
| NO |  |  |
| The exposure classes below are disjoint among themselves. Therefore the assignment to one of them is straightforward.  Exposures to central governments or central banks  Exposures to regional governments or local authorities  Exposures to public sector entities  Exposures to multilateral development banks  Exposures to international organisations  Exposures to institutions  Exposures to corporates  Retail exposures | | |

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

3.2.4.1. Exposure Class “Institutions”

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

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

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

3.2.4.2. Exposure Class “Covered Bonds”

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

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

3.2.4.3. Exposure class “Collective Investment Undertakings”

73. Where the possibility according to Article 132a (2) of CRR is used, exposures in the form of units or shares in CIUs shall be reported as on balance sheet items according to Article 111 (1) sentence 1 of CRR.

3.2.5. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | |
| 010 | ORIGINAL EXPOSURE PRE CONVERSION FACTORS  Exposure value according to Article 111 of CRR without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111 (2) of CRR:  For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Part Three, Title II, Chapter 4 or Chapter 6 of CRR, the original exposure shall correspond to the exposure value for counterparty credit risk (see instructions to column 210).  Exposure values for leases are subject to Article 134 (7) of CRR.  In case of on-balance sheet netting laid down in Article 219 of CRR the exposure values shall be reported according to the received cash collateral. |
| 030 | (-) Value adjustments and provision associated with the original exposure  Article 24 and 111 of CRR  Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject to. |
| 040 | Exposure net of value adjustments and provisions  Sum of columns 010 and 030. |
| 050 - 100 | CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE  Credit risk mitigation techniques as defined in Article 4 (57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Substitution of the exposure due to CRM.  If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.  Items to be reported here:  - collateral, incorporated according to Financial Collateral Simple Method;  - eligible unfunded credit protection.  Please also see instructions of point 3.1.1. |
| 050 - 060 | Unfunded credit protection: adjusted values (Ga)  Article 235 of CRR  Article 239 (3) of CRR defines the adjusted value Ga of an unfunded credit protection. |
| 050 | Guarantees  Article 203 of CRR  Unfunded Credit Protection as defined in Article 4 (59) of CRR different from Credit Derivatives. |
| 060 | Credit derivatives  Article 204 of CRR. |
| 070 – 080 | Funded credit protection  These columns refer to funded credit protection according to Article 4 (58) of CRR and Articles 196, 197 and 200 of CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre conversion factors).  Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR shall be treated as cash collateral. |
| 070 | Financial collateral: simple method  Article 222 (1) to (2) of CRR. |
| 080 | Other funded credit protection  Article 232 of CRR. |
| 090 - 100 | SUBSTITUTION OF THE EXPOSURE DUE TO CRM  Articles 222 (3), Article 235 (1) to (2) and Article 236 of CRR.  Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and subsequently assigned to the protection provider's exposure class. This amount shall be considered as an Inflow into the protection provider's exposure class.  Inflows and outflows within the same exposure classes shall also be reported.  Exposures stemming from possible in- and outflows from and to other templates shall be taken into account. |
| 110 | NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS  Amount of the exposure net of value adjustments after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE |
| 120-140 | CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD  Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR)  Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 218 and 219 of CRR are treated as cash collateral.  The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 223, 224, 225, 226, 227 and 228 of CRR. |
| 120 | Volatility adjustment to the exposure  Article 223 (2) to (3) of CRR.  The amount to be reported is given by the impact of the volatility adjustment to the exposure (Eva-E) = E\*He |
| 130 | (-) Financial collateral adjusted value (Cvam)  Article 239 (2) of CRR.  For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 299 (2) points (c) to (f) of CRR.  The amount to be reported corresponds to Cvam= C\*(1-Hc-Hfx)\*(t-t\*)/(T-t\*). For a definition of C, Hc, Hfx, t, T and t\* see part 3 title II chapter 4 section 4 and 5 of CRR. |
| 140 | (-) Of which: Volatility and maturity adjustments  Article 223 (1) of CRR and Article 239 (2) of CRR.  The amount to be reported is the joint impact of volatility and maturity adjustments (Cvam-C) = C\*[(1-Hc-Hfx)\*(t-t\*)/(T-t\*)-1], where the impact of volatility adjustment is (Cva-C) = C\*[(1-Hc-Hfx)-1] and the impact of maturity adjustments is (Cvam-Cva)= C\*(1-Hc-Hfx)\*[(t-t\*)/(T-t\*)-1] |
| 150 | Fully adjusted exposure value (E\*)  Article 220 (4), Article 223 (2) to (5) and Article 228 (1) of CRR. |
| 160 - 190 | Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors  Article 111 (1) and Article 4 (56) of CRR. See also Article 222 (3) and Article 228 (1) of CRR.  The figures reported shall be the fully adjusted exposure values before application of the conversion factor. |
| 200 | Exposure value  Article 111 of CRR and Part Three, Title II, Chapter 4 section 4 of CRR.  Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 113 and part 3 title II chapter 2 section 2 of CRR.  Exposure values for CCR business shall be the same as reported in column 210. |
| 210 | Of which: Arising from Counterparty Credit Risk  Exposure value for CCR business calculated according to the methods laid down in Part Three, Title II, Chapter 4 and Chapter 6 of the CRR, which is the relevant amount for the calculation of risk weighted exposure amounts, i.e. having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the CRR and considering the deduction of the incurred CVA loss according to Article 273 (6) of the CRR.  The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of the CRR.  For cases in which more than one CCR approach is used for a single counterparty, the incurred CVA loss, which is deducted at counterparty level, shall be assigned to the exposure value of the different netting sets in rows 090 - 130 reflecting the proportion of the exposure value post-CRM of the respective netting sets to the total exposure value post-CRM of the counterparty. For this purpose, the exposure value post-CRM as per the instructions to column 130 of template C34.02 shall be used. |
| 211 | Of which: Arising from Counterparty Credit Risk excluding exposures cleared through a CCP  Exposures reported in 210 excluding those arising from contracts and transactions listed in Article 301 (1) of CRR as long as they are outstanding with a central counterparty (CCP), including CCP-related transactions defined in Article 300 (2) of CRR. |
| 215 | Risk weighted exposure amount pre supporting factors  Article 113 (1) to (5) of CRR without taking into account the SME and Infrastructure Projects supporting factors according to Article 501 and 501a of CRR. |
| 216 | (-) Adjustment to the risk-weighted exposure amount due to SME-supporting factor  Deduction of the difference of the risk-weighted exposure amounts for non-defaulted exposures to an SME (RWEA), which are calculated in accordance with Chapter 2 of Title II of Part Three, as applicable and RWEA\* according to Article 501 (1) of CRR |
| 217 | (-) Adjustment to the risk-weighted exposure amount due to Infrastructure Projects supporting factor  Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Title II of Part 3 and the adjusted RWEA for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services according to Art. 501a of CRR. |
| 220 | Risk weighted exposure amount after supporting factors  Article 113 (1) to (5) of CRR taking into account the SME and Infrastructure projects supporting factor according to Article 501 and 501a of CRR. |
| 230 | Of which: with a credit assessment by a nominated ECAI  Article 112 a) to d), f), g), l), n) o) and q) of CRR |
| 240 | Of which: with a credit assessment derived from central government  Article 112 b) to d), f), g), l) and o) of CRR |

|  |  |
| --- | --- |
| Rows | Instructions |
| 010 | Total exposures |
| 015 | of which: Defaulted exposures in exposure classes “items associated with a particular high risk” and “equity exposures”Article 127 CRR  This row shall only be reported in exposure classes ‘Items associated with a particular high risk’ and ‘Equity exposures’.  If an exposure is either listed in Article 128 (2) of CRR or meets the criteria set in Articles 128 (3) or 133 of CRR, it shall be assigned to the exposure class “Items associated with particular high risk” or “Equity exposures”. Consequently, there shall be no other allocation, even if the exposure is defaulted according to Article 127 of CRR. |
| 020 | of which: SME  All exposures to SME shall be reported here. |
| 030 | of which: Exposures subject to the SME-supporting factor  Only exposures which meet the requirements of Article 501 CRR shall be reported here. |
| 035 | of which: Exposures subject to the Infrastructure Projects supporting factor  Only exposures which meet the requirements of Article 501a CRR shall be reported here. |
| 040 | of which: Secured by mortgages on immovable property - Residential property  Article 125 of CRR.  Only reported in exposure class 'Secured by mortgages on immovable property' |
| 050 | of which: Exposures under the permanent partial use of the standardised approach  Exposures treated under Article 150(1) of CRR |
| 060 | of which: Exposures under the standardised approach with prior supervisory permission to carry out a sequential IRB implementation  Exposures treated under Article 148(1) of CRR |
| 070-130 | BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES  Reporting institution´s “banking book” positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk.  Reporting institution´s “trading book” counterparty credit risk positions according to Article 92 (3) point (f) and Article 299 (2) of CRR are assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94 (1) of CRR also break down their “trading book” positions referred to in Article 92(3)(b) of CRR following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. |
| 070 | On balance sheet exposures subject to credit risk  Assets referred to in Article 24 of CRR not included in any other category.  Exposures that are subject to counterparty credit risk shall be reported in rows 090- 130, and therefore shall not be reported in this row.  Free deliveries according to Article 379 (1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row. |
| 080 | Off balance sheet exposures subject to credit risk  Off-balance sheet positions comprise those items listed in Annex I of CRR.  Exposures which are subject to counterparty credit risk shall be reported in rows 090 - 130,and, therefore, shall not be reported in this row. |
| 090-130 | Exposures / Transactions subject to counterparty credit risk  Transactions subject to counterparty credit risk, i.e. derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions. |
| 090 | Securities Financing Transactions netting sets  Netting sets containing only SFTs, as defined in Article 4 (139) of the CRR.  SFTs which are included in a contractual cross product netting set and therefore reported in row 130 shall not be reported in this row. |
| 100 | Of which: centrally cleared through a QCCP  Contracts and transactions listed in Article 301(1) of CRR as long as they are outstanding with a qualifying central counterparty (QCCP) as defined in Article 4 (88) CRR, including QCCP-related transactions, for which the risk weighted exposure amounts are calculated in accordance with Part Three, Title II, Chapter 6, section 9 of CRR. QCCP-related transaction has the same meaning as CCP-related transaction in Article 300 (2) of the CRR, when the CCP is a QCCP. |
| 110 | Derivatives and Long Settlement Transactions netting sets  Netting sets containing only derivatives listed in Annex II of CRR and long settlement transactions, as defined in Article 272 (2) of CRR.  Derivatives and long settlement transactions which are included in a contractual cross product netting set and therefore reported in row 130, shall not be reported in this row. |
| 120 | Of which: centrally cleared through a QCCP  See instructions to row 100. |
| 130 | From Contractual Cross Product Netting sets  Netting sets containing transactions of different product categories (Article 272 (11) of the CRR), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272 (25) of the CRR exists. |
| 140-280 | BREAKDOWN OF EXPOSURES BY RISK WEIGHTS |
| 140 | 0 % |
| 150 | 2 %  Article 306 (1) of CRR |
| 160 | 4 %  Article 305 (3) of CRR |
| 170 | 10 % |
| 180 | 20 % |
| 190 | 35 % |
| 200 | 50 % |
| 210 | 70%  Article 232 (3) point (c) of CRR. |
| 220 | 75 % |
| 230 | 100 % |
| 240 | 150 % |
| 250 | 250 %  Articles 133 (2) and 48(4) CRR |
| 260 | 370 %  Article 471 of CRR |
| 270 | 1250 %  Articles 133 (2), 379 of CRR |
| 280 | Other risk weights  This row is not available for exposure classes Government, Corporates, Institutions and Retail.  For reporting those exposures not subject to the risk weights listed in the template.  Article 113 (1) to (5) of CRR.  Unrated nth to default credit derivatives under the Standardised Approach (Article 134 (6) of CRR) shall be reported in this row under the exposure class "Other items".  See also Article 124 (2) and Article 152 (2) point (b) of CRR. |
| 281-284 | BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU)  These rows shall only be reported for the exposure class Collective investments undertakings (CIU), in line with Articles 132, 132a, 132b and 132c of the CRR. |
| 281 | Look-through approach  Article 132a(1) of CRR. |
| 282 | Mandate-based approach  Article 132a(2) of CRR. |
| 283 | Fall-back approach  Article 132 (2) of CRR. |
| 290-340 | Memorandum Items  For rows 290 to 320, see also the explanation of the purpose of the memorandum items in the general section of the CR SA. |
| 290 | Exposures secured by mortgages on commercial immovable property  Article 112 point (i) of CRR  This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property according to Article 124 and 126 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate. |
| 300 | Exposures in default subject to a risk weight of 100%  Article 112 point (j) of CRR.  Exposures included in the exposure class “exposures in default” which shall be included in this exposure class if they were not in default. |
| 310 | Exposures secured by mortgages on residential property  Article 112 point (i) of CRR.  This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property according to Article 124 and 125 of CRR the exposures shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property. |
| 320 | Exposures in default subject to a risk weight of 150%  Article 112 point (j) of CRR.  Exposures included in the exposure class “exposures in default” which shall be included in this exposure class if they were not in default. |
| 330 | Exposures deducted from own funds  Exposures for which is required to be deducted from own funds in accordance with Part Two of CRR. |
| 340 | of which: CIUs  This rows shall only be reported for the exposure class Collective investments undertakings (CIU), in line with Article 132b(1) of CRR |

3.3. Credit and counterparty credit risks and free deliveries: IRB Approach to Own funds Requirements (CR IRB)

* + 1. Scope of the CR IRB template

74. The scope of the CR IRB template covers risk weighted exposure amounts for:

1. Credit risk in the banking book, among which:
   * Counterparty credit risk in the banking book;
   * Dilution risk for purchased receivables;
2. Counterparty credit risk in the trading book;
3. Free deliveries resulting from all business activities..

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

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

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

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

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

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

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

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

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

* + 1. Breakdown of the CR IRB template

78. The CR IRB consists of seven templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate total risk exposure amounts as well as a breakdown of total exposures by exposure types. CR IRB 2 provides a breakdown of total exposures assigned to obligor grades or pools. CR IRB 3 provides all relevant parameters used for the calculation of credit risk capital requirements for IRB models. CR IRB 4 presents a flow statement explaining changes in credit risk RWAs determined under the IRB approach for credit risk. CR IRB 5 provides information on the results of backtesting of PDs for the models reported.CR IRB 6 provides all relevant parameters used for the calculation of credit risk capital requirements under the slotting criteria for specialized lending. CR IRB 7 provides an overview of percentage of exposure value subject to SA or IRB approaches for each relevant exposure class. The templates CR IRB 1, CR IRB 2, CR IRB 3 and CR IRB 5 shall be reported separately for the following exposure and sub-exposure classes:

1) Total

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

2) Central banks and central governments

(Article 147 (2) (a) CRR)

3) Institutions

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

4.1) Corporate – SME

(Article 147 (2) point (c) CRR). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

4.2) Corporate – Specialised lending

(Article 147 (8) CRR)

4.3) Corporate – Other

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

5.1) Retail – Secured by immovable property SME

(Exposures reflecting Article 147 (2) point (d) in conjunction with Article 154 (3) CRR which are secured by immovable property). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

5.2) Retail – Secured by immovable property non-SME

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

Under 5.1 and 5.2, retail exposures secured by immovable property shall be considered any retail exposures secured by immovable property recognised as collateral, regardless of the ratio of the value of collateral to the exposure or of the purpose of the loan.

5.3) Retail – Qualifying revolving

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

5.4) Retail – Other SME

(Article 147 (2) point (d) not reported under 5.1). For the purpose of classification to this sub-exposure class the reporting entities shall use their internal definition of SME as applied in internal risk management processes.

* 1. Retail – Other non – SME

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

* + 1. C 08.01 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (CR IRB 1)
       1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | Instructions |
| 010 | INTERNAL RATING SYSTEM/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)  The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligors included in the aggregation shall be provided. The exposure value (column 110) shall be used for the calculation of the exposure-weighted average PD.  For each individual grade or pool, the PD assigned to the specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.  It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.  Otherwise, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades of the different rating systems shall be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. The same applies for continuous rating scales: a reduced number of grades to be reported shall be agreed with the competent authorities.  Institutions shall contact their competent authority in advance, if they want to report a different number of grades in comparison with the internal number of grades.  The last rating grade or grades shall be dedicated for defaulted exposures with PD of 100%.  For the purposes of weighting the average PD the exposure value reported in column 110 is used. The exposure weighted average PD shall be computed taking into account all exposures reported in a given row. In the row where only defaulted exposures are reported the average PD should be 100 %. |
| 020 | **ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  Institutions shall report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.  The original exposure value shall be reported in accordance with Article 24 of CRR and Article 166 (1) and (2) and (4) to (7) of CRR.  The effect resulting from Article 166 (3) of CRR (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore shall not reduce the Original Exposure.  For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Part Three, Title II, Chapter 4 or Chapter 6 of CRR), the original exposure shall correspond to the exposure value arising from counterparty credit risk (see instructions to column 130). |
| 030 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the original exposure pre conversion factor for all exposures defined according to Article 142 (4) and (5) of CRR subject to the higher coefficient of correlation according to Article 153 (2) of CRR. |
| 040 – 080 | **CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE**  Credit risk mitigation techniques as defined in article 4 (57) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in “SUBSTITUTION OF THE EXPOSURE DUE TO CRM”. |
| 040 – 050 | **UNFUNDED CREDIT PROTECTION**  Unfunded credit protection: Values as they are defined in Article 4 (59) of CRR.  If collateral has an effect on the exposure (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value. |
| 040 | GUARANTEES:  When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 236 of CRR shall be provided.  When Own estimates of LGD are used, (Article 183 of CRR, except paragraph 3), the relevant value used in the internal model shall be reported.  Guarantees shall be reported in column 040 when the adjustment is not made in the LGD. When the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 150.  Regarding exposures subject to the double default treatment, the value of unfunded credit protection is re-ported in column 220. |
| 050 | **CREDIT DERIVATIVES:**  When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 236 of CRR shall be provided.  When own estimates of LGD are used (Article 183 of CRR), the relevant value used in the internal modelling shall be reported.  When the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 160  Regarding exposures subject to the double default treatment the value of unfunded credit protection shall be reported in column 220. |
| 060 | **OTHER FUNDED CREDIT PROTECTION**  If collateral has an effect on the PD of the exposure, it shall be capped at the value of the original exposure pre conversion factors.  When own estimates of LGD are not used, Article 232(1) of CRR applies.  When own estimates of LGD are used, those credit risk mitigants that have effects on PD shall be reported. The relevant nominal or market value shall be reported.  When an adjustment is made in the LGD the amount shall be reported in column 170. |
| 070-080 | **SUBSTITUTION OF THE EXPOSURE DUE TO CRM**  Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.  Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools shall also be considered.  Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.  These columns shall only be used where institutions have obtained permission from their competent authority to treat these secured exposures under the permanent partial use of the Standardised Approach in accordance with Article 150 of CRR or to classify the exposures to exposure classes in accordance with the characteristic of the protection provider. |
| 090 | **EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS**  Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure. |
| 100, 120 | Of which: Off Balance Sheet Items  See CR-SA instructions |
| 110 | **EXPOSURE VALUE**  The values in accordance with Article 166 of CRR and Article 230 (1) sentence 2 of CRR are reported.  For the instruments defined in Annex I, credit conversion factors and percentages according to Article 166 (8) to (10) of CRR are applied, irrespective of the approach chosen by the institution.  Exposure values for CCR business shall be the same as reported in column 130. |
| 130 | Of which: Arising from Counterparty Credit Risk  See the corresponding CR SA instructions in column 210. |
| 140 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the exposure value for all exposures defined according to Article 142 (4) and (5) of CRR subject to the higher coefficient of correlation according to Article 153 (2) of CRR. |
| 150-210 | **CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT**  CRM techniques that have an impact on LGDs as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.  Where own estimates of LGD are not used: Articles 228 (2), 230 (1) and (2), 231 of the CRR  Where own estimates of LGD are used:  - Regarding unfunded credit protection, for exposures to central government and central banks, institutions and corporates: Article 161 paragraph 3 of the CRR. For retail exposures Article 164 paragraph 2 of the CRR.  - Regarding funded credit protection collateral taken into account in the LGD estimates according to Article 181 (1) points (e) and (f) of the CRR. |
| 150 | **GUARANTEES**  See instructions to column 040. |
| 160 | **CREDIT DERIVATIVES**  See instructions to column 050. |
| 170 | **OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION**  The relevant value used in the internal modelling of the institution.  Those credit risk mitigants that comply with the criteria in Article 212 of the CRR. |
| 171 | **CASH ON DEPOSIT**  Article 200(a) of CRR. Cash on deposit with, or cash assimilated instruments held by third party institution in a non-custodial arrangement and pledged to the lending institution. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. |
| 172 | **LIFE INSURANCE POLICIES**  Article 200(b) of CRR. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. |
| 173 | **INSTRUMENTS HELD BY A THIRD PARTY**  Article 200(c) of CRR. This includes instruments issued by a third party institution which will be repurchased by that institution on request. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure. |
| 180 | **ELIGIBLE FINANCIAL COLLATERAL**  For trading book operations includes financial instruments and commodities eligible for trading book exposures according to Article 299 paragraph 2 point. (c) to (f) of CRR Credit linked Notes and on-balance sheet netting according to Part 3 Title II Chapter 4 Section 4 of CRR are treated as cash collateral.  When own estimates of LGD are not used: for eligible financial collateral according to Article 197 of CRR, the adjusted value (Cvam) as set out in Article 223 (2) of CRR is reported.  When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to Article 181 (1) points (e) and (f) of CRR. The amount to be reported shall be the estimated market value of the collateral. |
| 190-210 | **OTHER ELIGIBLE COLLATERAL**  Where own estimates of LGD are not used: Article 199 (1) to (8) of CRR and Article 229 of CRR.  Where own estimates of LGD are used: other collateral taken into account in the LGD estimates according to Article 181 (1) points (e) and (f) of CRR. |
| 190 | **REAL ESTATE**  Where own estimates of LGD are not used, values in accordance with Article 199 (2) to (4) of CRR shall be reported.. See also Article 229 of CRR.  When own estimates of LGD are used the amount to be reported shall be the estimated market value. |
| 200 | **OTHER PHYSICAL COLLATERAL**  Where own estimates of LGD are not used, values in accordance with Article 199 (6) and (8) of CRR shall be reported. Leasing of property different from real estate is also included (see Article 199 (7) of CRR). See also Article 229 (3) of CRR.  Where own estimates of LGD are used the amount to be reported shall be the estimated market value of collateral. |
| 210 | **RECEIVABLES**  When own estimates of LGD are not used, values in accordance with Articles 199 (5), 229 (2) of CRR are reported.  When own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral. |
| 220 | **SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION**  Guarantees and credit derivatives covering exposures subject to the double default treatment in accordance with Article 153(3) of the CRR and reflecting Articles 202 and 217 (1) of CRR.  The values to be reported shall not exceed the value of the corresponding exposures. |
| 230 | **EXPOSURE WEIGHTED AVERAGE LGD (%)**  All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR shall be considered. In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161 (4) of CRR.  For defaulted exposures, provisions laid down in Article 181 (1) point (h) of CRR shall be considered.  The definition of exposure value as in Column 110 shall be used for the calculation of the exposure-weighted averages.  All effects shall be considered (so the effects of the floor applicable to exposures secured by immovable property in accordance with Article 164 (4) of CRR shall be included in the reporting).  For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E\*, the fully adjusted value of the exposure, and then reflected in LGD\* according to Article 228 (2) CRR.  The exposure weighted average LGD associated to each PD “obligor grade or pool” shall result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 110.  If own estimates of LGD are applied Article 175 and Article 181 (1) and (2) of CRR shall be considered.  In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161 (4) of CRR.  The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.  Data shall not be reported for specialized lending exposures referred to in Article 153(5) of the CRR. Where PD is estimated for specialised lending exposures, data shall be reported based on own estimates of LGDs or regulatory LGDs.  Exposure and the respective LGD´s for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 230, they shall only be included in the calculation of column 240. |
| 240 | **EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Exposure weighted average LGD (%) for all exposures defined according to Article 142 (4) and (5) CRR subject to the higher coefficient of correlation according to Article 153 (2) CRR. |
| 250 | **EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)**  The value reported reflects Article 162 of CRR. The exposure value (Column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.  This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts. This means that this column shall not be filled in for the exposure class “retail”. |
| 255 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS**  For Central governments and Central Banks, Corporate and Institutions see Article 153 (1), (2), (3) and (4) of CRR. For Retail see Article 154 (1) of CRR.  The SME and Infrastructure projects supporting factors according to Articles 501 and 501a of CRR shall not be taken into account. |
| 256 | **(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR**  Deduction of the difference of the risk-weighted exposure amounts for non-defaulted exposures to an SME (RWEA), which are calculated in accordance with Chapter 3 of Title II of Part Three, as applicable and RWEA\* according to Article 501 (1) of CRR. |
| 257 | **(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUCTURE PROJECTS SUPPORTING FACTOR**  Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Title II of Part 3 and the adjusted RWEA for credit risk for exposures to entities that operate or finance physical structures or facilities, systems and networks that provide or support essential public services according to Article 501a of CRR. |
| 260 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  For Central governments and Central Banks, Corporate and Institutions see Article 153 (1), (2), (3) and (4) of CRR. For Retail see Article 154 (1) of CRR.  The SME and Infrastructure projects supporting factor according to Articles 501 and 501a of CRR shall be taken into account. |
| 270 | **OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES**  Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures defined according to Article 142 (4) and (5) CRR subject to the higher coefficient of correlation according to Article 153 (2) CRR. |
| 280 | **EXPECTED LOSS AMOUNT**  For the definition of Expected Loss see Article 5 (3) of CRR and for calculation see Article 158 of CRR. For defaulted exposures, see Article 181(1)(h) of CRR. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating system approved by the respective competent authority. |
| 290 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  Value Adjustments as well as specific and general provisions under Article 159 CRR are reported. Generalprovisions shall be reported by assigning the amount pro rata - according to the expected loss of the different obligor grades. |
| 300 | **NUMBER OF OBLIGORS**  Articles 172 (1) and (2) of CRR.  For all exposure classes with the exception of the exposure class retail and the cases mentioned in Article 172 (1) lit. e, second sentence CRR, the institution shall report the number of legal entities /obligors which were separately rated, regardless of the number of different loans or exposures granted.  Within the exposure class retail or if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172 (1) lit. e, second sentence CRR in other exposure classes, the institution shall report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 172 (2) of CRR applies, an obligor may be considered in more than one grade.  As this column deals with an element of the structure of the rating systems, it relates to the original exposures pre conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects). |
| 310 | **PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT**  Hypothetical risk weighted exposure amount calculated assuming the absence of recognition of the credit derivative as a CRM technique as specified in Article 204 of CRR. The amounts shall be presented in the exposure classes relevant for the exposures to the original obligor. |

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| Rows | Instructions |
| 010 | **TOTAL EXPOSURES**  Values for dilution risk (row 180) are not to be considered for this row. |
| 015 | **of which: Exposures subject to SME-supporting factor**  Only exposures which meet the requirements of Article 501 (3) CRR shall be reported here. |
| 016 | **of which: Exposures subject to Infrastructure Projects Supporting Factor**  Only exposures which meet the requirements of Article 501a CRR shall be reported here. |
| 020-060 | BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES: |
| 020 | **On balance sheet items subject to credit risk**  Assets referred to in Article 24 of CRR not included in any other category.  Exposures that are subject to counterparty credit risk shall be reported in rows 040-060 and, therefore, shall not be reported in this row.  Free deliveries according to Article 379 (1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row. |
| 030 | **Off-balance sheet items subject to credit risk**  Off-balance sheet positions comprise items according to Article 166 (8) of CRR, as well as those items listed in Annex I of CRR.  Exposures that are subject to counterparty credit risk shall be reported in rows 040-060 and, therefore, shall not be reported in this row. |
| 040-060 | Exposures / Transactions subject to counterparty credit risk  See the corresponding CR SA instructions. |
| 040 | Securities Financing Transactions netting sets  See the corresponding CR SA instructions in row 090. |
| 050 | **Derivatives** and Long Settlement Transactions netting sets  See the corresponding CR SA instructions in row 110. |
| 060 | **From Contractual Cross Product netting** **sets**  See the corresponding CR SA instructions in row 130. |
| 070 | **EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL**  For exposures to corporates, institutions and Central governments and Central Banks see Article 142 (1) point (6) and Article 170 (1) point c) of CRR.  For retail exposures see Article 170 (3) point b) of CRR. For Exposures arising from purchased receivables see Article 166 (6) of CRR.  Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 180.  Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.  A supervisory master scale is not used. Instead, institutions shall determine the scale to be used themselves. |
| 080 | **SPECIALIZED LENDING SLOTTING CRITERIA: TOTAL**  Article 153 (5) of CRR. This only applies to the corporates, institutions and central governments and central banks exposure classes. |
| 160 | ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE  Articles 193 (1) and (2), 194 (1) to (7) and 230 (3) of CRR.  This alternative is available only for institutions using Foundation-IRB approach. |
| 170 | EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS  Exposures arising from free deliveries for which the alternative treatment referred to in Article 379 (2) first subparagraph, last sentence of CRR is used or for which a 100% risk weight is applied according to Article 379 (2) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 153 (8) of CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row. |
| 180 | DILUTION RISK: TOTAL PURCHASED RECEIVABLES  See Article 4 (53) of CRR for a definition of dilution risk. For calculation of risk weighted exposure amounts for dilution risk see Article 157 of CRR. Dilution risk shall be reported for corporate and retail purchased receivables. |

* + 1. C 08.02 - Credit and counterparty credit risks and free deliveries: IRB approach to capital requirements (breakdown by obligor grades or pools (CR IRB 2 template)

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| Column | Instructions |
| 005 | **Obligor grade (row identifier)**  This is a row identifier and shall be unique for each row on a particular sheet of the table. It shall follow the numerical order 1, 2, 3, etc.  The first grade (or pool) to be reported is the best, then the second-best and so on. The last reported grade or grades (or pool) shall be that of exposures in default. |
| 010-300 | Instructions for each of these columns are the same as for the corresponding numbered columns in table CR IRB 1. |

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

* + 1. C 08.03 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (breakdown by PD ranges (CR IRB 3))
       1. General remarks

78a. Institutions shall report the information included in this template in application of Article 452(g) i – v of CRR, in order to provide information on the main parameters used for the calculation of capital requirements for IRB approach. Information reported in this template shall not include data on specialised lending referred to in article 153(5) of CRR, which is included in template C 08.06. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of CRR) securitisation exposures and equity exposures.

* + - 1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 | **ON-BALANCE SHEET EXPOSURES:**  Exposure value calculated in accordance with Article 166(1) to (7) of CRR without taking into account any credit risk adjustments. |
| 0020 | **OFF-BALANCE SHEET EXPOSURES PRE-CONVERSION FACTORS:**  Exposure value in accordance with Article 166(1) to (7) of CRR, without taking into account any credit risk adjustments and any conversion factors, neither own estimates nor conversion factors specified in Article 166(8) of CRR, or any percentages specified in Article 166(10) of CRR.  Off balance sheet exposures comprise all committed but undrawn amounts and all off-balance sheet items, as listed in Annex I of CRR. |
| 0030 | **EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS:**  For all exposures included in each bucket of the fixed PD range, the average conversion factor used by institutions in their calculation of risk-weighted exposure amounts, weighted by the off-balance sheet exposure pre-CCF as reported in column 0020. |
| 0040 | **EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM:**  Exposure value in accordance with Article 166 of CRR  This column includes the sum of exposure value of on-balance sheet exposures and off-balance sheet exposures post conversion factors in accordance with Article 166(8) to (10) of CRR and after CRM techniques. |
| 0050 | **EXPOSURE WEIGHTED AVERAGE PD (%):**  For all exposures included in each bucket of the fixed PD range, the average PD estimate of each obligor, weighted by the exposure value post-CCF and CRM as reported in column 0040. |
| 0060 | **NUMBER OF OBLIGORS:**  The number of legal entities or obligors allocated to each bucket of the fixed PD range, which were separately rated, regardless of the number of different loans or exposures granted.  Where different exposures to the same obligor are separately rated, they shall be counted separately. Such situation may take place within the retail exposure class if the definition of default is applied at the level of individual credit facility in accordance with the last sentence of Article 178(1), or if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172(1) letter (e), second sentence CRR in other exposure classes. |
| 0070 | **EXPOSURE WEIGHTED AVERAGE LGD (%):**  For all exposures included in each bucket of the fixed PD range, the average LGD estimate of each exposure, weighted by the exposure value post-CCF and post-CRM as reported in column 0040.  The LGD reported shall correspond to the final LGD estimate used in the calculation of risk weighted amounts obtained after considering any CRM effects and downturn conditions where relevant. For retail exposures secured by immovable properties the LGD reported shall take into account the floors specified in Article 164(4) of CRR.  In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161 (4) of CRR.  For defaulted exposures under A-IRB Approach, provisions laid down in Article 181(1) point (h) of CRR shall be considered. The LGD reported shall correspond to the estimate of LGD in-default according to the applicable estimation methodologies. |
| 0080 | **EXPOSURE-WEIGHTED AVERAGE MATURITY (YEARS):**  For all exposures included in each bucket of the fixed PD range, the average maturity of each exposure, weighted by the exposure value post-CCF as reported in column 0040.  The value of maturity reported reflects Article 162 of CRR.  The average maturity is reported in years.  This data shall not be reported for the exposure values for which the maturity is not an element in the calculation of risk weighted exposure amounts in accordance with Part Three, Title II, Chapter 3 of CRR. This means that this column shall not be filled in for the exposure class “retail”. |
| 0090 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS:**  For exposures to central governments and central banks, institutions and corporates, the risk weighted exposure amount calculated in accordance with Article 153(1) to (4) of CRR. For retail exposures, the risk weighted exposure amount calculated in accordance with Article 154 of CRR.  The SME-supporting factor according to Article 501 and the supporting factor for Infrastructure Projects according to Article 501a of CRR shall be taken into account. |
| 0100 | **DENSITY OF RISK WEIGHTED EXPOSURE AMOUNT:**  Ratio between the sum of risk weighted exposure amounts after supporting factors as reported in column 090 and the exposure value as reported in column 040. |
| 0110 | **EXPECTED LOSS AMOUNT**  The expected loss amount calculated in accordance with Article 158 of CRR.  The expected loss amount to be reported shall be based on the actual risk parameters used in the internal rating system approved by the respective competent authority. |
| 0120 | **VALUE ADJUSTMENTS AND PROVISIONS:**  Specific and general credit risk adjustments in accordance with the Commission Delegated Regulation (EU) No 183/2014, additional value adjustments in accordance with Articles 34 and 110 of CRR, as well as other own funds reductions related to the exposures allocated to each bucket on the fixed PD range. These value adjustments and provisions are those considered for the implementation of Article 159 of CRR.  General provisions shall be reported by assigning the amount pro rata – according to the expected loss of different obligor grades. |

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| Rows | Instructions |
| PD RANGE | Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated for each obligor assigned to this exposure class (without considering any substitution due to existence of guarantee or credit derivative). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100%. |

* + 1. C 08.04 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (RWEA flow statements (CR IRB 4))
       1. General remarks

78b. Institutions shall report the information included in this template in application Article 438(h) of CRR. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of CRR).

* + - 1. Instructions concerning specific positions

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| Column | Instructions |
| 0010 | **RISK WEIGHTED EXPOSURE AMOUNT**  Total risk weighted exposure amount for credit risk calculated under the IRB Approach, taking into account supporting factors in accordance with Article 501 and 501a of CRR. |
| Rows | Instructions |
| 0010 | **RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD**  Risk weighted exposure amount in the previous reporting period after SME and Infrastructure projects supporting factors according to Articles 501 and 501a of CRR. |
| 0020 | **ASSET SIZE (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset size, i.e. organic changes in book size and composition (including the origination of new businesses and maturing loans) but excluding changes in book size due to acquisitions and disposal of entities.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0030 | **ASSET QUALITY (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to asset quality, i.e. changes in the assessed quality of the institution’s assets due to changes in borrower risk, such as rating grade migration or similar effects.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0040 | **MODEL UPDATES (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to model updates, i.e changes due to implementation of new models, changes in the models, changes in model scope, or any other changes intended to address model weaknesses.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0050 | **METHODOLOGY AND POLICY (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to methodology and policy i.e. changes due to methodological changes in calculations driven by regulatory policy changes, including both revisions to existing regulations and new regulations, excluding changes in models, which are included in row 4.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0060 | **ACQUISITIONS AND DISPOSALS (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to acquisitions and disposals, i.e. changes in book sizes due to acquisitions and disposal of entities.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0070 | **FOREIGN EXCHANGE MOVEMENTS (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to foreign exchange movements, i.e. changes arising from foreign currency translation movements.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0080 | **OTHER (+/-):**  Change in the risk weighted exposure amount between the end of the previous reporting period and the end of the current reporting period, due to other drivers.  This category shall be used to capture changes that cannot be attributed to any other category. Institutions could add additional rows between rows 0070 and 0080 to report other material drivers of RWA movements over the reporting period.  Increases in risk weighted exposure amounts shall be reported as a positive amount and decreases in risk weighted exposure amounts shall be reported as a negative amount. |
| 0090 | **RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD**  Risk weighted exposure amount in the reporting period after SME and Infrastructure projects supporting factors according to Articles 501 and 501a of CRR. |

* + 1. C 08.05 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (Back-testing of PD (CR IRB 5))
       1. General remarks

78c. Institutions shall report the information included in this template in application of Article 452(h) of CRR. Institution shall consider the models used within each exposure class and they shall explain the percentage of risk weighted exposure amount of the relevant exposure class covered by the models for which back-testing results are reported here. This template excludes counterparty credit risk (CCR) exposures (Part Three, Title II, Chapter 6 of CRR), securitisation posistions, other non credit-obligation assets and equity eposures.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | Instructions |
| 0010 | **OBLIGOR-WEIGHTED PD ASSIGNED TO THE OBLIGOR GRADE OR POOL:**  The PD assigned to the PD interval in each row shall be based on the provisions laid down in Article 180 of CRR. For each row, the PD assigned to the specific rating grade shall be reported, weighted by the number of obligors in that specific grade or pool. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the average of the PDs weighted by the number of obligors assigned to the obligor grades or pools included in the aggregation shall be provided.  The PD weighted by the number of obligors shall be calculated for each individual grade or pool. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority. |
| 0020-0040 | **OF WHICH: MARGIN OF CONSERVATISM (%):**  Article 179 (1) (f) of the CRR.  Institutions shall identify all deficiencies related to the estimation of risk parameters that lead to a bias in the quantification of those parameters or to an increased uncertainty that is not fully captured by the general estimation error.  Institutions shall take into account all relevant deficiencies in methods, processes, controls, data or IT systems that have been identified by the credit risk control unit, validation function, internal audit function or any other internal or external review.  In case the MoC is not obligor grade specific, institutions shall report the same applicable percentage in all rows. |
| 0020 | **CATEGORY A: DATA AND METHODOLOGICAL DEFICIENCIES**  Institutions shall analyse at least all of the following potential sources of additional uncertainty in risk quantification:  (i) missing or materially changed default triggers in historical observations, including changed criteria for recognition of materially past due credit obligations;  (ii) missing or inaccurate date of default;  (iii) missing, inaccurate or outdated rating assignment used for assessing historical grades or pools for the purpose of calculation of default rates or average realised LGDs per grade or pool;  (iv) missing, inaccurate or outdated data on risk drivers and rating criteria;  (v) limited representativeness of the historical observations due to the use of external data;  (vi) potential bias stemming from the choice of the approach to calculating the average of observed one year default rates;  (vii) necessity of adjusting the average of observed one-year default rates; |
| 0030 | **CATEGORY B: CHANGES TO STANDARDS AND POLICIES**  This category refers to relevant changes to underwriting standards, risk appetite, collection and recovery policies and any other source of additional uncertainty.  Institutions shall analyse at least all of the following potential sources of additional uncertainty in risk quantification:  (i) changes to underwriting standards, collection or recovery policies, risk appetite or other relevant internal processes;  (ii) unjustified deviations in the ranges of values of the key risk characteristics of the application portfolio compared with those of the dataset used for risk quantification;  (iii) changes to market or legal environment;  (iv) forward-looking expectations regarding potential changes in the structure of the portfolio or the level of risk, especially based on actions or decisions that have already been taken but which are not reflected in the observed data. |
| 0040 | **CATEGORY C: GENERAL ESTIMATION ERROR**  The MoC for the **general** estimation error shall reflect the dispersion of the distribution of the statistical estimator. |
| 0050-0070 | **NUMBER OF OBLIGORS AT THE END OF THE YEAR:**  Number of obligors at the end of the year subject to reporting. All obligors carrying a credit obligation at the relevant point in time shall be included. Institutions shall report the number of legal entities or obligors allocated to each bucket of the fixed PD range, which were separately rated, regardless of the number of different loans or exposures granted.  Where different exposures to the same obligor are separately rated, they shall be counted separately. Such situation may take place within the retail exposure class, where the definition of default is applied at the level of individual credit facility in accordance with the last sentence of Article 178(1) of CRR. Such situation can also take place if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172(1) letter (e), second sentence CRR in other exposure classes. |
| 0060 | **OF WHICH: WITH SHORT TERM AND TERMINATED CONTRACTS**  Number of obligors holding a contract with residual maturity of less than 12 months by the end of the previous year. |
| 0070 | **OF WHICH: DEFAULTED DURING THE YEAR:**  Number of obligors which defaulted during the year (i.e. the observation period of the default rate calculation). Defaults shall be determined in accordance with Article 178 of the CRR.  Each defaulted obligor is counted only once in the numerator and denominator of the one-year default rate calculation, even if the obligor defaulted more than once during the relevant one-year period. |
| 0080 | **OBSERVED AVERAGE DEFAULT RATE (%):**  One-year default rate referred to in Article 4 (1) point (78) of the CRR.  Institutions shall ensure:  (a) that the denominator consists of the number of non-defaulted obligors with any credit obligation observed at the beginning of the one-year observation period; in this context a credit obligation refers to both of the following: (i) any on-balance sheet item, including any amount of principal, interest and fees; (ii) any off-balance sheet items, including guarantees issued by the institution as a guarantor.  (b) that the numerator includes all those obligors considered in the denominator that had at least one default event during the one-year observation period.  Regarding the calculation of the number of obligors see {C08.01,c300}. |
| 0090 | **LONG RUN AVERAGE DEFAULT RATE (%):**  In accordance with Articles 180 (1) (h) and 180 (2) (e) of the CRR the 5-year average of the one-year default rates is a minimum where the historical observation period is representative of the likely range of variability of one-year default rates and, in particular, if the historical observation period contains an appropriate mix of good and bad years. The institution may use a longer historical period that is consistent with the institution’s actual risk management practices.  Institutions shall apply the same definition of default for the same historical observations used in different models. Institutions shall also apply the same treatment of multiple defaults of the same obligor or exposure across internal, external and pooled data sources.  This average shall be based on overlapping time windows. |

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| Rows | Instructions |
| PD RANGE | Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated for each obligor assigned to this exposure class (without considering any substitution due to existence of guarantee or credit derivative). Institutions shall map exposure by exposure to the PD range provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100%. |

* + 1. C 08.05b - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (Back-testing of PD according to Art. 180(1)(f) (CR IRB 5B))
       1. Instructions concerning specific positions

78d. In addition to template C 08.05, institutions shall report information included in template C08.05b in case that they apply Article 180(1)(f) of CRR for PD estimation and only for PD estimates according to the same Article. Instructions are the same than for template C 08.05, with the following exceptions:

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| Columns | Instructions |
| 0010 | **PD RANGE**  Institutions shall report the PD ranges according to their internal grades that they map to the scale used by the external ECAI, instead of a fixed external PD range. |
| 0020 | **EXTERNAL RATING EQUIVALENT**  Institutions shall report one column for each ECAI considered following Article 180(1)(f) of CRR. Institutions shall include in these columns the external rating to which their internal PD ranges are mapped. |

* + 1. C 08.06 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (Specialised lending slotting criteria (CR IRB 6))
       1. General remarks

78e. Institutions shall report the information included in this template in application of Article 438(e) of CRR. Institutions shall report information on the following types of specialised lending exposures:

* 1. Project finance
  2. Income-producing real estate and high volatility commercial real estate
  3. Object finance
  4. Commodities finance
     + 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | Instructions |
| 0010 | **ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  See CR-IRB instructions |
| 0020 | **EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS**  See CR-IRB instructions |
| 0030, 0050 | OF WHICH: OFF-BALANCE SHEET ITEMS  See CR-SA instructions |
| 0040 | **EXPOSURE VALUE**  See CR-IRB instructions |
| 0060 | OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK  See CR SA instructions. |
| 0070 | **RISK WEIGHT:**  Article 153(5) of CRR. This is a fixed column for information purposes. It shall not be altered. |
| 0080 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  See CR-IRB instructions |
| 0090 | **EXPECTED LOSS AMOUNT**  See CR-IRB instructions |
| 0100 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  See CR-IRB instructions |

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| Rows | Instructions |
| 0010-0120 | Exposures shall be allocated to the appropriate category and maturity according to table 1 of Article 153 (5) of CRR. |

* + 1. C 08.07 - Credit and counterparty credit risks and free deliveries: IRB Approach to Capital Requirements (Scope of use of IRB and SA approaches (CR IRB 7))
       1. General remarks

78f. For the purpose of this template, institutions shall allocate their exposures to the exposure classes as defined under the IRB Approach. Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes included in the rows of the template.

78g. Columns 0020 to 0040 should cover the full spectrum of exposures, so the sum of each row for those three columns should be 100%.

* + - 1. Instructions concerning specific positions

|  |  |
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| Columns | Instructions |
| 0010 | **TOTAL EXPOSURE VALUE**  Institutions shall use the exposure value before CRM in accordance with Article 429(4) of CRR. |
| 0020 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%):**  Part of exposure for each exposure class subject to the Standardised Approach (exposure subject to the Standardised Approach before CRM over the total exposure in that exposure class), respecting the scope of permission for permanent partial use of the Standardised Approach received from a competent authority in accordance with Article 150 of CRR. |
| 0030 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%):**  Part of exposure for each exposure class subject to the sequential implementation of IRB approach pursuant to Article 148 of CRR. This shall include:   * both exposures where institutions plan to apply IRB approach with or without their own estimation of LGD and conversion factors or without (F-IRB and A-IRB); * immaterial equity exposures not included in columns 0020 or 0040; * exposures already under F-IRB where an institution is planning to apply A-IRB in the future; * specialised lending exposures under the supervisory slotting approach. |
| 0040 | **PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%):**  Part of exposure for each exposure class subject to the IRB approach (exposure subject to the IRB approach before CRM over the total exposure in that exposure class), respecting the scope of permission received from a competent authority to use the IRB Approach in accordance with Article 143 of CRR. This shall include both exposures where institutions have the permission to use their own estimation of LGD and conversion factors or not (F-IRB and A-IRB), including supervisory slotting approach for specialized lending exposures and equity exposures under the simple risk weight approach.. |

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| Rows | Instructions |
| EXPOSURE CLASSES | Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes as defined under the IRB Approach. |

* 1. Credit and counterparty credit risks and free deliveries: Information with geographical breakdown

79. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in Article 5 (a) (4) of this Regulation shall submit information broken down by country regarding the domestic country as well as any non-domestic country. The threshold is only applicable to Table 1 and Table 2. Exposures to supranational organisations shall be assigned to the geographical area “other countries”.

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

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

* + 1. C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)
       1. Instructions concerning specific positions

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| **Columns** | |
| 010 | **ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  Same definition as for column 010 of CR SA template |
| 020 | **Defaulted exposures**  Original exposure pre conversion factors for those exposures which have been classified as “exposures in default” and for defaulted exposures assigned to the exposure classes “exposures associated with particularly high risk” or “equity exposures”.  This ‘memorandum item’ provides additional information about the obligor structure of defaulted exposures. Exposures classified as “exposures in default” in accordance with Article 112 point (j) CRR shall be reported where the obligors would have been  reported if those exposures were not assigned to the exposure classes 'exposures in default'.  This information is a ‘memorandum item’ – hence does not affect the calculation of risk weighted exposure amounts of exposure classes “exposures in default”, “exposures associated with particularly high risk” or “equity exposures” according to Article 112 points (j), (k) respectively (p) of CRR. |
| 040 | **Observed new defaults for the period**  The amount of original exposures which have moved into exposure class “Exposures in default” during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor originally belonged. |
| 050 | **General credit risk adjustments**  Credit risk adjustments according to Article 110 of CRR, as well as Regulation (EU) 183/2014..  This item shall include the general credit risk adjustments that are eligible for inclusion in T2 capital, before the application of the cap referred to in Article 62 (c) of CRR.  The amount to be reported shall be gross of tax effects. |
| 055 | **Specific credit risk adjustments**  Credit risk adjustments according to Article 110 of CRR, as well as Regulation (EU) 183/2014.. |
| 060 | **Write-offs**  Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)]. |
| 061 | **Additional value adjustments and other own funds reductions**  In line with Article 111 of CRR. |
| 070 | **Credit risk adjustments/write-offs for observed new defaults**  Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3-month period since the last data submission. |
| 075 | **Exposure value**  Same definition as for column 200 of CR SA template |
| 080 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS**  Same definition as for column 215 of CR SA template |
| 081 | (-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR  Same definition as for column 216 of CR SA template. |
| 082 | (-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUCTURE PROJECTS SUPPORTING FACTOR  Same definition as for column 217 of CR SA template. |
| 090 | **RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS**  Same definition as for column 220 of CR SA template |

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| **Rows** | |
| 010 | Central governments or central banks  Article 112 point (a) of CRR. | |
| 020 | Regional governments or local authorities  Article 112 point (b) of CRR. | |
| 030 | Public sector entities  Article 112 point (c) of CRR. | |
| 040 | Multilateral developments banks  Article 112 point (d) of CRR. | |
| 050 | International organisations  Article 112 point (e) of CRR. | |
| 060 | Institutions  Article 112 point (f) of CRR. | |
| 070 | Corporates  Article 112 point (g) of CRR. | |
| 075 | of which: SME  Same definition as for row 020 of CR SA template | |
| 080 | Retail  Article 112 point (h) of CRR. | |
| 085 | of which: SME  Same definition as for row 020 of CR SA template | |
| 090 | Secured by mortgages on immovable property  Article 112 point (i) of CRR. | |
| 095 | of which: SME  Same definition as for row 020 of CR SA template | |
| 100 | Exposures in default  Article 112 point (j) of CRR. | |
| 110 | **Items associated with particularly high risk**  Article 112 point (k) of CRR. | |
| 120 | Covered bonds  Article 112 point (l) of CRR. | |
| 130 | Claims on institutions and corporates with a short-term credit assessment  Article 112 point (n) of CRR. | |
| 140 | Collective investments undertakings (CIU)  Article 112 point (o) of CRR. | |
| 141 | Look-through approach  Same definition as for row 281 of CR SA template. | |
| 142 | Mandate-based approach  Same definition as for row 282 of CR SA template. | |
| 143 | Fall-back approach  Same definition as for row 283 of CR SA template. | |
| 150 | Equity exposures  Article 112 point (p) of CRR. | |
| 160 | Other exposures  Article 112 point (q) of CRR. | |
| 170 | Total exposures | |

* + 1. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)
       1. Instructions concerning specific positions

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| **Columns** |  |
| 010 | ORIGINAL EXPOSURE PRE CONVERSION FACTORS  Same definition as for column 020 of CR IRB template. |
| 030 | **Of which defaulted**  Original exposure value for those exposures which have been classified as “defaulted exposures” according to Article 178 of CRR. |
| 040 | **Observed new defaults for the period**  The amount of original exposure value of exposures which have been classified as defaulted during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor belongs. |
| 050 | **General credit risk adjustments**  Credit risk adjustments according to Article 110 of CRR, as well as Regulation (EU) 183/2014. |
| 055 | **Specific credit risk adjustments**  Credit risk adjustments according to Article 110 of CRR, as well as Regulation (EU) 183/2014. |
| 060 | **Write-offs**  Write-offs include both reductions of the carrying of impaired financial assets recognised directly in profit or loss [IFRS 7.B5.(d).(i)] and reductions in the amounts of the allowance accounts charged against the impaired financial assets [IFRS 7.B5.(d).(ii)]. |
| 070 | **Credit risk adjustments/write-offs for observed new defaults**  Sum of credit risk adjustments and write-offs for those exposures which were classified as “defaulted exposures” during the 3-month period since the last data submission. |
| 080 | PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)  Same definition as for column 010 of CR IRB template. |
| 090 | **EXPOSURE WEIGHTED AVERAGE LGD (%)**  Same definition as for column 230 of CR IRB template. Provisions laid down in Article 181 (1) point (h) of CRR shall apply.  For specialised lending exposures where the PD/LGD method is applied, the estimated/regulatory LGD is to be reported. For specialized lending exposures referred to in article 153 (5), data cannot be reported as it is not available. |
| 100 | **Of which: defaulted**  Exposure weighted LGD for those exposures which have been classified as “defaulted exposures” according to Article 178 of CRR. |
| 105 | **Exposure value**  Same definition as for column 110 of CR IRB template. |
| 110 | **RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS**  Same definition as for column 255 of CR IRB template. |
| 120 | **Of which defaulted**  Risk weighted exposure amount for those exposures which have been classified as “defaulted exposures” according to Article 178 of CRR. |
| 121 | **(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR**  Same definition as for column 256 of CR IRB template. |
| 122 | **(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUCTURE PROJECTS SUPPORTING FACTOR**  Same definition as for column 257 of CR IRB template. |
| 125 | **RISK WEIGHTED EXPOSURE AMOUNT AFTERSUPPORTING FACTORS**  Same definition as for column 260 of CR IRB template. |
| 130 | **EXPECTED LOSS AMOUNT**  Same definition as for column 280 of CR IRB template |

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| **Rows** |  |
| 010 | **Central banks and central governments**  Article 147 (2) point (a) of CRR. |
| 020 | **Institutions**  Article 147 (2) point (b) of CRR. |
| 030 | **Corporates**  All corporates according to article 147 (2) point (c) of CRR. |
| 042 | **Of which: Specialized lending (excl. SL subject to slotting criteria)**  Article 147 (8) point (a) of CRR.  Data shall not be reported for specialized lending exposures referred to in article 153 (5) of CRR. |
| 045 | **Of which: Specialized lending subject to slotting criteria**  Articles 147 (8) point (a) and 153 (5) of CRR. |
| 050 | **Of which: SME**  Article 147 (2) point (c) of CRR.  Under the IRB Approach, the reporting entities shall use their internal definition of SME, as applied in internal risk management processes. |
| 060 | **Retail**  All Retail exposures according to Article 147 (5) of CRR. |
| 070 | **Retail – Secured by real estate property**  Exposures reflecting Article 147 (2) point (d) of CRR which are secured by real estate.  Retail exposures secured by immovable property will be considered any retail exposures secured by immovable property recognised as collateral, regardless of the ratio of the value of collateral to the exposure or of the purpose of the loan. |
| 080 | **SME**  Retail exposures reflecting Article 147 (2) point (d) in conjunction with Article 154 (3) of CRR which are secured by real estate. |
| 090 | **non-SME**  Retail exposures reflecting Article 147 (2) point (d) of CRR, in conjunction with Article 154 (3) of CRR which are secured by real estate. |
| 100 | **Retail – Qualifying revolving**  (Article 147 (2) point (d) in conjunction with Article 154 (4) CRR). |
| 110 | **Other Retail**  Other retail exposures according to Article 147 (2) point (d) not reported in rows 070 - 100. |
| 120 | **SME**  Other retail exposures to SMEs reflecting Article 147 (2) point (d) of CRR. |
| 130 | **non-SME**  Other retail exposures to individuals reflecting Article 147 (2) point (d) of CRR. |
| 140 | **Equity**  Equity exposures reflecting Article 147 (2) point (e) CRR. |
| 150 | **Total exposures** |

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

3.4.3.1. General remarks

82. This table aims at receiving more information regarding the elements of the institution-specific countercyclical capital buffer. The information required refers to the own funds requirements determined in accordance with Part Three, Title II and Title IV of CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution specific counter-cyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).

83. Information in template C 09.04 shall be reported for the ‘Total’ of relevant credit exposures across all jurisdictions where these exposures are located and individually for each of the jurisdictions in which relevant credit exposures are located. The total figures as well as the information of each jurisdiction shall be reported in a separate dimension.

84. The threshold set in Article 5 (a) (4) of this Regulation shall not apply for the reporting of this breakdown.

85. In order to determine the geographical location, the exposures are allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 with regard to regulatory technical standards on the identification of the geographical location of the relevant credit exposures for calculating institution-specific countercyclical capital buffer rates. Therefore CRM techniques do not change the allocation of an exposure to its geographical location for the purpose of reporting information set out in this template.

3.4.3.2. Instructions concerning specific positions

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| **Columns** |  |
| 010 | **Amount**  The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row. |
| 020 | **Percentage** |
| 030 | **Qualitative Information**  This information shall only be reported for the country of residence of the institution (the jurisdiction corresponding to its home Member State) and the ‘Total’ of all countries.  Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row. |

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| **Rows** |  |
| 010-020 | **Relevant credit exposures – Credit risk**  Relevant credit exposures defined in accordance with Article 140(4) (a) CRD. |
| 010 | **Exposure value under the Standardised Approach**  Exposure value determined in accordance with Article 111 CRR for relevant credit exposures defined in accordance with Article 140(4) (a) CRD.  The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 055. |
| 020 | **Exposure value under the IRB Approach**  Exposure value determined in accordance with Article 166 CRR for relevant credit exposures defined in accordance with Article 140(4) (a) CRD.  The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 055. |
| 030-040 | **Relevant credit exposures – Market risk**  Relevant credit exposures defined in accordance with Article 140(4) (b) CRD. |
| 030 | **Sum of long and short positions of trading book exposures for standardised approaches**  Sum of net long and net short positions according to Article 327 CRR of relevant credit exposures defined in accordance with Article 140(4) (b) CRD under Part Three, Title IV, Chapter 2 CRR:  - exposures to debt instruments other than securitisation,  - exposures to securitisation positions in the trading book,  - exposures to correlation trading portfolios,  - exposures to equity securities, and  - exposures to CIUs if capital requirements are calculated according to Article 348 CRR. |
| 040 | **Value of trading book exposures under internal model approaches**  For relevant credit exposures defined in accordance with Article 140(4)(b) CRD under Part Three, Title IV, Chapter 2 and Chapter 5 CRR, the sum of the following shall be reported:  - Fair value of non-derivative positions, that represent relevant credit exposures as defined in Article 140(4) (b) CRD, determined in accordance with Article 104 CRR.  - Notional value of derivatives, that represent relevant credit exposures as defined in accordance with Article 140(4) (b) CRD. |
| 055 | **Relevant credit exposures – Securitisation positions in the banking book**  Exposure value determined in accordance with Article 248 CRR for relevant credit exposures defined in accordance with Article 140(4) (c) CRD. |
| 070-110 | **Own funds requirements and weights** |
| 070 | **Total own funds requirements for CCB**  The sum of rows 080, 090 and 100. |
| 080 | **Own funds requirements for relevant credit exposures – Credit risk**  Own funds requirements determined in accordance with Part Three, Title II, Chapter 1 to 4 and Chapter 6 CRR for relevant credit exposures, defined in accordance with Article 140(4) (a) of CRD, in the country in question.  Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 100.  The own-funds requirements are 8% of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 1 to 4 and Chapter 6 of CRR. |
| 090 | **Own funds requirements for relevant credit exposures – Market risk**  Own funds requirements determined in accordance with Part Three, Title IV, Chapter 2 of CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of CRR for incremental default and migration risk for relevant credit exposures, defined in accordance with Article 140(4)(b) of CRD, in the country in question.  The own funds requirements for relevant credit exposures under the market risk framework include, among others, the own fund requirements for securitisation positions under Part Three, Title IV, Chapter 2 CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR. |
| 100 | **Own funds requirements for relevant credit exposures – Securitisation positions in the banking book**  Own funds requirements determined in accordance with Part Three, Title II, Chapter 5 CRR for relevant credit exposures defined in accordance with Article 140(4) (c) CRD in the country in question.  The own-funds requirements are 8% of the risk-weighted exposure amount determined according to the provisions of Part Three, Title II, Chapter 5 CRR. |
| 110 | **Own funds requirements weights**  The weight applied to the countercyclical buffer rate in each country is calculated as a ratio of own fund requirements, determined as follows:  1. Numerator: The total own funds requirements that relates to the relevant credit exposures in the country in question [r070; c010 country sheet ],  2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer in accordance with Article 140(4) of CRD [r070; c010; ’Total’].  Information on the Own fund requirements weights shall not be reported for the ‘Total’ of all countries. |
| 120-140 | **Countercyclical buffer rates** |
| 120 | **Countercyclical capital buffer rate set by the Designated Authority**  Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Article 136, 137, 139, 140 (2) lit. a) and c) and 140 (3) lit. b) CRD.  This row shall be left empty when no countercyclical buffer rate was set for the country in question by the Designated Authority of that country.  Countercyclical capital buffer rates that were set by the Designated Authority, but are not yet applicable in the country in question at the reporting reference date shall not be reported.  Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the ‘Total’ of all countries. |
| 130 | **Countercyclical capital buffer rate applicable for the country of the institution**  Countercyclical capital buffer rate applicable for the country in question which was set by the Designated Authority of the country of residence of the institution, in accordance with Article 137, 138, 139 and Article 140(2) b) and (3) lit. a) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported.  Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the ‘Total’ of all countries. |
| 140 | **Institution-specific countercyclical capital buffer rate**  Institution-specific countercyclical capital buffer rate, determined in accordance with Article 140(1) CRD.  The institution-specific countercyclical capital buffer rate is calculated as the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located or are applied for the purposes of Article 140 by virtue of Article 139 (2) or (3) CRD. The relevant countercyclical buffer rate is reported in [r120; c020; country sheet], or [r130; c020; country sheet] as applicable.  The weight applied to the countercyclical buffer rate in each country is the share of own funds requirements in total own funds requirements, and is reported in [r110; c020; country sheet].  Information on the institution-specific countercyclical capital buffer rate shall only be reported for the ‘Total’ of all countries and not for each country separately. |
| 150 - 160 | **Use of the 2% threshold** |
| 150 | **Use of 2 % threshold for general credit exposure**  In accordance with Article 2 (5) (b) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, whose aggregate does not exceed 2% of the aggregate of the general credit, trading book and securitisation exposures of that institution, may be allocated to the institutions’ home member state. The aggregate of the general credit, trading book and securitisation exposures is calculated by excluding the general credit exposures located in accordance with Article 2 (5) point (a) and Article 2 (4) of Commission Delegated Regulation (EU) No 1152/2014.  If the institution makes use of this derogation, it shall indicate ‘y’ in the table for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.  If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell. |
| 160 | **Use of 2 % threshold for trading book exposure**  In accordance with Article 3 (3) of Commission Delegated Regulation (EU) No 1152/2014, institutions may allocate trading book exposures to their home Member State, if the total trading book exposures do not exceed 2% of their total general credit, trading book and securitisation exposures.  If the institution makes use of this derogation, it shall indicate ‘y’ in the table for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.  If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell. |

* 1. C 10.01 and C 10.02 – Equity exposures under the internal ratings based approach (CR EQU IRB 1 and CR EQU IRB 2)

3.5.1. General remarks

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

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

88. According to Article 147 (6) of CRR, the following exposures shall be assigned to the equity exposure class:

(a) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or

(b) debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).

89. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 152 of CRR shall also be reported in the CR EQU IRB template.

90. In accordance with Article 151(1) of CRR, institutions shall provide the CR EQU IRB template when applying one of the three approaches referred to in Article 155 of CRR:

- the Simple Risk Weight approach,

- the PD/LGD approach, or

- the Internal Models approach.

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

91. The following equity claims shall not be reported in the CR EQU IRB template:

- Equity exposures in the trading book (in case where institutions are not exempted from calculating own funds requirements for trading book positions according to Article 94 of CRR).

- Equity exposures subject to the partial use of the standardised approach (Article 150 of CRR), including:

- Grandfathered equity exposures according to Article 495(1) of CRR,

- Equity exposures to entities whose credit obligations are assigned a 0% risk weight under the Standardised Approach, including those publicly sponsored entities where a 0% risk weight can be applied (Article 150(1) point (g) of CRR),

- Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 150(1) point (h) of CRR).

- Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of “other non credit-obligation assets” (in accordance with Article 155(1) of CRR).

- Equity claims deducted from own funds in accordance with Articles 46 and 48 of CRR.

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

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| --- | --- |
| **Columns** | |
| 005 | OBLIGOR GRADE (ROW IDENTIFIER)  The obligor grade is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc. |
| 010 | INTERNAL RATING SYSTEM  PD ASSIGNED TO THE OBLIGOR GRADE (%)  Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 165(1) of CRR.  The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.  For figures corresponding to an aggregation of obligor grades or pools (e.g. “total exposures”) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes. |
| 020 | ORIGINAL EXPOSURE PRE CONVERSION FACTORS  Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Article 167 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after specific credit risk adjustments.  Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the equity exposure class (e.g. “the unpaid portion of partly-paid shares”).  Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) also consider the offsetting provisions referred to in Article 155(2) of CRR. |
| 030-040 | CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE  UNFUNDED CREDIT PROTECTION  GUARANTEES  CREDIT DERIVATIVES  Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 155(2),(3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR. |
| 050 | CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE  SUBSTITUTION OF THE EXPOSURE DUE TO CRM  (-) TOTAL OUTFLOWS  Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR. |
| 060 | EXPOSURE VALUE  Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 155(2) and (3), Article 167 of CRR).  As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 of CRR). |
| 061 | OF WHICH: OFF BALANCE SHEET ITEMS  See CR-SA instructions. |
| 070 | EXPOSURE WEIGHTED AVERAGE LGD (%)  Institutions applying the PD/LGD approach report in column 070 of the CR EQU IRB 2 template the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020 of the CR EQU IRB template. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in Article 165(2) of CRR. |
| 080 | RISK WEIGHTED EXPOSURE AMOUNT  Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 155 of CRR.  In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) of CRR).  With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 165(3) of CRR). |
| 090 | MEMORANDUM ITEM: EXPECTED LOSS AMOUNT  Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 158(4), (7), (8) and (9) of CRR. |

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

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| --- | --- |
| **Rows** | |
| CR EQU IRB 1 - row 020, | PD/LGD APRROACH: TOTAL  Institutions applying the PD/LGD approach (Article 155(3) of CRR) shall report the required information in row 020 of the CR EQU IRB 1 template. |
| CR EQU IRB 1 - rows 050- 090 | **SIMPLE RISK WEIGHT APPROACH: TOTAL**  **BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APRROACH BY RISK WEIGHTS:**  Institutions applying the Simple Risk Weight approach (Article 155(2) of CRR) shall report the required information according to the characteristics of the underlying exposures in rows 050 to 090. |
| CR EQU IRB 1 - row 100 | INTERNAL MODELS APPROACH  Institutions applying the Internal Models approach (Article 155(4) of CRR) shall report the required information in row 100. |
| CR EQU IRB 1 - row 110 | EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS  Institutions applying the IRB approach shall report risk weighted exposure amounts for those equity exposures which attract a fixed risk weight treatment (without however being explicitly treated according to the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk standardised approach). As an example,  - the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) of CRR, as well as  - equity positions risk-weighted with 370% in accordance with Article 471 (2) CRR  shall be reported in row 110. |
| CR EQU IRB 2 | BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APRROACH BY OBLIGOR GRADES:  Institutions applying the PD/LGD approach (Article 155(3) of CRR) shall report the required information in the CR EQU IRB 2 template.  In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, they report in CR EQU IRB 2 the rating grades or pools associated to this unique rating system / masterscale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher. |

* 1. C 11.00 – Settlement/Delivery Risk (CR SETT)

3.6.1. General remarks

93. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 92(3) Point c) ii) and 378 of CRR.

94. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.

95. According to Article 378 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 378 of CRR.

96. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.

97. Institutions multiply this difference by the appropriate factor of Table 1 of Article 378 of CRR to determine the corresponding own funds requirements.

98. According to Article 92(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5 to calculate the risk exposure amount.

99. Note that own funds requirements for free deliveries as laid down in Article 379 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB).

3.6.2. Instructions concerning specific positions

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

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| --- | --- |
| **Rows** | |
| 010 | Total unsettled transactions in the Non-trading Book  Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 92(3) Point c) ii) and 378 of CRR).  Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.  Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.  Institutions report in 010/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR). |
| 020 to 060 | Transactions unsettled up to 4 days (Factor 0%)  Transactions unsettled between 5 and 15 days (Factor 8%)  Transactions unsettled between 16 and 30 days (Factor 50 %)  Transactions unsettled between 31 and 45 days (Factor 75%)  Transactions unsettled for 46 days or more (Factor 100%)  Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 020 to 060.  No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date. |
| 070 | Total unsettled transactions in the Trading Book  Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 92(3) Point c) ii) and 378 of CRR).  Institutions report in 070/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.  Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.  Institutions report in 070/030 the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 of CRR). |
| 080 to 120 | Transactions unsettled up to 4 days (Factor 0%)  Transactions unsettled between 5 and 15 days (Factor 8%)  Transactions unsettled between 16 and 30 days (Factor 50 %)  Transactions unsettled between 31 and 45 days (Factor 75%)  Transactions unsettled for 46 days or more (Factor 100%)  Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 378 of CRR in rows 080 to 120.  No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date. |

* 1. C 13.01 - Credit Risk – Securitisations (CR SEC)

3.7.1. General remarks

100. In case the institution acts as originator, the information in this template shall be required for all securitisations for which a significant risk transfer is recognised. In case the institution acts as investor, all exposures shall be reported.

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

102. This template gathers joint information on both traditional and synthetic securitisations held in the banking book.

3.7.2. Instructions concerning specific positions

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| --- | --- |
| **Columns** | |
| 0010 | **TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED**  Originator institutions shall report the outstanding amount at the reporting date of all current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation shall be reported.  In the case of traditional securitisations where the originator does not hold any position, the originator shall not consider that securitisation in the reporting of this template. For this purpose securitisation positions held by the originator shall include early amortisation provisions in a securitisation of revolving exposures, as defined under Article 242(16) of CRR. |
| 0020-0040 | **SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES**  Articles 251 and 252 of CRR.  Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure. |
| 0020 | **(-) FUNDED CREDIT PROTECTION (CVA)**  The detailed calculation procedure of the volatility-adjusted value of the collateral (CVA) which shall be reported in this column is established in Article 223(2) of CRR. |
| 0030 | **(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G\*)**  Following the general rule for “inflows” and “outflows” the amounts reported under this column shall appear as “inflows” in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection)*.*  The calculation procedure of the ‘foreign exchange risk’- adjusted nominal amount of the credit protection (G\*) is established in Article 233(3) of CRR. |
| 0040 | **NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION**  All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.  The effect of supervisory haircuts in the credit protection shall not be taken into account when computing the retained or repurchased amount of credit protection. |
| 0050 | **SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  Securitisation positions held by the reporting institution, calculated according to Article 248(1) and (2) of CRR, without applying credit conversion factors, gross of value adjustments and provisions and any non-refundable purchase price discounts on the securitised exposures according Art. 248 (1) (d) of CRR and gross of value adjustments and provisions on the securitisation position. Netting is only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by an eligible netting agreement.  In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor’s interest shall be the result of the aggregation of columns 0010 to 0040. |
| 0060 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  Article 248 of CRR. Value adjustments and provisions to be reported in this column shall only refer to securitisation positions. Value adjustments of securitised exposures shall not be considered. |
| 0070 | **EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS**  Securitisation positions according to Article 248 (1) and (2) of CRR, net of of value adjustments and provisions, without applying conversion factors and gross of any non-refundable purchase price discounts on the securitised exposures according Art. 248 (1) (d) of CRR and net of value adjustments and provisions on the securitisation position. |
| 0080-0110 | **CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE**  Article 4(1)(57) of CRR, Part Three, Title II, Chapter 4 of CRR and Article 249 of CRR.  Institutions shall report in these columns information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).  If collateral has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) it shall be capped at the exposure value.  Items to be reported here:   * collateral, incorporated according to Financial Collateral Simple Method; * eligible unfunded credit protection. |
| 0080 | **(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (GA)**  Unfunded credit protection as defined in Article 4(1)(59), Article 234, 235 and 236 of CRR. |
| 0090 | **(-) FUNDED CREDIT PROTECTION**  Funded credit protection as defined in Article 4(1)(58) of CRR, Art. 249 (2) para 1 of CRR and regulated in Articles 195, 197 and 200.  Credit linked notes and on-balance sheet netting according to Articles 218 – 236 CRR shall be treated as cash collateral. |
| 0100-0110 | **SUBSTITUTION OF THE EXPOSURE DUE TO CRM:**  Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall be reported. |
| 0100 | **(-) TOTAL OUTFLOWS**  Articles 222(3), 235 (1) and (2) and 236 of CRR.  Outflows shall correspond to the covered part of the ‘Exposure net of value adjustments and provisions’, that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.  This amount shall be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades. |
| 0110 | TOTAL INFLOWS  Securitisation positions which are debt securities and are eligible financial collateral according to Article 197 (1) of CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column. |
| 0120 | NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS  Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’. |
| 0130 | (-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)  Articles 223, 224, 225, 226, 227 and 228 of CRR. It also includes credit linked notes (Article 218 of CRR). |
| 0140 | **FULLY ADJUSTED EXPOSURE VALUE (E\*)**  Securitisation positions according to Article 248 of CRR, therefore without applying the conversion factors laid down in Article 248(1) point b) of CRR. |
| 0150 | **OF WHICH: SUBJECT TO A CCF OF 0%**  Article 248(1) point b) of CRR. In this respect, Article 4(1)(56) of CRR defines conversion factor.  For reporting purposes, fully adjusted exposure values (E\*) shall be reported for the 0% conversion factor. |
| 0160 | **(-)NON REFUNDABLE PURCHASE PRICE DISCOUNT**  According to article 248 (1) (d) of CRR, an originator institution may deduct from the exposure value of a securitisation position which is assigned  1 250 % risk weight any non-refundable purchase price discounts connected with such underlying exposures to the extent that such discounts have caused the reduction of own funds. |
| 0170 | **(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES**  According to article 248 (1) (d) of CRR, an originator institution may deduct from the exposure value of a securitisation position which is assigned  1 250 % risk weight or is deducted from Common Equity Tier 1 the amount of the specific credit risk adjustments on the underlying exposures in accordance with Article 110 of the CRR. |
| 0180 | **EXPOSURE VALUE**  Securitisation positions according to Article 248 of CRR. |
| 0190 | **(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS**  According to articles 244(1) point (b), 245(1) point (b) and 253 (1) of CRR, in case of a securitisation position in respect of which a 1250% risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position. |
| 0200 | **EXPOSURE VALUE SUBJECT TO RISK WEIGHTS**  Exposure value minus the exposure value deducted from own funds. |
| 0210 | **SEC-IRBA**  Article 254 (1) (a) of CRR |
| 0220-0260 | **BREAKDOWN BY RW BANDS**  SEC-IRBA exposures broken down by risk-weight bands. |
| 0270 | **OF WHICH: CALCULATED UNDER ARTICLE 255 (4) (PURCHASED RECEIVABLES)**  Article 255 (4) of CRR. For this purpose, retail exposures shall be treated as purchased retail receivables and non-retail exposures as purchased corporate receivables. |
| 0280 | **SEC-SA**  Article 254 (1) (b) of CRR |
| 0290-0340 | **BREAKDOWN BY RW BANDS**  SEC-SA exposures broken down by risk-weight bands.  For the RW=1250% (W unknown), Article 261 (2) (b) foresees that where the institution does not know the delinquency status for more than 5 % of underlying exposures in the pool, the position in the securitisation shall be risk-weighted at 1250 %. |
| 0350 | **SEC-ERBA**  Article 254 (1) (c) of CRR. |
| 0360-0570 | **BREAKDOWN BY CREDIT QUALITY STEPS (SHORT/LONG TERM CREDIT QUALITY STEPS)**  Article 263 of CRR.  SEC-ERBA Securitisation positions with an inferred rating according to Article 254(2) of CRR shall be reported as positions with a rating.  Exposure values subject to risk weights shall be broken down according to short and long-term and credit quality steps (CQS) as envisaged for the SEC-ERBA Article 263 and 264 of the CRR (Tables 1, 2, 3 and 4). |
| 0580-0630 | **BREAKDOWN BY REASON FOR APPLICATION OF SEC-ERBA**  For each securitisation position, institutions shall consider one of the following options in columns 0580-0620. |
| 0580 | **AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES**  Article 254 (2) (c) of CRR. All auto loans, auto leases and equipment leases shall be reported in this column, even if they qualify for Article 254 (2) (a) or (b) of CRR. |
| 0590 | **SEC-ERBA OPTION**  Article 254 (3) of CRR. |
| 0600 | **POSITIONS SUBJECT TO ART. 254(2)(a) CRR**  Article 254 (2) (a) of CRR. |
| 0610 | **POSITIONS SUBJECT TO ART. 254(2)(b) CRR**  Article 254 (2) (b) of CRR. |
| 0620 | **POSITIONS SUBJECT TO ART. 254 (4) OR 258 (2) CRR**   Securitisation positions subject to SEC-ERBA where the application of SEC-IRBA or SEC-SA has been precluded by the competent authorities as described in Article 254 (4) or 258 (2) of CRR. |
| 0630 | **FOLLOWING THE HIERARCHY OF APPROACHES**  Securitisation positions where SEC-ERBA is applied by following the hierarchy of approaches described in Article 254 (1) of CRR. |
| 0640 | **INTERNAL ASSESSMENT APPROACH**  Article 254(5) of CRR on the ‘Internal Assessment Approach’ (IAA) for positions in ABCP programmes. |
| 0650-0690 | **BREAKDOWN BY RW BANDS**  Internal Assessment Approach exposures broken down by risk-weight bands. |
| 0700 | **OTHER (RW=1250%)**  According to article 254 (7), in case none of the previous approaches is applied, a risk weight of 1 250 % shall be assigned to securitisation positions. |
| 0710-0860 | **RISK-WEIGHTED EXPOSURE AMOUNT**  Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template. |
| 0840 | **IAA: AVERAGE RISK WEIGHT (%)**  The exposure-weighted average risk weights of the securitisation positions shall be reported in this column. |
| 0860 | **RWEA OF WHICH: SYNTHETIC SECURITISATIONS**  For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch. |
| 0870 | **ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES**  Maturity mismatches in synthetic securitisations RW\*-RW(SP), as defined in Article 252 of CRR, shall be included, except in the case of tranches subject to a risk weighting of 1250% where the amount to be reported shall be zero. RW(SP) shall not only include the risk weighted exposure amounts reported under column 0650 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates. |
| 0880 | **OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402**  According to article 270a of CRR, whenever certain requirements are not met by the institution, competent authorities impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1250%) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR. |
| 0890 | **BEFORE CAP**  Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before applying the limits specified in Articles 267 and 268 of CRR. |
| 0900 | **(-) REDUCTION DUE TO RISK WEIGHT CAP**  According to article 267 of CRR, an institution which has knowledge at all times of the composition of the underlying exposures may assign the senior securitisation position a maximum risk weight equal to the exposure-weighted-average risk weight that would be applicable to the underlying exposures as if the underlying exposures had not been securitised. |
| 0910 | **(-) REDUCTION DUE TO OVERALL CAP**  According to article 268 of CRR, an originator institution, a sponsor institution or other institution using the SEC-IRBA or an originator institution or sponsor institution using the SEC-SA or the SEC-ERBA may apply a maximum capital requirement for the securitisation position it holds equal to the capital requirements that would be calculated under Chapter 2 or 3 in respect of the underlying exposures had they not been securitised. |
| 0920 | **TOTAL RISK-WEIGHTED EXPOSURE AMOUNT**  Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR as specified in Article 247 (6) of CRR. |
| 0930 | **MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES**  Risk weighted exposure amount stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions. |

103. The template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information shall be broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as if it is subject to differentiated capital treatment or not.

104. Positions treated according to the SEC-ERBA and unrated positions (exposures at reporting date) shall be broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

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| **Rows** | |
| 0010 | **TOTAL EXPOSURES**  Total exposures refer to the total amount of outstanding securitisations and re-securitisations. This row summarises all the information reported by originators, sponsors and investors in subsequent rows. |
| 0020 | **SECURITISATIONS**  Total amount of outstanding securitisation positions according to definition in Article 4(1)(62) of CRR which are not re-securitisations according to definition in Article 4(1)(63) of CRR.. |
| 0030 | **QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT**  Articles 254 (1) (a) (b), (c), (2), (3), (4), (6), 259, 260, 261, 262, 263, 264, 265, 266, 269, 270 CRR.  Total amount of securitisation positions which fulfil the criteria of Article 243 or 270 of CRR and therefore qualify for differentiated capital treatment. |
| 0040 | **STS EXPOSURES**  Total amount of STS securitisation positions according to the criteria set in Article 243 of CRR. |
| 0050 | **SENIOR POSITION IN SMEs SECURITISATIONS**  Total amount of senior securitisation positions in SMEs according to the criteria set in Article 270 of CRR. |
| 0060, 0120, 0170, 0240, 0290, 0360 and 0410 | **NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT**  Articles 254 (1) (a) (b), (c), (2), (3), (4), (6), 259, 261, 263, 265, 266, 269 CRR.  Total amount of securitisation positions which do not qualify for differentiated capital treatment. |
| 0070, 0190, 0310 and 0430 | **RE-SECURITISATIONS**  Total amount of outstanding re-securitisations according to definitions in Article 4(1)(63) and (64) of CRR. |
| 0080 | **ORIGINATOR: TOTAL EXPOSURES**  This row summarises information on on-balance items and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of originator, as defined by Article 4(1)(13) of CRR. |
| 0090-0130, 0210-0250 and 0330-0370 | **SECURITISATIONS: ON-BALANCE SHEET ITEMS**  According to article 248 (1) (a) of CRR, the exposure value of an on-balance sheet securitisation position shall be its accounting value remaining after any relevant specific credit risk adjustments on the securitisation position have been applied in accordance with Article 110.  On-balance sheet items shall be broken down to capture information regarding application of differentiated capital treatment according to Article 243 of CRR in rows 0100 and 0120 and respective the total amount of senior securitisation positions according to Article 242 (6) of CRR in rows 0110 and 0130. |
| 0100, 0220 and 0340 | **QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT**  Total amount of securitisation positions which fulfil the criteria of Article 243 of CRR and therefore qualify for differentiated capital treatment. |
| 0110, 0130, 0160, 0180, 0230, 0250, 0280, 0300, 0350, 0370, 400 and 420 | **OF WHICH: SENIOR EXPOSURES**  Total amount of senior securitisation positions according to the definition in Article 242 (6) of CRR. |
| 0140-0180, 0260-0300 and 0380-0420 | **SECURITISATIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES**  These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100% conversion factor unless otherwise specified.  Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.  For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.  For interest rate and currency swaps the exposure value (according to Article 248(1) of CRR) shall be provided.  Off-balance sheet items and derivatives shall be broken down to capture information regarding application of differentiated capital treatment according to Article 270 of CRR in rows 0150 and 0170 and respective the total amount of senior securitisation positions according to Article 242 (6) of CRR in rows 0160 and 0180. The same legal references as for rows 0100 to 0130 apply. |
| 0150, 0270 and 0390 | **QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT**  Total amount of securitisation positions which fulfil the criteria of Article 243 or Article 270 of CRR and therefore qualify for differentiated capital treatment. |
| 0200 | **INVESTOR: TOTAL EXPOSURES**  This row summarises information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of investor.  For the purposes of this template investor shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor. |
| 0320 | **SPONSOR: TOTAL EXPOSURES**  This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation and re-securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(1)(14) of CRR. If a sponsor is also securitising its own assets, it shall fill in the originator's rows with the information regarding its own securitised assets. |
| 0440-0670 | **BREAKDOWN OF OUTSTANDING POSITIONS ACCORDING TO CQS AT INCEPTION**  These rows gather information on outstanding positions (at reporting date) for which a credit quality step was determined (envisaged in Articles 263 and 264 of CRR, Tables 1, 2, 3 and 4) at origination date (inception). For securitisations positions treated under IAA, the CQS should be the one at the time an IAA rating was first assigned. In the absence of this information, the earliest CQS-equivalent data available shall be reported.  These rows are only to be reported for columns 0180-0210, 0280, 0350-0640, 0700-0720, 0740, 0760-0830 and 0850. |

* 1. Detailed information on securitisations (SEC DETAILS)
     1. Scope of the SEC DETAILS template

109. These templates gather information on a transaction basis (versus the aggregate information reported in CR SEC, MKR SA SEC, MKR SA CTP, CA1 and CA2 templates) on all securitisations the reporting institution is involved in. The main features of each securitisation, such as the nature of the underlying pool and the own funds requirements shall be reported.

110. These template are to be reported for:

a. Securitisations originated / sponsored by the reporting institution, including where it holds no position in the securitisation. In cases where institutions hold at least one position in the securitisation, regardless of whether there has been a significant risk transfer or not, institutions shall report information on all the positions they hold (either in the banking book or trading book). Positions held include those positions retained due to Article 6 of the Regulation (EU) 2017/2402 and in case of the transitional provisions in Article 43 (6) of the Regulation (EU) 2017/2402 applies, Article 405 of CRR in the version applicable on 31 December 2018b. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. This underlying could include covered bonds or other liabilities and shall be identified as such in column 160.

b. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

111. These templates shall be reported by consolidated groups and stand-alone institutions[[1]](#footnote-2) located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

112. On account of Article 5 of the Regulation (EU) 2017/2402 (Securitisation Regulation), which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements the reporting scope of the template is applied to a limited extent to investors. In particular, they shall report columns 010-040; 070-110; 160; 190; 290-300-; 310-470.

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

* + 1. Breakdown of the SEC DETAILS template

113a. The SEC DETAILS consists of two templates. SEC DETAILS provides a general overview of the securitisations and SEC DETAILS 2 provides a breakdown of the same securitisations by approach applied.

113b. Securitisation positions in the trading book shall only be reported in columns 005-020, 420, 430, 431, 432, 440 and 450-470. For columns 420, 430 and 440 institutions shall take into account the RW corresponding to the own funds requirement of the net position.

* + 1. C 14.00 – Detailed information on securitisations (SEC DETAILS)

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| **Columns** | |
| 005 | **ROW NUMBER**  The row number is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc. |
| 010 | **INTERNAL CODE**  Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction. |
| 020 | **IDENTIFIER OF THE SECURITISATION (Code/Name)**  Code used for the legal registration of the securitisation transaction or, if not available, the name by which the securitisation transaction is known in the market, or within the institution in the case of an internal or private securitisation. When the International Securities Identification Number -ISIN- is available (i.e. for public transactions) the characters that are common to all tranches of the securitisation shall be reported in this column. |
| 021 | **INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?**  This column identifies whether the securitisation is an intra-group, private or public securitisation,  Institutions shall report one of the following abbreviations:   * ‘PRI’ for Private * ‘INT’ for Intra-group * ‘PUB’ for Public. |
| 110 | **ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)**  Institutions shall report the following abbreviations:  - ‘O’ for Originator;  - ‘S’ for Sponsor;  - ‘I’ for Investor.  - ‘L’ for Original Lender;  Originator and Sponsor as defined in Article 4(1)(13) (Originator) and Article 4(1)(14) (Sponsor) of CRR. Investors are assumed to be those institutions to which provisions in Article 5 of the Regulation (EU) 2017/2402. In case of the transitional provisions in Article 43 (5) of the Regulation (EU) 2017/2402 applies, Article 406 and 407 of CRR in the version applicable on 31 December 2018. |
| 030 | **IDENTIFIER OF THE ORIGINATOR (Code/Name)**  The LEI code applicable to the originator, or, if not available, the code given by the supervisory authority to the originator or, if that is not available, the name of the institution itself shall be reported for this column.  In the case of multi-seller securitisations, where the reporting institution is involved as originator, sponsor or original lender, the reporting institution shall provide the identifier of all the entities within its consolidated group that are involved (as originator, sponsor or original lender) in the transaction. If the code is not available or is not known by the reporting institution, the name of the institution shall be reported.  In the case of multi-seller securitisations, where the reporting institution holds a position in the securitisation as an investor, it shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. If the names are not known by the reporting institution, it shall report that the securitisation is ‘multi-seller’. |
| 040 | **SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC / ABCP PROGRAMME / ABCP TRANSACTION)**  Institutions shall report the following abbreviations: - ‘AP’ for ABCP programme;  - ‘AT’ for ABCP transaction;  - ‘T’ for Traditional;  - ‘S’ for Synthetic.  The definitions of ‘Asset Backed Commercial Paper Programme’, ‘Asset Backed Commercial Paper Transaction’, ‘traditional securitisation’ and ‘synthetic securitisation’ are provided in Articles 242(11), (12), (13) and (14) of the CRR. |
| 051 | **ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?**  Institutions as originators, sponsors and original lenders shall report one of the following abbreviations:  - ‘K’ if entirely recognised  - ‘P’ if partially derecognised  - ‘R’ if entirely derecognised  - ‘N’ if not applicable.  This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 of CRR does not affect the accounting treatment of the transaction under the relevant accounting framework.  In case of the securitisations of liabilities originators shall not report this column.  Option ‘P’ (partially removed) shall be reported when the securitised assets are recognised in the balance sheet to the extent of the reporting entity’ continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21. |
| 060 | **SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?**  Originators, only, shall report the following abbreviations:  - ‘N’ not subject to own funds requirements;  - ‘B’ banking book;  - ‘T’ trading book;  - ‘A’ partly in both books.  Articles 109, 244 and 245 of CRR.  This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are computed according to securitised exposures or securitisation positions (banking book/trading book).  If own funds requirements are based on *securitised exposures* (for not being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for whichthe Standardised Approach is used, or in the CR IRB template, for those securitised exposures for which the Internal Ratings Based Approach is used by the institution.  Conversely, if own funds requirements are based on *securitisation positions held in the banking book* (for being significant risk transfer) the computation of own funds requirements for credit risk shall be reported in the CR SEC template. In the case of *securitisation positions held in the trading book* the computation of own funds requirements for market risk shall be reported in the MKR SA TDI (standardised general position risk) and in the MKR SA SEC or MKR SA CTP (standardised specific position risk) or in the MKR IM (internal models) templates.  In the case of the securitisations of liabilities originators shall not report this column. |
| 061 | **SIGNIFICANT RISK TRANSFER**  Originators, only, shall report the following abbreviations:  - 'N' Not applied for SRT and the firm risk weights its securitised exposures  - 'A' Achieved SRT under Articles 244 (2) (a) or 245 (2) (a) of CRR.  - 'B' Achieved SRT under Articles 244 (2) (b) or 245 (2) (b) of CRR  - 'C' Achieved SRT under Articles 244 (3) (a) or 245 (3) (a) of CRR.  - 'D' Applying a 1250% RW or deducting retained positions according to Articles 244 (1) (b) or 245 (1) (b) of CRR..  This column summarises whether the originator has applied to treat securitisations schemes on the basis of having achieved significant transferand by which method. The achievement of SRT will determine the appropriate solvency treatment by the originator. |
| 070 | **SECURITISATION OR RE-SECURITISATION?**  According to definitions of ‘securitisation’ and ‘re-securitisation’ are provided in Article 4(1)(61) to (64) of CRR, report the type of underlying using the following abbreviations:  - 'S' for securitisation;  - 'R' for re-securitisation. |
| 075 | **STS SECURITISATION**  Article 18 of Regulation (EU) 2017/2402  Report one of the following abbreviations  Y – Yes  N – No |
| 446 | **SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT**  Articles 243 and 270 of CRR.  Institutions shall report one of the following abbreviations  Y – Yes  N – No  ‘Yes’ shall be reported both in case of STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 of the CRR and in case of senior positions in (non-STS) SME securitisations eligible for this treatment in accordance with Article 270 of the CRR. |
| 080-100 | **RETENTION**  Article 6 of the Regulation (EU) 2017/2402. In case of the transitional provisions in Article 43 (6) of the Regulation (EU) 2017/2402 applies, Article 405 of CRR in the version applicable on 31 December 2018., |
| 080 | **TYPE OF RETENTION APPLIED**  For each securitisation scheme originated, the relevant type of retention of net economic interest as envisaged in Article 6 of Regulation (EU) 2017/2402 shall be reported:  A - Vertical slice (securitisation positions): *“retention of no less than 5% of the nominal value of each of the tranches sold or transferred to the investors”.*  V - Vertical slice (securitised exposures): retention of no less than5% of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks *pari passu* with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.  B - Revolving exposures: ”*in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5% of the nominal value of the securitised exposures*”.  C- On-balance sheet: “*retention of randomly selected exposures, equivalent to no less than 5% of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination*”.  D- First loss: “*retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5% of the nominal value of the securitised exposures*”.  E – Exempted. This code shall be reported for those securitisations affected by provisions in Article 6(6) of CRR.  U – In breach or unknown. This code shall be reported when the reporting does not know with certain which type of retention is being applied or in case of non-compliance. |
| 090 | **% OF RETENTION AT REPORTING DATE**  The retention of *material net economic interest by the originator, sponsor or original lender* of the securitisation shall be not less than 5% (at origination date).  This column shall not be reported in cases where code ‘E’ (exempted) is reported under column 080 (Type of retention applied). |
| 100 | **COMPLIANCE WITH THE RETENTION REQUIREMENT?**  Institutions shall report the following abbreviations:  Y - Yes;  N - No.  This column shall not be reported in case where codes ‘E’ (exempted) is reported under column 080 (Type of retention applied). |
| 120-130 | **NON ABCP PROGRAMMES**  Because of their special character because they comprise of several single securitisation positions, ABCP programmes (defined in Article 242(11) of CRR) shall be exempted from reporting in columns 120, 121 and 130. |
| 120 | **ORIGINATION DATE (mm/yyyy)**  The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported according to the following format: ‘mm/yyyy’.  For each securitisation scheme the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.  This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 121 | **DATE OF LATEST ISSUANCE (mm/yyyy)**  The month and year of the date of the latest issuance of securities in the securitisation shall be reported according to the following format: ‘mm/yyyy’.  The Regulation (EU) 2017/2402 (Securitisation Regulation) only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of securities determines whether each securitisation scheme is in scope of the Securitisation Regulation.  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 130 | **TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE**  This column gathers the amount (according to original exposures pre conversion factors) of the securitised portfolio at the origination date.  In case of securitisation schemes backed by open pools the amount referring to the origination date of the first issuance of securities shall be reported. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity’s contribution in the securitised portfolio shall be reported. In the case of the securitisation of liabilities only the amounts issued by the reporting entity shall be reported.  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 140-225 | **SECURITISED EXPOSURES**  Columns 140 to 225 request information on several features of the securitised portfolio by the reporting entity. |
| 140 | **TOTAL AMOUNT**  Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity’s contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date) the amount will progressively be reduced.  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 150 | **INSTITUTION'S SHARE (%)**  Institution’s share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100% except for multi-seller securitisation schemes. In that case the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 160 | **TYPE**  This column gathers information on the type of assets (‘Residential mortgages’ to ‘Other wholesale exposures’) or liabilities (‘Covered bonds’ and ‘Other liabilities’) of the securitised portfolio. The institution shall report one of the following options, considering the highest EAD:  **Retail:**  Residential mortgages;  Credit card receivables;  Consumer loans;  Loans to SMEs (treated as retail);  Other retail exposures.  **Wholesale:**  Commercial mortgages;  Leasing;  Loans to corporates  Loans to SMEs (treated as corporates);  Trade receivables;  Other wholesale exposures.  **Liabilites:**  Covered bonds;  Other liabilities.  In case the pool of securitised exposures is a mix of the previous types, the institution shall indicate the most important type. In case of re-securitisations, the institution shall refer to the ultimate underlying pool of assets. Type ‘Other liabilities’ includes treasury bonds and credit linked notes.  For securitisation schemes backed by closed pools the type cannot change between reporting dates. |
| 171 | **% OF IRB IN APPROACH APPLIED**  This column gathers information on the approach(es) that at the reporting date the institution would apply to the securitised exposures.  Institutions shall report the percentage of the securitised exposures, measured by exposure value, to which the Internal Ratings Based Approach applies at the reporting date.  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. Nevertheless, this column shall not apply to securitisations of liabilities. |
| 180 | **NUMBER OF EXPOSURES**  Article 259(4) of CRR.  This column shall be compulsory for those institutions using the SEC-IRBA approach to the securitisation positions (and, therefore, reporting more than 95% in column 171). The institution shall report the effective number of exposures.  This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be reported when the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors. |
| 181 | **EXPOSURES IN DEFAULT ‘W’ (%)**  Article 261(2) of CRR.  Even if the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report the ‘W’ factor (relating to the underlying exposures in default) which is to be calculated as indicated in Article 261(2) of CRR. |
| 190 | **COUNTRY**  Institutions shall report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the immediate obligor of the original securitised exposures (look through). In case the pool of the securitisation consists of different countries, the institution shall indicate the most important country. If no country exceeds a 20 % threshold based on the amount of assets/liabilities, then ‘other countries’ shall be reported. |
| 201 | **LGD (%)**  The exposure-weighted average loss-given-default (LGD) shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95% or more in column 170). The LGD is to be calculated as indicated in Article 259(5) of CRR.  This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). |
| 202 | **EL (%)**  The exposure-weighted average expected loss (EL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95% or more in column 171). In the case of SA securitised assets the EL reported shall be the specific credit risk adjustment as defined in Art 111 of the CRR. The EL shall be calculated as indicated in Section 3, Chapter 3 of Title II, Part Three of CRR. This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). |
| 203 | **UL (%)**  The exposure-weighted average unexpected loss (UL) of the securitised assets shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95% or more in column 170). The UL of assets equals the risk-weighted exposure amount (RWEA) times 8%. RWEA shall be calculated as indicated in Section 2, Chapter 3 of Title II, Part Three of CRR. This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). |
| 204 | **EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS**  The exposure-weighted average maturity (WAM) of the securitised assets at the reporting date shall be reported by all institutions regardless of the approach used for calculating capital requirements. Institutions shall calculate the maturity of each asset as indicated in Article 162(2)(a) and (f) of CRR, without applying the 5 year cap. |
| 210 | **(-) VALUE ADJUSTMENTS AND PROVISIONS**  Value adjustments and provisions (Article 159 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments shall include any amount recognised in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that shall not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 166(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.  This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in case of securitisation of liabilities.  This information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 221 | **OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) KIRB**  This column shall only be reported by those institutions applying the SEC-IRBA (and, therefore, reporting 95% or more in column 171) and gathers information on KIRB, as defined in Article 255 (2) to (5) of CRR. KIRB shall be expressed, as a percentage (with two decimals).  This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 222 | **% OF RETAIL EXPOSURES IN IRB POOLS**  IRB pools shall be defined as in Art 242 (7) of CRR, provided that the institution is able to calculate KIRB in accordance with Section 3 of the CRR on a minimum of 95 % of the underlying exposure amount (Art 259 (2) of CRR). |
| 223 | **OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) Ksa**  Even if the institution is not applying the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on KSA, as defined in Article 255 (6) of CRR. KSA shall be expressed, as a percentage (with two decimals).  This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this information shall be reported even when the reporting entity does not hold any positions in the securitisation. |
| 225 | **MEMORANDUM ITEMS** |
| 225 | **CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD**  Article 110 of the CRR. |
| 230-304 | **SECURITISATION STRUCTURE**  This block of columns gathers information on the structure of the securitisation according to on/off balance sheet positions, tranches (senior/mezzanine/ first loss) and maturity at reporting date.  In the case of multi-seller securitisations only the amount corresponding or attributed to the reporting institution shall be reported. |
| 230-252 | **ON-BALANCE SHEET ITEMS**  This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss). |
| 230-232 | **SENIOR** |
| 230 | **AMOUNT**  The amount of senior securitisation positions as defined in Article 242 (6) of CRR. |
| 231 | **ATTACHMENT POINT (%)**  The attachment point (%) as defined in Article 256 (1) of CRR. |
| 232 and 252 | **CQS**  Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA. Articles 263 and 264 Tables of CRR. These columns shall be reported for all rated transactions despite of the approach applied. |
| 240-242 | **MEZZANINE** |
| 240 | **AMOUNT**  The amount to be reported includes:   * mezzanine positions as defined in Article 242 (18) of the CRR; * additional positions which are not subject to Articles 242 (6), (17) or (18) of the CRR. |
| 241 | **NUMBER OF TRANCHES**  Number of mezzanine tranches. |
| 242 | **CQS OF THE MOST SUBORDINATED ONE**  CQS of the most subordinated mezzanine tranche, as defined in Articles 263 and 264 of CRR. |
| 250-252 | **FIRST LOSS** |
| 250 | **AMOUNT**  The amount of first loss positions as defined in Article 242 (17) of the CRR. |
| 251 | **DETACHMENT POINT (%)**  The detachment point (%) is defined in Article 256 (2) of CRR. |
| 260-280 | **OFF-BALANCE SHEET ITEMS AND DERIVATIVES**  This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss).  The same criteria of classification among tranches used for on-balance sheet items shall be applied here. |
| 290-300 | **MATURITY** |
| 290 | **FIRST FORESEEABLE TERMINATION DATE**  The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates:  (i) the date when a clean-up call (defined in Article 242(1) of CRR) might first be exercised taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities;  (ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation.  The day, month and year of the first foreseeable termination date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported. |
| 291 | **ORIGINATOR’S CALL OPTIONS INCLUDED IN TRANSACTION**  Type of call relevant for the first foreseeable termination date:   * Clean-up call option meeting the requirements of Article 244(4)(g) of the CRR * Other clean-up call option * Other type of call option. |
| 300 | **LEGAL FINAL MATURITY DATE**  The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).  The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported if this data is available, otherwise the first day of the month shall be reported. |
| 302-304 | **MEMORANDUM ITEMS** |
| 302 | **ATTACHMENT POINT OF RISK SOLD (%)**  Originators, only, shall report the attachment point of the most subordinated tranche sold to, in case of traditional securitisations, or protected by, in case of synthetic securitisations, third parties. |
| 303 | **DETACHMENT POINT OF RISK SOLD (%)**  Originators, only, shall report the detachment point of the most senior tranche sold to, in case of traditional securitisations, or protected by, in case of synthetic securitisations, third parties. |
| 304 | **RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)**  Originators, only, shall report the Expected Loss (EL) plus the Unexpected loss (UL) of the securitised assets transferred to third parties as a percentage of the total EL plus UL. It should be reported the EL and UL of the underlying exposures, which is then allocated via the securitisation waterfall to the respective tranches of the securitisation. In the case of SA banks, EL should be understood as the specific credit risk adjustment of the securitised assets and the UL should be understood as the capital requirement of the securitised exposures. |

* + 1. C 14.01 – Detailed information on securitisations (SEC DETAILS 2)

113c. The template SEC DETAILS 2 shall be reported separately for the following approaches:

1) SEC-IRBA

2) SEC-SA

3) SEC-ERBA

4) 1250%

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| --- | --- |
| **Columns** | |
| 005 | **ROW NUMBER**  The row number is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc. |
| 010 | **INTERNAL CODE**  Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation transaction. |
| 020 | **IDENTIFIER OF THE SECURITISATION (Code/Name)**  Code used for the legal registration of the securitisation position, or transaction in case of several positions that can be reported in the same row, or, if not available, the name by which the securitisation position or transaction is known in the market, or within the institution in the case of an internal or private securitisation. When the International Securities Identification Number -ISIN- is available (i.e. for public transactions) the characters that are common to all tranches of the securitisation shall be reported in this column. |
| 310-400 | **SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS**  This block of columns gathers information on the securitisation positions according to on/off balance sheet positions and the tranches (senior/mezzanine/ first loss) at reporting date. |
| 310-330 | **ON-BALANCE SHEET ITEMS**  The same criteria of classification among tranches used for columns 230, 240 and 250 shall be applied here. |
| 340-361 | **OFF-BALANCE SHEET ITEMS AND DERIVATIVES**  The same criteria of classification among tranches used for columns 260 to 280 shall be applied here. |
| 351 and 361 | **RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT**  % RW of the eligible guarantor or % RW of the corresponding instrument that provides guarantee according to Article 249 of CRR. |
| 370-400 | **MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE CONVERSION FACTORS**  This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 340-361). |
| 370 | **DIRECT CREDIT SUBSTITUTES (DCS)**  This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).  According to Annex I of CRR the following full risk off-balance sheet items are regarded as DCS:  *- Guarantees having the character of credit substitutes.*  *- Irrevocable standby letters of credit having the character of credit substitutes.* |
| 380 | **IRS / CRS**  IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. These derivatives are listed in Annex II of CRR. |
| 390 | **LIQUIDITY FACILITIES**  Liquidity facilities (LF), defined in Article 242(3) of CRR. |
| 400 | **OTHER**  remaining off-balance sheet items. |
| 411 | **EXPOSURE VALUE**  This information is closely related to column 0180 in the CR SEC template. |
| 420 | **(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS**  This information is closely related to column 0190 in the CR SEC template.  A negative figure shall be reported in this column. |
| 430 | **TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP**  This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount computed according securitised exposures) no data shall be reported in this column.  In the case of the securitisations of liabilities this column shall not be reported.  In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 570 of MKR SA SEC, or columns 410 and 420 (the relevant for the own funds requirement) of MKR SA CTP, respectively. |
| 431 | **(-) REDUCTION DUE TO RISK WEIGHT CAP**  Article 267 of the CRR. |
| 432 | **(-) REDUCTION DUE TO OVERALL CAP**  Article 268 of the CRR. |
| 440 | **TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP**  This column gathers information on the risk weighted exposure amount after caps applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. own funds requirements computed according securitised exposures) no data shall be reported in this column.  In the case of the securitisations of liabilities this column shall not be reported.  In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 600 of MKR SA SEC, or column 450 of MKR SA CTP, respectively. |
| 447-448 | **MEMORANDUM ITEMS** |
| 447 | **RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA**  Article 263 and 264 of CRR. This column shall only be reported for rated transactions before cap and it shall not be reported for transactions under SEC-ERBA. |
| 448 | **RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA**  Article 261 and 262 of CRR. This column shall be reported before cap and it shall not be reported for transactions under SEC-SA. |
| 450-470 | **SECURITISATION POSITIONS - TRADING BOOK** |
| 450 | **CTP OR NON-CTP?**  Institutions shall report the following abbreviations:  C - Correlation Trading Portfolio (CTP);  N - Non-CTP |
| 460-470 | NET POSITIONS - LONG/SHORT  See columns 050 / 060 of MKR SA SEC or MKR SA CTP, respectively. |

* 1. Counterparty Credit Risk
     1. Scope of the counterparty credit risk templates

113d. The counterparty leg risk templates cover information on risk weighted exposure amounts for business subject to counterparty credit risk in application of Part Three, Title II, Chapter 4 and Chapter 6 of the CRR.

113e. The templates exclude the own funds requirements for CVA risk (Article 92 (3) (d) and Part Three, Title VI of the CRR), which are reported in the CVA risk template.

113f. Exposures to central counterparties (Part Three, Title II, Chapter 4 and Chapter 6, section 9 of the CRR) should be included in the CCR figures, unless otherwise stated. However, default fund contributions calculated in accordance with Articles 307 to 309 and 92 (4) of the CRR shall not be reported in the counterparty credit risk templates, with the exception of template C34.10, in particular the corresponding rows. Generally, the risk weighted exposure amounts of default fund contributions are directly reported in template C02.00 row 460.

* + 1. C 34.01 - Size of the derivative business
       1. General remarks

113g. According to Article 273a of the CRR an institution may calculate the exposure value of its derivative positions in accordance with the method set out in section 4 or 5 of Chapter 6 of the CRR, provided that the size of its on- and off-balance-sheet derivative business is equal to or less than pre-defined thresholds, respectively. The corresponding assessment is to be carried out on a monthly basis using the data as of the last day of the month. This template provides the information on the compliance with those thresholds.

113h. Month-1, Month-2 and Month-3 refer to the first, second and last month, respectively, of the quarter that is being reported.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010,0040, 0070 | LONG DERIVATIVE POSITIONS  Article 273a (3) of the CRR  The market value of long derivative positions on the last date of the month shall be reported. |
| 0020,0050,  0080 | SHORT DERIVATIVE POSITIONS  Article 273a (3) of the CRR  The market value of short derivative positions on the last date of the month shall be reported. |
| 0030,0060,  0090 | TOTAL  Article 273a (3) (b) of the CRR  The sum of the absolute value of long derivative positions and the absolute value of short derivative positions. |

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| --- | --- |
| **Rows** | |
| 0010 | SIZE OF THE DERIVATIVE BUSINESS  Article 273a (3) of the CRR  The market value of derivative positions on the last date of the month shall be reported. Where the market value of a position is not available on a that date, institutions shall take a fair value for the position on that date; where the market value and fair value of a position are not available on that date, institutions shall take the most recent of the market value or fair value for that position.  All derivative positions shall be included, excluding credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures. |
| 0020 | ON- AND OFF-BALANCE SHEET DERIVATIVES  The total size of the on- and off-balance sheet derivative business in accordance with the applicable accounting standards. |
| 0030 | **(-) CREDIT DERIVATIVES THAT ARE RECOGNISED AS INTERNAL HEDGES AGAINST NON-TRADING BOOK CREDIT RISK EXPOSURES**  Article 273a (3) (c) of the CRR  The total size of the credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures. |
| 0040 | TOTAL ASSETS  The total assets in accordance with the applicable accounting standards.  For consolidated reporting the institution shall report the total assets following the prudential scope of consolidation in accordance with Part One, Title II, Chapter 2, section 2 of the CRR. |
| 0050 | PERCENTAGE OF TOTAL ASSETS  Ratio to be calculated taking the size of the derivative business (row 0010) divided by total assets (row 0050). |
| **DEROGATION ACCORDING TO ARTICLE 273a (4) OF THE CRR** | |
| 0060 | ARE THE CONDITIONS OF ARTICLE 273a (4) OF THE CRR MET, INCLUDING THE APPROVAL FROM THE COMPETENT AUTHORITY?  Article 273a (4) of the CRR  Institutions that exceed the thresholds to use a simplified approach for counterparty credit risk but which are still using one of them on the basis of Article 273a (4) of the CRR, shall indicate (with Yes/No) whether they meet all the conditions of that article.  This item shall be reported only by those institutions applying the derogation in accordance with Article 273a (4) of the CRR. |
| 0070 | METHOD FOR CALCULATING EXPOSURE VALUES AT CONSOLIDATED LEVEL  Article 273a (4) of the CRR  The method for calculating the exposure values of derivative positions on consolidated basis which is also used on solo entity level in accordance with Article 273a (4) of the CRR:  - OEM - Original Exposure Method  - Simplified SA-CCR - Simplified standardised approach for counterparty credit risk  This item shall be reported only by those institutions applying the derogation in accordance with Article 273a (4) of the CRR. |

* + 1. C 34.02 - CCR exposures by approach
       1. General remarks

113i. Institutions shall report the template separately for all CCR exposures and for all CCR exposures excluding exposures to CCPs as defined for the purpose of template C34.10.

* + - 1. Instructions concerning specific positions

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| --- | --- |
| **Columns** | |
| 0010 | Number of counterparties  Number of individual counterparties towards which the institution has CCR exposures. |
| 0020 | Number of transactions  Number of transactions subject to counterparty credit risk at the reporting date. Note that for CCP business numbers should not comprise in- or outflows but the overall positions in the CCR portfolio at the reporting date. Furthermore, a derivative instrument or SFT that, at least for the sake of modelling, is split into two or more legs shall still be considered as one single transaction. |
| 0030 | Notional amounts  Sum of the absolute value of notional amounts for derivatives and for SFTs, i.e. before any netting. |
| 0040 | Current Market Value (CMV)  Article 272 (12) of the CCR  The current market value shall be the value as defined under Article 272 (12) of the CRR. |
| 0050 | Variation Margin (VM)  Article 275 (2) and 275 (3) of the CCR  Variation Margin for exposures calculated using one of the Standardised approaches (SA-CCR or Simplified SA-CCR) shall be computed in accordance with Article 275 (2) of the CRR for single netting sets that are subject to a margin agreement and Article 275 (3) of the CRR for multiple netting sets that are subject to the same margin agreement. |
| 0060 | Net Independent Collateral Amount (NICA)  Article 272 (12a) and 275 (3) of the CCR  NICA shall be determined in accordance with the definition provided under Article 272 (12a) of the CRR.  In the case of multiple netting sets subject to the same margin agreement, NICA is defined under Article 275 (3) of the CRR. |
| 0070 | Replacement cost (RC)  Articles 275, 281 and 282 of the CCR  The Replacement cost (RC) shall be calculated according to:  - Article 282 (3) of the CRR for the Original Exposure Method,  - Article 281 of the CRR for the Simplified SA-CCR,  - Article 275 of the CRR for the SA-CCR. |
| 0080 | Potential future exposure (PFE)  Articles 278, 281 and 282 of the CCR  The Potential future exposure (PFE) shall be calculated according to:  - Article 282 (4) of the CRR for the Original Exposure Method,  - Article 281 of the CRR for the Simplified SA-CCR,  - Article 278 of the CRR for the SA-CCR. |
| 0090 | Current Exposure  Article 272 (17) CRR  The current exposure shall be the value as defined under Article 272 (17) of the CRR.  The current exposure equals the Effective Expected Exposure at the current date () in the IMM in accordance with Article 284 (5) of the CRR. |
| 0100 | Effective Expected Positive Exposure (EEPE)  Articles 272 (22) and 284 (3) and 284 (6) of the CRR  The EEPE is defined in Article 272 (22) of the CRR and shall be calculated in accordance with Article 284 (6) of the CRR.  The institution shall report the EEPE applied for the determination of own funds requirements according to Article 284 (3) of CRR, i.e. either the EEPE calculated using current market data, or the EEPE calculated using a stress calibration, whichever leads to a higher own funds requirement. |
| 0110 | Alpha used for computing regulatory exposure value  Articles 274 (2), 282(2), 281(1), 284 (4) and (9) of the CRR  The value of α is fixed as 1.4 in the rows for OEM, Simplified SA-CCR and SA-CCR in accordance with Articles 282 (2), 281(1) and 274(2) of the CRR. For IMM purposes, the value of α can either be the default of 1.4 or different when competent authorities require a higher α in accordance with Article 284 (4) of the CRR or permit institutions to use their own estimates in accordance with Article 284 (9) of the CRR. |
| 0120 | Exposure value pre-CRM  Exposure value for CCR business calculated according to the methods laid down in Part Three, Title II, Chapter 4 and Chapter 6 of the CRR taking into account the effect of netting, but disregarding any other credit risk mitigation techniques (e.g. through margin collateral).  In the case of SFTs the security leg shall not be considered in the determination of the exposure value pre-CRM when collateral is received and therefore shall not decrease the exposure value. On the contrary, the SFTs security leg shall be considered in the determination of the exposure value pre-CRM in the regular way when collateral is posted.  Furthermore, collateralised business shall be handled as uncollateralised, i.e. no margining effects apply.  For transactions where specific wrong way risk has been identified, exposure values must be determined in accordance with Article 291 of the CRR.  The exposure value shall not consider the deduction of the incurred CVA loss according to Article 273 (6) of the CRR. |
| 0130 | Exposure value post-CRM  Exposure value for CCR business calculated according to the methods laid down in Part Three, Title II, Chapter 4 and Chapter 6 of the CRR, having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the CRR.  The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of the CRR.  The exposure value shall not consider the deduction of the incurred CVA loss according to Article 273 (6) of the CRR. |
| 0140 | Exposure value  Exposure value for CCR business calculated according to the methods laid down in Part Three, Title II, Chapter 4 and Chapter 6 of the CRR, which is the relevant amount for calculation of risk weighted exposure amounts, i.e. having applied CRM techniques as applicable in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the CRR and considering the deduction of the incurred CVA loss according to Article 273 (6) of the CRR.  The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 of the CRR.  For cases in which more than one CCR approach is used for a single counterparty, the incurred CVA loss, which is deducted at counterparty level, shall be assigned to the exposure value of the different netting sets in each CCR approach reflecting the proportion of the exposure value post-CRM of the respective netting sets to the total exposure value post-CRM of the counterparty. |
| 0150 | Positions treated with the CR Standardised Approach  Counterparty credit risk exposure value of positions that are treated with the standardised approach for credit risk according to Part Three, Title II, Chapter 2 of the CRR.  See also C07.00, column 210. |
| 0160 | Positions treated with the CR IRB Approach  Counterparty credit risk exposure value of positions that are treated with the IRB approach for credit risk according to Part Three, Title II, Chapter 2 of the CRR.  See also C08.01 column 130. |
| 0170 | Risk weighted exposure amounts  Risk weighted exposure amounts as defined in Article 92 (3) and (4) of the CRR, for positions whose risk weights are estimated on the basis of the requirements laid down in Part Three, Title II, Chapters 2 and 3 of the CRR and for which the exposure value for CCR business is calculated in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the same regulation.  The SME-supporting factor according to Article 501 and the supporting factor for Infrastructure Projects according to Article 501a of the CRR shall be taken into account. |
| 0180 | Positions treated with the CR Standardised Approach  Risk weighted exposure amounts for CCR positions that are treated with the standardised approach for credit risk.  The amount corresponds to the amount that shall be included in column 220 of template C07.00 for CCR positions. |
| 0190 | Positions treated with the CR IRB Approach  Risk weighted exposure amounts for CCR positions that are treated with the IRB approach for credit risk.  The amount corresponds to the amount that shall be included in column 260 of template C08.01 for CCR positions. |
|  | |
| **Row** | |
| 0010 | Original Exposure Method (for derivatives)  Derivatives for which the institution calculates the exposure value in accordance with section 5 of Part Three, Title II, Chapter 6 of the CRR. This simplified method for calculating the exposure value of derivative positions can only be used by institutions meetingthe conditions laid down in Article 273a (2) or 273a (4) of this Chapter 6. |
| 0020 | Simplified Standardised Approach for CCR (Simplified SA-CCR for derivatives)  Derivatives for which the institution calculates the exposure value in accordance with section 4 of Part Three, Title II, Chapter 6 of the CRR. This simplified standardised approach for calculating the exposure value of derivative positions can only be used by institutions meeting the conditions laid down in Article 273a (1) or 273a (4) of this Chapter 6. |
| 0030 | Standardised Approach for CCR (SA-CCR for derivatives)  Derivatives for which the institution calculates the exposure value in accordance with section 3 of Part Three, Title II, Chapter 6 of the CRR. |
| 0040 | IMM (for derivatives and SFTs)  Derivatives and SFTs for which the institution has been permitted to calculate the exposure value using the Internal Model Method (IMM) in accordance with section 6 of Part Three, Title II, Chapter 6 of the CRR. |
| 0050 | Securities financing transactions netting sets  Netting sets containing only SFTs, as defined in Article 4 (139) of the CRR, for which the institution has been permitted to determine the exposure value using the IMM. |
| 0060 | Derivatives and long settlement transactions netting sets  Netting sets containing only derivative instruments listed in Annex II of the CRR and long settlement transactions as defined in Article 272 (2) of the CRR, for which the institution has been permitted to determine the exposure value using the IMM. |
| 0070 | From contractual cross-product netting sets  Article 272 (11) and (25) of the CRR  Netting sets containing transactions of different product categories (Article 272 (11) of the CRR), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272 (25) of the CRR exists and for which the institution has been permitted to determine the exposure value using the IMM. |
| 0080 | Financial collateral simple method (for SFTs)  Article 222 of the CRR  Repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions for which the institution has chosen to determine the exposure value in accordance with Article 222 of the CRR as opposed to Chapter 6 of CRR in accordance with Article 271(2) of the same regulation. |
| 0090 | Financial collateral comprehensive method (for SFTs)  Article 223 of the CRR  Repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions for which the institution has chosen to determine the exposure value in accordance with Article 223 of the CRR, as opposed to Chapter 6 of CRR in accordance with Article 271(2) of the same regulation. |
| 0100 | VaR for SFTs  Article 221 of the CRR  Repurchase transactions, securities or commodities lending or borrowing transactions, margin lending transactions, or other capital market-driven transactions other than derivative transactions for which (in accordance with Article 221 of CRR) the exposure value is calculated using an IMA that takes into account correlation effects between security positions subject to the master netting agreement, as well as the liquidity of the instruments concerned. |
| 0110 | Total |
| 0120 | Of which: SWWR positions  Article 291 CRR  CCR business for which specific wrong way risk (SWWR) has been identified according to Article 291 of the CRR. |
| 0130 | Margined business  Article 272 (7) of the CRR  CCR business that is margined, i.e. netting sets subject to a margin agreement according to Article 272 (7) of the CRR. |
| 0140 | Unmargined business  CCR business not covered in 0130. |

* + 1. C 34.03 - Exposure value for standardised approaches: SA-CCR and Simplified SA-CCR
       1. General remarks

113j. The template shall be used separately for reporting the CCR exposures calculated with the SA-CCR or the Simplified SA-CCR, as applicable.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 | Currency  For transactions mapped to the interest rate risk category, the currency of denomination of the transaction shall be reported.  For transactions mapped to the foreign exchange risk category, the currency of denomination of one of the two legs of the transaction shall be reported. Institutions shall insert the currencies in the currency pair in alphabetical order, e.g. for US Dollar/Euro please fill this column with EUR and column 020 with USD.  Currency [ISO codes](https://www.iso.org/iso-4217-currency-codes.html) shall be used. |
| 0020 | Second currency in pair  For transactions mapped to the foreign exchange risk category, the currency of denomination of the other leg of the transaction (with respect to the one considered in column 010) shall be reported. Institutions shall insert the currencies in the currency pair in alphabetical order, e.g. for US Dollar/Euro please fill this column with USD and column 010 with EUR.  Currency [ISO codes](https://www.iso.org/iso-4217-currency-codes.html) shall be used. |
| 0030 | Number of transactions  See instructions to column 020 in template C34.02. |
| 0040 | Notional amounts  See instructions to column 030 in template C34.02. |
| 0050 | Current Market Value (CMV)  See instructions to column 040 in template C34.02. |
| 0060 | Variation Margin (VM)  See instructions to column 050 in template C34.02. |
| 0070 | Net Independent Collateral Amount (NICA)  See instructions to column 060 in template C34.02. |
| 0080 | Replacement cost (RC)  See instructions to column 070 in template C34.02. |
| 0090 | Add-On  Article 278 (1) and 281 (2) of the CRR  The Add-On used for the calculation of the potential future exposure of a netting set, in accordance with Article 278 (1) or 281 (2) (f) of the CRR, shall be reported.  The Add-On for each risk category shall be calculated in accordance with Articles 280a to 280f of the CRR.  For the Simplified SA-CCR the provisions set out in Article 281 (2) of the CRR apply. |
| 0100 | Potential future exposure (PFE)  See instructions to column 080 in template C34.02. |
| 0110 | Exposure value  See instructions to column 140 in template C34.02. |
|  | |
| **Rows** | |
| 0050,0120, 0190, 0230, 0270, 0340 | Risk categories  Article 277 and 277a of the CRR  Exposure values shall be classified according to the risk category they belong to in accordance with Article 277(1) to (4) of the CRR.  The assignment to hedging sets according to the risk category shall be performed in accordance with Article 277a of the CRR.  For the Simplified SA-CCR the provisions set out in Article 281 (2) of the CRR apply. |
| 0020-0040 | Of which mapped to more than one risk category  Article 277(3) of the CRR  Derivative transactions mapped to more than one risk category according to Article 277 (3) of the CRR. |
| 0070-0110 and 0140-0180 | Largest currency and currency pair  This classification shall be done on the basis of the current market value of the institution’s portfolio under the scope of the SA-CCR or the Simplified SA-CCR, as applicable, for transactions mapped to interest rate risk and foreign exchange risk category, respectively. |
| 0060,0130, 0200,0240, 0280 | Exclusive mapping  Article 277 (1) and (2) of the CRR  Derivative transactions mapped exclusively to one risk category according to Article 277 (1) and (2) of the CRR.  Transactions that are mapped to different risk categories in accordance with Article 277 (3) of the CRR shall be excluded. |
| 0210, 0250 | Single-name transactions Single-name transactions that are mapped to the credit risk and equity risk category, respectively. |
| 0220, 0260 | Multi-names transactions  Multi-name transactions that are mapped to the credit risk and equity risk category, respectively. |
| 0290-0330 | Commodity risk category hedging sets  Derivative transactions assigned to the commodity risk category hedging sets as listed in Article 277a (1)(e) of the CRR. |

* + 1. C 34.04 - Exposure value for the Original Exposure Method (OEM)
       1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 - 0060 | Instructions for the columns shall be the same as those provided for template C34.02 |
| **Rows** | |
| 0020 - 0070 | Risk categories  Derivative transactions mapped to the risk categories as listed in Article 282(4)(b) of the CRR |

* + 1. C 34.05 – Exposure Value for the Internal Model Method (IMM)
       1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 00010 - 0070 | Margined  See instructions to row 0130 in template C34.02. |
| 0080 - 0140 | Unmargined  See instructions to row 0140 in template C34.02. |
| 0010,0080 | Number of transactions  See instructions to column 020 in template C34.02. |
| 0020,0090 | Notional amounts  See instructions to column 030 in template C34.02. |
| 0030,0100 | Current Market Value (CMV)  See instructions to column 040 in template C34.02. |
| 0040,0110 | Current Exposure  See instructions to column 090 in template C34.02. |
| 0050,0120 | Effective Expected Positive Exposure (EEPE)  See instructions to column 100 in template C34.02. |
| 0060,0130 | Stress EEPE  Article 284 (6) and Article 292(2) of the CRR  The Stress EEPE is calculated in analogy to the EEPE (cf. Article 284 (6) of the CRR), but using a stress calibration in accordance with Article 292 (2) of the CRR. |
| 0070, 0140,0150 | Exposure value  See instructions to column 140 in template C34.02. |
|  | |
| **Row number** | **Explanation** |
| 0010 | Total  Article 283 of the CRR  The institution shall report the relevant information regarding derivatives and SFTs for which it has been permitted to determine the exposure value calculated using the Internal Model Method (IMM) in accordance with Article 283 of Part Three, Title II, Chapter 6, section 6 of CRR. |
| 0020 | Of which: SWWR positions  See instructions to row 0120 in C34.02. |
| 0030 | Netting sets treated with the CR Standardised Approach  See instructions to column 150 in C34.02. |
| 0040 | Netting sets treated with the CR IRB Approach  See instructions to column 160 in C34.02. |
| 0050 - 0110 | OTC Derivatives  The institution shall report the relevant information regarding netting sets containing only OTC derivatives for which it has been permitted to determine the exposure value using the IMM broken down by the different asset classes with respect to the underlying (interest rate, foreign exchange, credit, equity, commodity or other). |
| 0120 - 0180 | Exchange traded Derivatives  The institution shall report the relevant information regarding netting sets containing only exchange traded derivatives for which it has been permitted to determine the exposure value using the IMM broken down by the different asset classes with respect to the underlying (interest rate, foreign exchange, credit, equity, commodity or other). |
| 0190 - 0220 | Securities Financing Transactions  The institution shall report the relevant information regarding netting sets containing only SFTs for which it has been permitted to determine the exposure value using the IMM broken down by the type of underlying in the SFT security leg (bond, equity or other). |
| 0230 | Contractual Cross-Product Netting Sets  See instructions to row 0070 in C34.02. |

* + 1. C 34.06 – Top twenty counterparties
       1. General remarks

113k. Institutions shall report information on the top 20 counterparties with whom they conduct CCR business. The ranking shall be done using the CCR exposure values of all netting sets with the respective counterparties as relevant measure.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 | NAME  Name of the counterparty. |
| 0020 | **CODE**  The code as part of a row identifier must be unique for each reported entity. For institutions the code shall be the LEI code. For other entities the code shall be the LEI code, or if not available, a national code. The code shall be unique and used consistently across the templates and across time. The code shall always have a value*.* |
| 0030 | **TYPE OF CODE**  The institutions shall identify the type of code reported in column 0020 as a ‘LEI code’ or ‘National code’. |
| 0035 | **NATIONAL CODE**  Institutions may additionally report the national code when they report LEI code as identifier in the ‘Code’ column. |
| 0040 | **SECTOR OF THE COUNTERPARTY**  One sector shall be chosen for every counterparty on the basis of the following FINREP economic sector classes (see Part 3 Annex V of Commission Implementing Regulation (EU) No 680/2014):  (i) Central Banks;  (ii) General Governments;  (iii) Credit institutions;  (iv) investment firms as defined in Article 4(1)(2) CRR;  (v) Other financial corporations (excluding investment firms);  (vi) Non-financial corporations. |
|  |  |
| 0050 | **COUNTERPARTY TYPE**  The institutions shall indicate the counterparty type which can be:  - QCCP: when the counterparty is a Qualified CCP;  - NON-QCCP: when the counterparty is a Non-Qualified CCP;  - No CCP: when the counterparty is not a CCP. |
| 0060 | **RESIDENCY OF THE COUNTERPARTY**  The ISO code 3166-1-alpha-2 of the country of incorporation of the counterparty shall be used (including pseudo-ISO codes for international organisations, available in the Eurostat’s “Balance of Payments Vademecum”, as amended). |
| 0070 | **NUMBER OF TRANSACTIONS**  See instructions to column 020 in template C34.02. |
| 0080 | **NOTIONAL AMOUNTS**  See instructions to column 030 in template C34.02. |
| 0090 | **CURRENT MARKET VALUE (CMV)**  See instructions to column 040 in template C34.02. |
| 0100 | **EXPOSURE VALUE POST-CRM**  See instructions to column 130 in template C34.02. |
| 0110 | **EXPOSURE VALUE**  See instructions to column 140 in template C34.02. |
| 0120 | **RISK WEIGHTED EXPOSURE AMOUNTS**  See instructions to column 170 in template C34.02. |

* + 1. C 34.07 - IRB approach – CCR exposures by exposure class and PD scale
       1. General remarks

113l. This template shall be reported by institutions using either the advanced or the foundation IRB approach to compute risk weighted exposure amounts for all or part of their CCR exposures in accordance with Article 107 of the CRR, irrespective of the CCR approach used to determine exposure values in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the same regulation.

113m. The template shall be reported separately for the total of all exposure classes as well as separately for each of the exposure classes listed in Article 147 of the CRR. This template excludes exposures cleared through a CCP.

113n. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors the following information shall be provided for each reported exposure class:

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

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

* + - 1. Instructions concerning specific positions

|  |
| --- |
| **Columns** |

|  |  |
| --- | --- |
| 0010 | Exposure value  Exposure value (see instructions to column 0140 in template C34.02)*,* broken down by the given PD scale. |
| 0020 | Exposure weighted average PD (%)  Average of individual obligor grade PDs weighted by their corresponding exposure value as defined for column 010. |
| 0030 | Number of obligors  The number of legal entities or obligors allocated to each bucket of the fixed PD scale, which were separately rated, regardless of the number of different loans or exposures granted.  Where different exposures to the same obligor are separately rated, they shall be counted separately. Such situation may take place if separate exposures to the same obligor are assigned to different obligor grades in accordance with Article 172(1) (e) second sentence of the CRR. |
| 0040 | Exposure weighted average LGD (%)  Average of obligor grade LGDs weighted by their corresponding exposure value as defined for column 010.  The LGD reported shall correspond to the final LGD estimate used in the calculation of risk weighted exposure amounts obtained after considering any CRM effects and downturn conditions as specified in Part 3 Title II Chapters 3 and 4 of CRR where relevant. In particular, for institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E\*, the fully adjusted value of the exposure, and then reflected in LGD\* according to Article 228(2) of the CRR. If own estimates of LGD are applied, Article 175 and Article 181(1) and (2) of the CRR shall be considered.  In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected according to Article 161 (4) of the CRR.  For defaulted exposures under A-IRB Approach, provisions laid down in Article 181(1) (h) of the CRR shall be considered. The LGD reported shall correspond to the estimate of LGD in-default. |
| 0050 | Exposure weighted average maturity (years)  Average of obligor maturities in years weighted by their corresponding exposure value as defined for column 010.  The value of maturity reported reflects Article 162 of the CRR. |
| 0060 | Risk weighted exposure amounts  Risk weighted exposure amounts, as defined in Article 92 (3) and (4) of the CRR, for positions whose risk weights are estimated on the basis of the requirements laid down in Part Three, Title II, Chapter 3 of the CRR and for which the exposure value for CCR business is calculated in accordance with Part Three, Title II, Chapter 4 and Chapter 6 of the same regulation.  The SME-supporting factor according to Article 501 and the supporting factor for Infrastructure Projects according to Article 501a of the CRR shall be taken into account. |
| 0070 | Density of risk weighted exposure amounts  Ratio of the total risk weighted exposure amounts (reported in column 060) to the exposure value (reported in column 010). |

|  |  |
| --- | --- |
| **Rows** | |
| 0010 - 0170 | PD scale  Exposures shall be allocated to the appropriate bucket of the fixed PD scale based on the PD estimated for each obligor assigned to this exposure class (without considering any substitution due to the existence of a guarantee or a credit derivative). Institutions shall map exposure by exposure to the PD scale provided in the template, also taking into account continuous scales. All defaulted exposures shall be included in the bucket representing PD of 100%. |

* + 1. C 34.08 - Composition of collateral for CCR exposures
       1. General remarks

113o. This template shall be filled with fair values of collateral (posted or received) used in CCR exposures related to derivative transactions or to SFTs, whether or not the transactions are cleared through a CCP and whether or not collateral is posted to a CCP.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 - 0060 | Collateral used in derivative transactions  Institutions shall report the collateral (including the initial margin and variation margin collateral) that is used in CCR exposures related to any derivative instrument listed in Annex II of the CRR or a long settlement transaction as per Article 271 (2) of the same regulation not qualifying as an SFT. |
| 0070 - 0140 | Collateral used in SFTs  Institutions shall report the collateral (including the initial margin and variation margin collateral as well as the collateral appearing as security in the SFT) that is used in CCR exposures related to any SFT or a long settlement transaction not qualifying as a derivative. |
| 0010, 0040, 0070, 0110 | Segregated  Article 300 (1) of the CRR  Collateral that is held in a bankruptcy-remote manner as defined in Article 300 (1) of the CRR, irrespective of whether collateral appears in the form of initial or variation margin. |
| 0020, 0030, 0050, 0060, 0080, 0090, 0100, 0120, 0130, 0140 | Unsegregated  Article 300 (1) of the CRR  Collateral that is not held in a bankruptcy-remote manner as defined in Article 300 (1) of the CRR, further broken down into unsegregated initial margin, unsegregated variation margin and the SFT security. |
| 0020, 0050, 0080, 0120 | Initial margin  Article 4 (140) of the CRR  Institutions shall report the fair values of collateral received or posted as initial margin (defined in Article 4 (140) of the CRR). |
| 0030, ,0060, 0090, 0130 | Variation margin  Institutions shall report the fair values of collateral received or posted as variation margin. |
| 0100, 0140 | SFT security Institutions shall report the fair values of collateral appearing as securities in SFTs. |

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| --- | --- |
| **Rows** | |
| 0010 – 0100 | Collateral type  Breakdown by different collateral types. |

* + 1. C 34.09 - Credit derivatives exposures
       1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010-0040 | Credit derivative protection  Credit derivative protection bought or sold in accordance with Part Three, Title II, Chapter 6 of the CRR. |
| 0010, 0020 | Notional amounts  Notional derivative amounts before any netting broken down by product type. |
| 0030, 0040 | Fair values  Fair values broken down by protection bough and protection sold. |

|  |  |
| --- | --- |
| **Rows** | |
| 0010 – 0050 | Product type  Breakdown of credit derivatives product types. |
| 0060 | Total  Sum of all product types. |
| 0030, 0040 | Fair values  Fair values broken down by product type as well as assets (positive fair values) and liabilities (negative fair values). |

* + 1. C 34.10 - Exposures to CCPs
       1. General remarks

113p. Institutions shall report the information on exposures to CCPs, i.e. to contracts and transactions listed in Article 301(1) of the CRR for as long as they are outstanding with a CCP and exposures from CCP-related transactions, in accordance with Article 300 (2) of the CRR, for which the own funds requirements are calculated in accordance with Part Three, Title II, Chapter 6, section 9 of CRR.

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010 | Exposure value  Exposure value for transactions in the scope of section 9 of Part Three, Title II, Chapter 6 of the CRR calculated according to the relevant methods laid down in that Chapter and in particular in its section 9.  The exposure value reported is the amount relevant for the own funds requirements calculation in accordance with Part Three, Title II, Chapter 6, section 9 of the CRR, considering the requirements in Article 497 of that regulation during the transitional period provided for by that Article.  An exposure can be a trade exposure, as defined in Article 4(91) of the CRR. |
| 0020 | Risk weighted exposure amounts  Risk weighted exposure amounts determined in accordance with Part Three, Title II, Chapter 6, section 9 of the CRR, considering the requirements in Article 497 of that regulation during the transitional period provided for by that Article. |

|  |  |
| --- | --- |
| **Rows** | |
| 0010-0100 | Qualifying CCP (QCCP)  Article 4 (88) of the CRR  A qualifying central counterparty or “QCCP” is defined in article 4 (88) of the CRR. |
| 0070, 0080  0170, 0180 | Initial margin  See instructions for template C34.08.  For the purposes of this template, initial margin does not include contributions to a CCP for mutualised loss-sharing arrangements (i.e. in cases where a CCP uses initial margin to mutualise losses among the clearing members, it will be treated as a default fund exposure). |
| 0090, 0190 | Prefunded default fund contributions  Articles 4 (89), 308 and 309 of the CRR  The contribution to the default fund of a CCP that is paid in by the institution.  Default fund is defined in Article 4 (89) of the CRR. |
| 0100, 0200 | Unfunded default fund contributions  Articles 4 (89), 309 and 310 of the CRR  Contributions that an institution acting as a clearing member has contractually committed to provide to a CCP after the CCP has depleted its default fund to cover the losses it incurred following the default of one or more of its clearing members.  Default fund is defined in Article 4 (89) of the CRR. |
| 0070, 0170 | Segregated  See instructions for template C34.08. |
| 0080,0180 | Unsegregated  See instructions for template C34.08. |

* + 1. C 34.11 - Risk weighted exposure amounts flow statements of CCR exposures under the IMM
       1. General remarks

113q. Institutions using the IMM to compute risk weighted exposure amounts for all or part of their CCR exposures in accordance with Part Three, Title II, Chapter 6 of the CRR, irrespective of the credit risk approach used to determine the corresponding risk weights shall report this template with the flow statement explaining changes in risk weighted exposure amounts of derivatives and SFTs in the IMM scope differentiated by key drivers and based on reasonable estimations.

113r. Large institutions in accordance with Article 4 (146) of the CRR, which are G-SIIs or which are listed, shall report this template with quarterly frequency and fill in only column 010. All other large institutions shall report this template annually and fill in only column 020.

113s. This template excludes risk weighted exposure amounts for exposures to a central counterparty (Part Three, Title II, Chapter 6, section 9 of the CRR).

* + - 1. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0010, 0020 | Risk weighted exposure amounts  Risk weighted exposure amounts, as defined in Article 92 (3) and (4) of the CRR, for positions whose risk weights are estimated on the basis of the requirements laid down in Part Three, Title II, Chapters 2 and 3 of the CRR and for which the institution has been permitted to calculate the exposure value using the IMM in accordance with section 6 of Part Three, Title II, Chapter 6 of the same regulation.  The SME-supporting factor according to Article 501 and the supporting factor for Infrastructure Projects according to Article 501a of the CRR shall be taken into account. |

|  |  |
| --- | --- |
| **Rows** | |
| 0010 | Risk weighted exposure amounts as at the end of the previous reporting period  Risk weighted exposure amounts for CCR exposures under the IMM as at the end of the previous reporting period. |
| 0020 | Asset size  Risk weighted exposure amount changes (positive or negative) due to organic changes in book size and composition (including the origination of new businesses and maturing exposures) but excluding changes in book size due to acquisitions and disposal of entities. |
| 0030 | Credit quality of counterparties  Risk weighted exposure amount changes (positive or negative) due to changes in the assessed quality of the institution’s counterparties as measured under the credit risk framework, whatever approach the institution uses. This row also includes potential Risk weighted exposure amount changes due to IRB models when the institution uses an IRB approach. |
| 0040 | Model updates (IMM only)  Risk weighted exposure amount changes (positive or negative) due to model implementation, changes in model scope, or any changes intended to address model weaknesses. This row addresses only changes in the IMM model. |
| 0050 | Methodology and policy (IMM only)  Risk weighted exposure amount changes (positive or negative) due to methodological changes in calculations driven by regulatory policy changes, such as new regulations (only in the IMM model). |
| 0060 | Acquisitions and disposals  Risk weighted exposure amount changes (positive or negative) due to changes in book sizes due to acquisitions and disposal of entities. |
| 0070 | Foreign exchange movements  Risk weighted exposure amount changes (positive or negative) due to changes arising from foreign currency translation movements. |
| 0080 | Other  This category is intended to be used to capture Risk weighted exposure amount changes (positive or negative) that cannot be attributed to the above categories. |
| 0090 | Risk weighted exposure amounts as at the end of the current reporting period  Risk weighted exposure amounts for CCR exposures under the IMM as at the end of the current reporting period. |

4. Operational Risk Templates

4.1 C 16.00 – Operational Risk (OPR)

4.1.1 General Remarks

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

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

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

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

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

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

4.1.2. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 010-030 | RELEVANT INDICATOR  Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 314 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks.  Hereafter, the term "relevant indicator" refers to "the sum of the elements" at the end of the financial year as defined in Article 316 point 1, Table1 of CRR.  If the institution has less than 3 years of data on “relevant indicator” available, the available historical data (audited figures) shall be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it shall be reported in column 030. If it seems reasonable, the forward looking estimates shall then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).  Furthermore if there are no historical data on "relevant indicator" available the institution may use forward-looking business estimates. |
| 040-060 | LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)  These columns shall be used to report the amounts of the loans and advances for business lines “Commercial banking” and “Retail banking”, as referred to in Article 319 (1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 319 (1) point a) of CRR).  For the "commercial banking" business line, securities held in the non-trading book shall also be included. |
| 070 | OWN FUND REQUIREMENT  The own fund requirement is calculated according to the approach used, following Articles 312 to 324 of CRR The resulting amount is reported in column 070. |
| 071 | TOTAL OPERATIONAL RISK EXPOSURE AMOUNT  Article 92 (4) of CRR. Own funds requirements in column 070 multiplied by 12.5. |
| 080 | OF WHICH: DUE TO AN ALLOCATION MECHANISM  Article 18 (1) of CRR (related to the inclusion, in the application referred to in Article 312 (2) of CRR) of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company. |
| 090-120 | AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE |
| 090 | OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES  The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below). |
| 100 | (-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES  In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 322 (2) point a) of CRR) is reported. |
| 110 | (-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION  The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a “perfect dependence” situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than “perfect dependence” between the risk classes). The “perfect dependence” situation occurs in the “default case”, that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100% and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the “default case” and that obtained after applying the correlations structure between the risk classes. The value reflects the “diversification capacity” of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100% correlation has to be reported. |
| 120 | (-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)  In column 120 the impact of insurance and other risk transfer mechanisms according to Article 323(1) to (5) of CRR is reported. |

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| **Rows** | |
| 010 | BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)  This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 315 and 316 of CRR). |
| 020 | BANKING ACTIVITIES SUBJECT TO STANDARISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES  The own funds requirement calculated according to the TSA and ASA (Articles 317 to 319 of CRR) shall be reported. |
| 030-100 | SUBJECT TO TSA  In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 030 to 100 amongst the business lines defined in Article 317, Table 2 of CRR. The mapping of activities into business lines shall follow the principles described in Article 318 of CRR. |
| 110-120 | SUBJECT TO ASA  Institutions using the ASA (Article 319 of CRR) shall report for the respective years the relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines "Commercial banking" and "Retail banking".  Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line “Commercial banking” and those corresponding to the business line “Retail banking” (Article 319 of CRR). There can be amounts for the rows corresponding to “Commercial banking” and “Retail banking” under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA). |
| 130 | BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA  The relevant data for AMA institutions (Article 312 point 2 and Article 321 to 323 of CRR) shall be reported.  In the case of combined use of different approaches as indicated in Article 314 of CRR, information on relevant indicator for activities subject to AMA shall be reported. It is also the case for all other AMA banks. |

4.2. Operational Risk: Detailed information on losses in the last year (OPR DETAILS)

4.2.1. General Remarks

120. Template C 17.01 (OPR DETAILS 1) summarises the information on the gross losses and loss recoveries registered by an institution in the last year according to event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the last year.

121. Operational risk losses that are related to credit risk and are subject to own funds requirements for credit risk (boundary credit-related operational risk events) are neither considered in template C 17.01 nor template C 17.02.

122. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk according to Article 314 CRR, losses and recoveries registered by an institution shall be reported in C 17.01 and C 17.02 irrespective of the approach applied to calculate own funds requirements.

123. “Gross loss” means a loss stemming from an operational risk event or event type - as referred to in Article 322(3)(b) of CRR - before recoveries of any type, without prejudice to “rapidly recovered loss events” as defined below.

124. “Recovery’ means an independent occurrence related to the original operational risk loss that is separate in time, in which funds or inflows of economic benefits are received from first or third parties, such as insurers or other parties. Recoveries are broken down into recoveries from insurance and other risk transfer mechanisms and direct recoveries.

125. “Rapidly recovered loss events" means operational risk events that lead to losses that are partly or fully recovered within five working days. In case of a rapidly recovered loss event, only the part of the loss that is not fully recovered (i.e. the loss net of the partial rapid recovery) shall be included into the gross loss definition. As a consequence, loss events that lead to losses that are fully recovered within five working days shall not be included into the gross loss definition, as well as into the OPR DETAILS reporting at all.

126. “Date of accounting” means the date when a loss or reserve/provision was first recognized in the Profit and Loss statement, against an operational risk loss. This date logically follows the “Date of occurrence” (i.e. the date when the operational risk event happened or first began) and the “Date of discovery” (i.e. the date on which the institution became aware of the operational risk event).

127. Losses caused by a common operational risk event or by multiple events linked to an initial operational risk event generating events or losses (‘root-event’) are grouped. The grouped events shall be considered and reported as one event, and thus the related gross loss amounts respectively amounts of loss adjustments shall be summed up.

128. The figures reported in June of the respective year are interim figures, while the final figures are reported in December. Therefore the figures in June have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported as of June and December, “previous reporting reference periods” means all reporting reference periods until and including the one ending at the preceding calendar year end.

129. In order to verify the conditions envisaged by Article 5 (b) (2) (b) (i) of this Regulation, the institutions shall use the latest statistics as available in the Supervisory Disclosure webpage of the EBA to get “the sum of individual balance sheet totals of all institutions within the same Member State”. In order to verify the conditions envisaged by Article 5 (b) 2 (b) (iii), the gross domestic product at market prices as defined in point 8.89 of Annex A to Regulation (EU) No 549/2013 of the European Parliament and of the Council (ESA 2010) and published by Eurostat for the previous calendar year shall be used.

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

4.2.2.1. General Remarks

130. In template C 17.01, the information is presented by distributing the losses and recoveries above internal thresholds amongst business lines (as defined in Article 317, Table 2 of CRR including the additional business line "Corporate items" as referred to in Article 322 (3) point b) CRR) and event types (as defined in Article 324 CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.

131. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.

132. Rows present the business lines, and within each business line, information on the number of events (new events), the gross loss amount (new events), the number of events subject to loss adjustments, the loss adjustments relating to previous reporting periods, the maximum single loss, the sum of the five largest losses and the total loss recoveries (direct loss recoveries as well as recoveries from insurance and other risk transfer mechanisms).

133. For the total business lines, data on the number of events and the gross loss amount is also required for certain ranges based on set thresholds, 10,000, 20,000, 100,000, and 1,000,000. The thresholds are set in Euro amounts and are included for comparability purposes of the reported losses among institutions; therefore they do not necessarily relate with the minimum loss thresholds used for the internal loss data collection, to be reported in another section of the template.

4.2.2.2. Instructions concerning specific positions

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| **Columns** | |
| 0010-0070 | EVENT TYPES  Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 324 CRR.  Institutions that calculate their own funds requirement according to BIA may report those losses for which the event type is not identified in column 080 only. |
| 0080 | TOTAL EVENT TYPES  In column 080, for each business line, institutions report the total ‘number of events (new events)’, the total of ‘gross loss amount (new events)’, the total ‘number of events subject to loss adjustments’, the total of ‘loss adjustments relating to previous reporting periods’, the ‘maximum single loss’, the ‘sum of the five largest losses’, the total of ‘total direct loss recovery’ and the total of ‘total recovery from insurance and other risk transfer mechanisms’.  Provided that the institution has identified the event types for all losses, column 080 shows the simple aggregation of the number of loss events, the total gross loss amounts, the total loss recovery amounts and the ‘loss adjustments relating to previous reporting periods’ reported in columns 010 to 070.  The ‘maximum single loss’ reported in column 080 is the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 010 to 070, provided that the institution has identified the event types for all losses.  For the sum of the five largest losses, in column 080 the sum of the five largest losses within one business line is reported. |
| 0090-0100 | MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION  Institutions report in the columns 090 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 322 (3) point c), last sentence CRR.  If the institution applies only one threshold for in each business line, only the column 090 shall be filled in.  In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) shall be filled in as well. |

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| **Rows** | |
| 0010-0880 | BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS  For each business line as defined in Article 317 (4), table 2 CRR, including the additional business line "Corporate items" as referred to in Article 322 (3) point b) CRR, and for each event type, the institution shall report, according to the internal thresholds the following information: number of events (new events), gross loss amount (new events), the number of events subject to loss adjustments, loss adjustments relating to previous reporting periods, maximum single loss, sum of the five largest losses, total direct loss recovery and the total recovery from insurance and other risk transfer mechanisms.  For a loss event that affects more than one business line the “gross loss amount” is distributed among all the affected business lines.  Institutions that calculate their own funds requirement according to BIA can report those losses for which the business line is not identified in rows 910-980 only. |
| 0010, 0110, 0210, 0310, 0410, 0510, 0610, 0710, 0810 | Number of events (new events)  The number of events is the number of operational risk events for which gross losses were accounted for within the reporting reference period.  The number of events shall refer to “new events”, i.e. operational risk events  (i) “accounted for the first time” within the reporting reference period or  (ii) “accounted for the first time” within a previous reporting reference period, if the event had not been included in any previous supervisory report, e.g. because it was identified as operational risk event only in the current reporting reference period or because the accumulated loss attributable to that event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.  ‘New events’ do not include operational risk events “accounted for the first time” within a previous reporting reference period, which had been included already in previous supervisory reports. |
| 0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820 | Gross loss amount (new events)  The gross loss amount is the gross loss amounts pertinent to operational risk events (e.g. direct charges, provisions, settlements). All losses related to a single event which are accounted for within the reporting reference period are summed up and considered as the gross loss for that event for that reporting reference period.  The reported gross loss amount shall refer to “new events” as defined in the row above. For events “accounted for the first time” within a previous reporting reference period which had not been included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.  The amounts to be reported do not take into account obtained recoveries. |
| 0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830 | Number of loss events subject to loss adjustments  The number of loss events subject to loss adjustments is the number of operational risk events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.  If more than one loss adjustment was made for an event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period. |
| 0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840 | Loss adjustments relating to previous reporting periods  Loss adjustments relating to previous reporting reference periods is the sum of the following elements (positive or negative):  (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods;  (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk events “accounted for the first time” and reported in previous reporting reference periods.  If more than one loss adjustment was made for an event within the reporting reference period, the amounts of all those loss adjustments are summed up, taking into account the sign of the adjustments (positive, negative). This sum is considered as the loss adjustment for that event for that reporting reference period.  If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.  The amounts to be reported do not take into account obtained recoveries. |
| 0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850 | Maximum single loss  The Maximum single loss is the larger of  (i) the largest gross loss amount related to an event reported for the first time within the reporting reference period and  (ii) the largest positive loss adjustment amount (as defined above) related to an event reported for the first time within a previous reporting reference period.  The amounts to be reported do not take into account obtained recoveries. |
| 0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860 | Sum of the five largest losses  The sum of the five largest losses is the sum of the five largest amounts among  (i) the gross loss amounts for events reported for the first time within the reporting reference period and  (ii) the positive loss adjustment amounts (as defined for rows 040, 140, …, 840 above) relating to events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones is the amount of the loss adjustment itself, not the total loss associated with the respective event before or after the loss adjustment.  The amounts to be reported do not take into account obtained recoveries. |
| 0070, 0170, 0270, 0370, 0470, 0570, 0670, 0770, 0870 | Total direct loss recovery  Direct recoveries are all recoveries obtained except those which are subject to Article 323 CRR as reported in the row below.  The total direct loss recovery is the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods. |
| 0080, 0180, 0280, 0380, 0480, 0580, 0680, 0780, 0880 | Total recovery from insurance and other risk transfer mechanisms  Recoveries from insurance and other risk transfer mechanisms are those recoveries which are subject to Article 323 CRR.  The total recovery from insurance and other risk transfer mechanisms is the sum of all the recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted within the reporting reference period and pertinent to operational risk events accounted for the first time within the reporting reference period or in previous reporting reference periods. |
| 0910-0980 | TOTAL BUSINESS LINES  For each event type (column 010 to 080), the information (Article 322 (3) lit. b), c) and e) of CRR on total business lines has to be reported. |
| 0910-0914 | Number of Events  In row 910, the number of events above the internal threshold by event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.  In rows 911 – 914, the number of events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:  - The total number of events reported in rows 910 to 914 is equal to the horizontal aggregation of the number of events in the corresponding row, given that in those figures the events with impacts in different business lines shall have already been considered as one event.  - The figure reported in column 080, row 910 shall not necessarily be equal to the vertical aggregation of the number of events which are included in column 080, given that one event can have an impact in different business lines simultaneously. |
| 0920-0924 | Gross loss amount (new events)  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the gross loss amount (new events) reported in row 920 is the simple aggregation of the gross loss amounts of new events for each business line.  In rows 921 – 924, the gross loss amount for events with a gross loss amount within the ranges defined in the pertinent rows shall be reported. |
| 0930, 0935, 0936 | Number of loss events subject to loss adjustments  In row 930, the total of the numbers of events subject to loss adjustments as defined for rows 030, 130, …, 830 shall be reported. This figure may be lower than the aggregation of the number of events subject to loss adjustments by business lines since events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, if an institution calculating its own funds requirements according to BIA cannot identify the business line(s) affected by the loss in every case.  The number of loss events subject to loss adjustments shall be broken down into the number of events for which a positive loss adjustment was made within the reporting reference period and the number of events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign). |
| 0940, 0945, 0946 | Loss adjustments relating to previous reporting periods  In row 940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as defined for rows 040, 140, …, 840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 of CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) of CRR, the amount reported in row 940 is the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.  The amount of loss adjustments shall be broken down into the amount related to events for which a positive loss adjustment was made in the reporting reference period (row 945, reported with as positive figure) and the amount related to events for which a negative loss adjustment was made within the reporting period (row 946, reported as negative figure). If, due to a negative loss adjustment, the adjusted loss amount attributable to an event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign in row 946 instead of the amount of the negative loss adjustment itself. |
| 0950 | Maximum single loss  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the maximum single loss is the maximum loss over the internal threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines.  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, the following shall apply for column 080:  - The maximum single loss reported shall be equal to the highest of the values reported in columns 010 – 070 of this row.  - If there are events having an impact in different business lines, the amount reported in {r950, c080} may be higher than the amounts of “Maximum single loss” per business line reported in other rows of column 080. |
| 0960 | Sum of the five largest losses  The sum of the five largest gross losses for each event type and amongst all business lines is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless of the number of losses.  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR respectively that it has identified the event types for all losses, for column 080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it may not necessarily be equal to neither the maximum value of “sum of the five largest losses” in row 960 nor the maximum value of “sum of the five largest losses” in column 080. |
| 0970 | Total direct loss recovery  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the total direct loss recovery is the simple aggregation of the total direct loss recovery for each business line. |
| 0980 | Total recovery from insurance and other risk transfer mechanisms  Provided that the institution has assigned all its losses either to a business line listed in Article 317 (4) table 2 CRR or the business line "Corporate items" as referred to in Article 322 (3) point b) CRR, the total recovery from insurance and other risk transfer mechanisms is the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line. |

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

4.2.3.1. General Remarks

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

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

(a) “accounted for the first time” within the reporting reference period or

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

136. Only events entailing a gross loss amount of 100,000 € or more shall be reported.  
 Subject to that threshold,

(a) the largest event for each event type, provided that the institution has identified the event types for losses and

(b) at least the ten largest of the remaining events with or without identified event type by gross loss amount shall be included in the template.

(c) Events are ranked based on the gross loss attributed to them.

(d) An event shall only be considered once.

4.2.3.2. Instructions concerning specific positions

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| **Columns** | |
| 0010 | Event ID  The event ID is a row identifier and shall be unique for each row in the table.  Where an internal ID is available, institutions shall provide the internal ID. Otherwise, the reported ID shall follow the numerical order 1, 2, 3, etc. |
| 0020 | Date of Accounting  Date of accounting means the date when a loss or reserve / provision against an operational risk loss was first recognized in the Profit and Loss statement. |
| 0030 | Date of occurrence  Date of occurrence is the date when the operational risk event happened or first began. |
| 0040 | Date of discovery  Date of discovery is the date on which the institution became aware of the operational risk event. |
| 0050 | Event Type  Event types as defined in Article 324 CRR |
| 0060 | Gross loss  Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above |
| 0070 | Gross loss net of direct recoveries  Gross loss related to the event as defined for rows 020, 120 etc. of template C 17.01 above net of direct recoveries pertinent to that loss event |
| 0080 - 0160 | Gross loss by business line  The gross loss as reported in column 060 shall be allocated to the relevant business lines as defined in Articles 317 and 322 (3) point b) CRR. |
| 0170 | Legal Entity name  Name of the legal entity as reported in column 010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred. |
| 0180 | Code  Code of the legal entity as reported in column 020 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred. |
| 0190 | Business Unit  Business unit or corporate division of the institution where the loss – or the greatest share of the loss if several business units or corporate divisions were affected – occurred. |
| 0200 | Description  Narrative description of the event, where necessary in an generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the event, where known. |

5. Market Risk Templates

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

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

5.1. C 18.00 – Market Risk: Standardised Approach for Position Risks in Traded Debt Instruments (MKR SA TDI)

5.1.1. General Remarks

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

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

5.1.2. Instructions concerning specific positions

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| **Columns** | |
| 010-020 | **ALL POSITIONS (LONG AND SHORT)**  Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328 (2) of CRR. |
| 030-040 | **NET POSITIONS (LONG AND SHORT)**  Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328 (2) of CRR. |
| 050 | **POSITIONS SUBJECT TO CAPITAL CHARGE**  Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. |
| 060 | **OWN FUNDS REQUIREMENTS**  The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR. |
| 070 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5. |

|  |  |
| --- | --- |
| **Rows** | |
| 010-350 | **TRADED DEBT INSTRUMENTS IN TRADING BOOK**  Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 92 (3) point b) (i) CRR and Part 3 Title IV Chapter 2 of CRR are reported depending on risk category, maturity and approach used. |
| 011 | **GENERAL RISK.** |
| 012 | Derivatives  Derivatives included in the calculation of interest rate risk of trading book positions taking into account Articles 328 to 331, if applicable. |
| 013 | Other assets and liabilities  Instruments other than derivatives included in the calculation of interest rate risk of trading book positions. |
| 020-200 | **MATURITY BASED APPROACH**  Positions in traded debt instruments subject to the maturity-based approach according to Article 339 (1) to (8) of CRR and the correspondent own funds requirements set up in Article 339 (9) of CRR. The position shall be split by zones 1, 2 and 3 and these by the maturity of the instruments. |
| 210-240 | **GENERAL RISK. DURATION BASED APPROACH**  Positions in traded debt instruments subject to the duration-based approach according to Article 340 (1) to (6) of CRR and the correspondent own funds requirements set up in Article 340 (7) of CRR. The position shall be split by zones 1, 2 and 3. |
| 250 | **SPECIFIC RISK**  Sum of amounts reported in rows 251, 325 and 330.  Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Article 92 (3) lit. b and 335, 336 (1) to (3), 337 and 338 of CRR. Be also aware of last sentence in Article 327 (1) of CRR. |
| 251-321 | **Own funds requirement for non-securitisation debt instruments**  Sum of the amounts reported in rows 260 to 321.  The own funds requirement of the n-th to default credit derivatives which are not rated externally has to be computed by summing up the risk weights of the reference entities (Article 332 (1) point e) para 1 and 2 CRR – “look-through”). N-th-to-default credit derivatives which are rated externally (Article 332 (1) point e) para 3 CRR) shall be reported separately in line 321.  Reporting of positions subject to Article 336 (3) CRR:  There is a special treatment for bonds which qualify for a 10% risk weight in the banking book according to Article 129 (3) CRR (covered bonds). The specific own funds requirements is half of the percentage of the second category of table 1 of Article 336 CRR. Those positions have to be assigned to rows 280-300 according to the residual term to final maturity.  If the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 shall be applied. |
| 325 | **Own funds requirement for securitisation instruments**  Total own funds requirements reported in column 610 of template MKR SA SEC. It shall only be reported on Total level of the MKR SA TDI. |
| 330 | **Own funds requirement for the correlation trading portfolio**  Total own funds requirements reported in column 450 of template MKR SA CTP. It shall only be reported on Total level of the MKR SA TDI. |
| 350-390 | ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)  Article 329 (3) of CRR.  The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation. |

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

5.2.1. General Remarks

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

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

143. Positions which receive a risk weight of 1.250% can alternatively be deducted from CET1 (see Articles 244(1) point (b), 245(1) point (b) and 253 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.2.2. Instructions concerning specific positions

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| **Columns** | |
| 010-020 | **ALL POSITIONS (LONG AND SHORT)**  Articles 102 and 105 (1) of CRR in connection with Article 337 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328 (2) of CRR. |
| 030-040 | (-) POSITIONS DEDUCTED FROM OWN FUNDS **(LONG AND SHORT)**  Articles 244(1) point (b), 245(1) point (b) and 253 of CRR. |
| 050-060 | NET POSITIONS **(LONG AND SHORT)**  Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328 (2) of CRR. |
| 061-104 | **BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS**  Article 259, 260, 261, 262, 263 (Tables 1 and 2), 264 (Tables 3 and 4) and 266 of CRR. The breakdown shall be done separately for long and short positions. |
| 402-406 | **BREAKDOWN OF THE NET POSITIONS ACCORDING TO APPROACHES**  Article 254 of CRR. |
| 402 | **SEC-IRBA**  Article 259 and 260 of CRR. |
| 403 | **SEC-SA**  Article 261 and 262 of CRR. |
| 404 | **SEC-ERBA**  Article 263 and 264 of CRR. |
| 405 | **INTERNAL ASSESSMENT APPROACH**  Articles 254, 265 and 266 (5) of CRR. |
| 406 | **OTHER (RW=1250%)**  Article 254 (7) of CRR. |
| 530-540 | **OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402**  Article 270a of CRR. |
| 570 | **BEFORE CAP**  Article 337 of CRR without taking into account the discretion of Article 335 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss. |
| 601 | **AFTER CAP / TOTAL OWN FUND REQUIREMENTS**  Article 337 of CRR taking into account the discretion of Article 335 of CRR. |

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| **Rows** | |
| 010 | TOTAL EXPOSURES  Total amount of outstanding securitisations and re-securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor. |
| 040,070 and  100 | SECURITISATIONS  Article 4(61) and (62) of CRR. |
| 020,050,  080 and110 | RE-SECURITISATIONS  Article 4(1)(63) and (64) of CRR. |
| 041, 071 and 101 | OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT  Articles 254 (1) (a) (b), (c), (2), (3), (4), (6), 259, 260, 261, 262, 263, 264, 265, 266, 269, 270 CRR.  Total amount of securitsation positions which fulfil the criteria of Article 243 of CRR and therefore qualify for differentiated capital treatment. |
| 030-050 | ORIGINATOR  Article 4(13) of CRR |
| 060-080 | INVESTOR  Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender |
| 090-110 | SPONSOR  Article 4(14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows with the information regarding its own securitised assets |

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

5.3.1. General Remarks

144. This template requests information on positions of the CTP (comprising securitisations, nth-to-default credit derivatives and other CTP positions included according to Article 338 (3) of CRR) and the corresponding own funds requirements under the standardised approach.

145. The MKR SA CTP template determines the own funds requirement only for the specific risk of positions assigned to the Correlation Trading Portfolio according to Article 335 of CRR in connection with Articles 338 (2) and (3) of CRR. If CTP- positions of the trading book are hedged by credit derivatives, Articles 346 and 347 of CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the fact which approach institutions apply to determine the risk weight for each of the positions according to Part Three Title II Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

146. This structure of the template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. As a result, securitisation positions shall always be reported in rows 030, 060 or 090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in row 110. The "other CTP-positions" are neither securitisation positions nor n-th to default credit derivatives (see definition in Article 338 (3) CRR), but they are explicitly "linked" (because of the hedging intent) to one of these two positions.

147. Positions which receive a risk weight of 1.250% can alternatively be deducted from CET1 (see 244(1) point (b), 245(1) point (b) and 253 of CRR). If this is the case, those positions have to be reported in row 460 of CA1.

5.3.2. Instructions concerning specific positions

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| **Columns** | |
| 010-020 | ALL POSITIONS (LONG AND SHORT)  Articles 102 and 105 (1) of CRR in connection with positions assigned to the Correlation Trading Portfolio according to Article 338 (2) and (3) of CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328 (2) of CRR. |
| 030-040 | (-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)  Article 253 of CRR. |
| 050-060 | NET POSITIONS (LONG AND SHORT)  Articles 327 to 329 and 334 of CRR. Regarding the distinction between Long and Short positions see Article 328 (2) of CRR. |
| 071-097 | BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS  Article 259, 260, 261, 262, 263 (Tables 1 and 2), 264 (Tables 3 and 4) and 266 of CRR. |
| 402-406 | **BREAKDOWN OF THE NET POSITIONS ACCORDING TO APPROACHES**  Article 254 of CRR. |
| 402 | **SEC-IRBA**  Article 259 and 260 of CRR. |
| 403 | **SEC-SA**  Article 261 and 262 of CRR. |
| 404 | **SEC-ERBA**  Article 263 and 264 of CRR. |
| 405 | **INTERNAL ASSESSMENT APPROACH**  Articles 254, 265 and 266 (5) of CRR. |
| 406 | **OTHER (RW=1250%)**  Article 254 (7) of CRR. |
| 410-420 | BEFORE CAP - WEIGHTED NET LONG / SHORT POSITIONS  Article 338 without taking into account the discretion of Article 335 of CRR. |
| 430-440 | AFTER CAP - WEIGHTED NET LONG / SHORT POSITIONS  Article 338 taking into account the discretion of Article 335 of CRR. |
| 450 | TOTAL OWN FUNDS REQUIREMENTS  The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (column 430) or (ii) the specific risk charge that would apply just to the net short positions (column 440). |

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| **Rows** | |
| 010 | TOTAL EXPOSURES  Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor. |
| 020-040 | ORIGINATOR  Article 4 (13) of CRR |
| 050-070 | INVESTOR  Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender. |
| 080-100 | SPONSOR  Article 4 (14) of CRR. If a sponsor is also securitising it own assets, it shall fill in the originator's rows with the information regarding its own securitised assets |
| 030,060 and 090 | SECURITISATIONS  The correlation trading portfolio comprises securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set in Article 338 (2) and (3) of CRR.  Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions shall be included in row 'Other CTP positions'. |
| 110 | N-TH-TO-DEFAULT CREDIT DERIVATIVES  N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives according to Article 347 CRR shall both be reported here.  The positions originator, investor and sponsor do not fit for n-th to default credit derivatives. As a consequence, the breakdown as for securitisation positions cannot be provided for n-th to default credit derivatives. |
| 040, 070, 100 and 120 | OTHER CTP POSITIONS  The positions in:   Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions;   CTP positions hedged by credit derivatives according to Article 346 CRR;   Other positions that satisfy Article 338 (3) of CRR;  are included. |

5.4. C 21.00 - Market Risk: Standardised Approach for Position Risk in Equities (MKR SA EQU)

5.4.1. General Remarks

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

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

5.4.2. Instructions concerning specific positions

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| **Columns** | |
| 010-020 | **ALL POSITIONS (LONG AND SHORT)**  Articles 102 and 105 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 345 second sentence of CRR). |
| 030-040 | **NET POSITIONS (LONG AND SHORT)**  Articles 327, 329, 332, 341 and 345 of CRR. |
| 050 | **POSITIONS SUBJECT TO CAPITAL CHARGE**  Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures according to the second sentence of Article 344 (4) CRR shall not be included in this column. |
| 060 | **OWN FUNDS REQUIREMENTS**  The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR. |
| 070 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5. |

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| **Rows** | |
| 010-130 | **EQUITIES IN TRADING BOOK**  Own funds requirements for position risk according to article 92 (3) point b) (i) CRR and Part 3 Title IV Chapter 2 Section 3 of CRR. |
| 020-040 | **GENERAL RISK**  Positions in equities subject to general risk (Article 343 of CRR) and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 Section 3 of CRR.  Both breakdowns (021/022 as well as 030/040) are a breakdown related to all positions subject to general risk.  Rows 021 and 022 requests information on the breakdown according to instruments. Only the breakdown in rows 030 and 040 is used as a basis for the calculation of own funds requirements. |
| 021 | Derivatives  Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332, if applicable. |
| 022 | Other assets and liabilities  Instruments other than derivatives included in the calculation of equity risk of trading book positions. |
| 030 | **Exchange traded stock-index futures broadly diversified and subject to a particular approach**  Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Article 344 (1) and (4) of CRR. These positions are only subject to general risk and, accordingly, must not be reported in row (050). |
| 040 | **Other equities than exchange traded stock-index futures broadly diversified**  Other positions in equities subject to specific risk and the correspondent own funds requirements according to Article 343 and 344 (3) of CRR. |
| 050 | **SPECIFIC RISK**  Positions in equities subject to specific risk and the correspondent own funds requirement according to Articles 342 and 344 (4) CRR. |
| 090-130 | ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)  Article 329 (2) and (3) of CRR.  The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation. |

5.5. C 22.00 - Market Risk: Standardised Approaches for Foreign Exchange Risk (MKR SA FX)

5.5.1. General Remarks

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

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

5.5.2. Instructions concerning specific positions

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| **Columns** | |
| 020-030 | **ALL POSITIONS (LONG AND SHORT)**  Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) of CRR. According to Article 352(2) and subject to permission from competent authorities, positions taken to hedge against the adverse effect of the exchange rate on their ratios in accordance with Article 92(1) and positions related to items that are already deducted in the calculation of own funds shall not be reported. |
| 040-050 | **NET POSITIONS (LONG AND SHORT)**  Articles 352(3) and (4), first and second sentences, and 353 of CRR.  The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions. |
| 060-080 | **POSITIONS SUBJECT TO CAPITAL CHARGE**  Articles 352(4), third sentence, 353 and 354 of CRR. |
| 060-070 | **POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)**  The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions.  Long net positions for each operation in a currency are added to obtain the long net position in that currency.  Short net positions for each operation in a currency are added to obtain the short net position in that currency.  Unmatched positions in non-reporting currencies are added to positions subject to capital charges for other currencies (row 030) in column (060) or (070) depending on their short or long arrangement. |
| 080 | **POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)**  Matched positions for closely correlated currencies |
| 090 | **OWN FUNDS REQUIREMENTS**  The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR. |
| 100 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) lit. b of CRR. Result of the multiplication of the own funds requirements by 12.5. |

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| **Rows** | |
| 010 | **TOTAL POSITIONS**  All positions in non-reporting currencies and those positions in the reporting currency that are considered for the purposes of Article 354 CRR as well as their correspondent own funds requirements according to article 92 (3) point c) (i) and Article 352 (2) and (4) of CRR (for conversion into the reporting currency). |
| 020 | **CURRENCIES CLOSELY CORRELATED**  Positions and their correspondent own funds requirements for currencies referred to in Article 354 of CRR. |
| 025 | **Currencies closely correlated: *of which*: reporting currency**  Positions in the reporting currency which contribute to the calculation of the capital requirements according to Article 354 CRR |
| 030 | **ALL OTHER CURRENCIES (including CIU´s treated as different currencies)**  Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR.  Reporting of CIU´s treated as separate currencies according to Article 353 CRR :  There are two different treatments of CIU´s treated as separate currencies for calculating the capital requirements:  1. The modified gold method, if the direction of the CIU´s investment is not available (those CIU´s shall be added to an institution´s overall net foreign-exchange position)  2. If the direction of the CIU´s investment is available, those CIU´s shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU)  The reporting of those CIU´s follows the calculation of the capital requirements accordingly. |
| 040 | **GOLD**  Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 351 and 352 (2) and (4) of CRR. |
| 050 - 090 | ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)  Article 352 (5) and (6) of CRR.  The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation. |
| 100-120 | **Breakdown of total positions (reporting currency included) by exposure types**  Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items. |
| 100 | **Other assets and liabilities other than off-balance sheet items and derivatives**  Positions not included in row 110 or 120 shall be included here. |
| 110 | **Off-balance sheet items**  Items within the scope of Article 352 CRR, irrespective of the currency of denomination, which are included in Annex I of CRR except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting. |
| 120 | **Derivatives**  Positions valued according to Articles 352 CRR. |
| 130-480 | **MEMORANDUM ITEMS : CURRENCY POSITIONS**  The memorandum items of the template shall be filled out separately for All currencies of the member states of the Union and the following currencies: USD, CHF, JPY, RUB, TRY, AUD, CAD, RSD, ALL, UAH, MKD, EGP, ARS, BRL, MXN, HKD, ICK, TWD, NZD, NOK, SGD, KRW, CNY and all other currencies. |

5.6. C 23.00 - Market Risk: Standardised Approaches for Commodities (MKR SA COM)

5.6.1. General Remarks

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

5.6.2. Instructions concerning specific positions

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| **Columns** | |
| 010-020 | **All POSITIONS (LONG AND SHORT)**  Gross long/short positions considered positions in the same commodity according to Article 357 (1) and (4) of CRR (see also Article 359 (1) of CRR). |
| 030-040 | **NET POSITIONS (LONG AND SHORT)**  As defined in Article 357 (3) of CRR. |
| 050 | **POSITIONS SUBJECT TO CAPITAL CHARGE**  Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR, receive a capital charge. |
| 060 | **OWN FUNDS REQUIREMENTS**  The capital charge for any relevant position according to Part 3 Title IV Chapter 4 of CRR. |
| 070 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) lit. b of CRR. Result of the multiplication of the own funds requirements \* 12.5. |

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| **Rows** | |
| 010 | **TOTAL POSITIONS IN COMMODITIES**  Positions in commodities and their correspondent own funds requirements for market risk according to article 92 (3) point c) (iii) CRR and Part 3 Title IV Chapter 4 of CRR. |
| 020-060 | **POSITIONS BY CATEGORY OF COMMODITY**  For reporting purposes commodities are grouped in the four main groups of commodities referred to in Table 2 of Article 361 CRR. |
| 070 | **MATURITY LADDER APPROACH**  Positions in commodities subject to the Maturity Ladder approach as referred to in Article 359 of CRR. |
| 080 | **EXTENDED MATURITY LADDER APPROACH**  Positions in commodities subject to the Extended Maturity Ladder approach as referred to in Article 361 of CRR |
| 090 | **SIMPLIFIED APPROACH**  Positions in commodities subject to the Simplified approach as referred to in Article 360 of CRR. |
| 100-140 | ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)  Article 358 (4) of CRR.  The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation |

5.7. C 24.00 - Market Risk Internal Model (MKR IM)

5.7.1. General Remarks

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

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

5.7.2. Instructions concerning specific positions

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| Columns | |
| 030-040 | **VaR**  It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon. |
| 030 | **Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)**  Articles 364 (1) point a) (ii) and 365 (1) of CRR. |
| 040 | **Previous day VaR (VaRt-1)**  Articles 364 (1) point a) (i) and 365 (1) of CRR. |
| 050-060 | **Stressed VaR**  It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution’s portfolio. |
| 050 | **Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)**  Articles 364 (1) point b) (ii) and 365 (1) of CRR. |
| 060 | **Latest available (SVaRt-1)**  Articles 364 (1) point b) (i) and 365 (1) of CRR. |
| 070-080 | **INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE**  It means the maximum potential loss that would result from a price change linked to default and migration risks calculated accordingly to Article 364 (2) point b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR. |
| 070 | **12 weeks average measure**  Article 364 (2) point b) (ii) in connection with Part Three Title IV Chapter 5 Section 4 of CRR. |
| 080 | **Last Measure**  Article 364 (2) point b) (i) in connection with Part Three Title IV Chapter 5 Section 4 of CRR. |
| 090-110 | **ALL PRICE RISKS CAPITAL CHARGE FOR CTP** |
| 090 | **FLOOR**  Article 364 (3) point (c) of CRR.  = 8% of the capital charge that would be calculated in accordance with Article 338 (1) of CRR for all positions in the ‘all price risks’ capital charge. |
| 100-110 | **12 WEEKS AVERAGE MEASURE AND LAST MEASURE**  Article 364 (3) point (b). |
| 110 | **LAST MEASURE**  Article 364 (3) point (a) |
| 120 | **OWN FUNDS REQUIREMENTS**  Referred to in Article 364 of CRR of all risk factors taking into account correlation effects, if applicable, plus incremental default and migration risk and all price of risks for CTP but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according Article 364 (2) of CRR. |
| 130 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) lit. b of CRR. Result of the multiplication of the own funds requirements \* 12.5. |
| 140 | **Number of overshootings (during previous 250 working days)**  Referred to in Article 366 of CRR.  The number of overshootings based on which the addend is determined shall be reported. |
| 150-160 | **VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)**  As referred to in Article 366 of CRR. |
| 170-180 | **ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG/ SHORT POSITIONS AFTER CAP**  The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 364 (3) point (c) of CRR take into account the discretion of Article 335 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss. |

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| **Rows** | |
| 010 | **TOTAL POSITIONS**  Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363 (1) of CRR linked to the risk factors specified in Article 367 (2) of CRR.  Concerning the columns 030 to 060 (VAR and Stress-VAR) the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. Hence the decomposition are memorandum items. |
| 020 | **TRADED DEBT INSTRUMENTS**  Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the interest rates risk factors as specified in Article 367 (2) of CRR. |
| 030 | **TDI – GENERAL RISK**  General risk defined in Article 362 of CRR. |
| 040 | **TDI – SPECIFIC RISK**  Specific risk defined in Article 362 of CRR. |
| 050 | **EQUITIES**  Corresponds to the part of position risk referred to in 363 (1) of CRR linked to the equity risk factors as specified in Article 367 (2) of CRR. |
| 060 | **EQUITIES – GENERAL RISK**  General risk defined in Article 362 of CRR. |
| 070 | **EQUITIES – SPECIFIC RISK**  Specific risk defined in Article 362 of CRR. |
| 080 | **FOREIGN EXCHANGE RISK**  Articles 363 (1) and 367 (2) of CRR. |
| 090 | **COMMODITY RISK**  Articles 363 (1) and 367 (2) of CRR. |
| 100 | **TOTAL AMOUNT FOR GENERAL RISK**  Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable). |
| 110 | **TOTAL AMOUNT FOR SPECIFIC RISK**  Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable). |

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

5.8.1. Instructions concerning specific positions

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| **Columns** | |
| 010 | **Exposure value**  Article 271 of CRR in accordance with article 382 of CRR  Total EAD from all transactions subject to CVA charge |
| 020 | **Of which: OTC derivatives**  Article 271 of CRR in accordance with article 382 (1) of CRR  The part of the total counterparty credit risk exposure solely due to OTC derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set |
| 030 | **Of which: SFT**  Article 271 of CRR in accordance with article 382 (2) of CRR  The part of the total counterparty credit risk exposure solely due to SFT derivatives. The information is not required from IMM institutions holding OTC derivatives and SFTs in the same netting set |
| 040 | **MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)**  Article 383 of CRR in accordance with article 363 (1)(d) of CRR  VaR calculation based on internal models for market risk |
| 050 | **PREVIOUS DAY (VaRt-1)**  See instructions referring to column 040 |
| 060 | **MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)**  See instructions referring to column 040 |
| 070 | **LATEST AVAILABLE (SVaRt-1)**  See instructions referring to column 040 |
| 080 | **OWN FUNDS REQUIREMENTS**  Article 92 (3) d) of CRR  Own funds requirements for CVA Risk calculated via the chosen method |
| 090 | **TOTAL RISK EXPOSURE AMOUNT**  Article 92 (4) b) of CRR  Own funds requirements multiplied by 12,5. |
|  | **Memorandum items** |
| 100 | **Number of counterparties**  Article 382 of CRR  Number of counterparties included in calculation of own funds for CVA risk  Counterparties are a subset of obligors. They only exist in case of derivatives transactions or SFTs where they are simply the other contracting party. |
| 110 | **Of which: proxy was used to determine credit spread**  number of counterparties where the credit spread was determined using a proxy instead of directly observed market data |
| 120 | **INCURRED CVA**  Accounting provisions due to decreased credit worthiness of derivatives counterparties |
| 130 | **SINGLE NAME CDS**  Article 386 (1) lit. a of CRR  Total notional amounts of single name CDS used as hedge for CVA risk |
| 140 | **INDEX CDS**  Article 386 (1) lit. b) of CRR  Total notional amounts of index CDS used as hedge for CVA risk |

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| **Rows** | |
| 010 | **CVA risk total**  Sum of rows 020-040 as applicable |
| 020 | **According to Advanced method**  Advanced CVA risk method as prescribed by Article 383 of CRR |
| 030 | **According to Standardised method**  Standardised CVA risk method as prescribed by Article 384 of CRR |
| 040 | **Based on OEM**  Amounts subject to the application of Article 385 of CRR |

6. Prudent valuation (PruVal)

6.1. C 32.01 - Prudent Valuation: Fair-Valued Assets and Liabilities (PruVal 1)

6.1.1. General remarks

154a. This template shall be completed by all institutions, whether or not they have adopted the simplified approach for the determination of Additional Valuation Adjustments (‘AVAs’). It is dedicated to the absolute value of fair-valued assets and liabilities used to determine whether or not the conditions set out in Article 4 of Delegated Regulation (EU) 2016/101 on prudent valuation for using the simplified approach for the determination of AVAs are met.

154b. With regard to institutions using the simplified approach, this template shall provide the total AVA to be deducted from own funds under Articles 34 and 105 CRR as set out in Article 5 of the Delegated Regulation (EU) 2016/101 on prudent valuation, which shall be reported accordingly in row 290 of C 01.00.

6.1.2. Instructions concerning specific positions

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| **Columns** | |
| 0010 | **FAIR-VALUED ASSETS AND LIABILITIES**  Absolute value of fair-valued assets and liabilities, as stated in the financial statements under the applicable accounting framework, as referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation, before any deduction pursuant to Article 4(2) is performed. |
| 0020 | **OF WHICH: trading book**  Absolute value of fair-valued assets and liabilities, as reported in 010, corresponding to positions held in the trading book. |
| 0030-0070 | **FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1**  Absolute value of fair-valued assets and liabilities excluded pursuant to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0030 | **Exactly matching**  Exactly matching, offsetting fair-valued assets and liabilities excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0040 | **Hedge accounting**  For positions subject to hedge accounting under the applicable accounting framework, absolute value of fair-valued assets and liabilities excluded in proportion to the impact of the relevant valuation change on CET1 capital according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0050 | **PRUDENTIAL Filters**  Absolute value of fair-valued assets and liabilities excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation due to the transitional filters referred to in Articles 467 and 468 of CRR. |
| 0060 | **Other**  Any other positions excluded according to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation due to adjustments to their accounting value having only a proportional effect on CET1 capital.  This row shall only be populated in rare cases where elements excluded pursuant to Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation cannot be assigned to columns 0030, 0040 or 0050 of this template. |
| 0070 | **Comment for other**  The main reasons why the positions reported in column 0060 were excluded shall be provided. |
| 0080 | **FAIR-VALUED Assets and Liabilities included in ART. 4(1) threshold**  Absolute value of fair-valued assets and liabilities actually included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0090 | **OF WHICH: trading book**  Absolute value of fair-valued assets and liabilities, as reported in column 0080, corresponding to positions held in the trading book. |

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| **Rows** | |
| 0010 – 0210 | The definitions of these categories shall match those of the corresponding rows of FINREP templates 1.1 and 1.2. |
| 0010 | **1 TOTAL FAIR-VALUED ASSETS AND LIABILITIES**  Total of fair-valued assets and liabilities reported in rows 20 to 210. |
| 0020 | **1.1 TOTAL FAIR-VALUED ASSETS**  Total of fair-valued assets reported in rows 0030 to 0140.  Relevant cells of rows 0030 to 0130 shall be reported in line with FINREP template F 01.01 of Annexes III and IV to this Regulation depending on the institution’s applicable standards:   * IFRS as endorsed by the Union in application of Regulation (EU) 1606/2002 (‘EU IFRS’) * National accounting standards compatible with EU IFRS (‘National GAAP compatible IFRS’) or * National GAAP based on Directive 86/635/EC, the Bank Accounting Directive (FINREP ‘National GAAP based on BAD’). |
| 0030 | **1.1.1 FINANCIAL ASSETS HELD FOR TRADING**  IFRS 9.Appendix A.  The information reported in this row shall correspond to row 050 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0040 | **1.1.2 TRADING FINANCIAL ASSETS**  BAD Article 32-33; Annex V. Part 1.17.  The information reported in this row shall correspond to row 091 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0050 | **1.1.3 NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS**  IFRS 7.8(a)(ii); IFRS 9.4.1.4.  The information reported in this row shall correspond to row 096 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0060 | **1.1.4 FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**  IFRS 7.8(a)(i); IFRS 9.4.1.5; Accounting Directive art 8(1)(a), (6).  The information reported in this row shall correspond to row 100 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0070 | **1.1.5**  **FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**  IFRS 7.8(h); IFRS 9.4.1.2A.  The information reported in this row shall correspond to row 141 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0080 | **1.1.6 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**  BAD art 36(2).  The information reported in this row shall correspond to row 171 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0090 | **1.1.7 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY**  Accounting Directive art 8(1)(a), (8).  The information reported in this row shall correspond to row 175 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0100 | **1.1.8 OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS**  BAD art 37; Accounting Directive Article 12(7); Annex V. Part 1.20.  The information reported in this row shall correspond to row 234 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0110 | **1.1.9 DERIVATIVES - HEDGE ACCOUNTING**  IFRS 9.6.2.1; Annex V. Part 1.22; Accounting Directive art 8(1)(a), (6), (8); IAS 39.9; Annex V. Part 1.22.  The information reported in this row shall correspond to row 240 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0120 | **1.1.10 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK**  IAS 39.89A(a); IFRS 9.6.5.8; Accounting Directive art 8(5), (6).  The information reported in this row shall correspond to row 250 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0130 | **1.1.11 INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES**  IAS 1.54(e); Annex V. Part 1.21, Part 2.4 ; BAD art 4.Assets(7)-(8); Accounting Directive art 2(2).  The information reported in this row shall correspond to row 260 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0140 | **1.1.12 (-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE**  Annex V Part 1.29.  The information reported in this row shall correspond to row 375 of template F 01.01 of Annexes III and IV to this Regulation. |
| 0150 | **1.2 TOTAL FAIR-VALUED LIABILITIES**  Total of fair-valued liabilities reported in rows 0160 to 0210.  Relevant cells of rows 0150 to 0190 shall be reported in line with FINREP template F 01.02 of Annexes III and IV to this Regulation depending on the institution’s applicable standards:   * IFRS as endorsed by the Union in application of Regulation (EU) 1606/2002 (‘EU IFRS’) * National accounting standards compatible with EU IFRS (‘National GAAP compatible IFRS’) * or National GAAP based on Directive 86/635/EC, the Bank Accounting Directive (FINREP ‘National GAAP based on BAD’). |
| 0160 | **1.2.1 FINANCIAL LIABILITIES HELD FOR TRADING**  IFRS 7.8 (e) (ii); IFRS 9.BA.6.  The information reported in this row shall correspond to row 010 of template F 01.02 of Annexes III and IV to this Regulation. |
| 0170 | **1.2.2 TRADING FINANCIAL LIABILITIES**  Accounting Directive art 8(1)(a),(3),(6).  The information reported in this row shall correspond to row 061 of template F 01.02 of Annexes III and IV to this Regulation. |
| 0180 | **1.2.3 FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS**  IFRS 7.8 (e)(i); IFRS 9.4.2.2; Accounting Directive art 8(1)(a), (6); IAS 39.9.  The information reported in this row shall correspond to row 070 of template F 01.02 of Annexes III and IV to this Regulation. |
| 0190 | **1.2.4 DERIVATIVES - HEDGE ACCOUNTING**  IFRS 9.6.2.1; Annex V. Part 1.26; Accounting Directive art 8(1)(a), (6), (8)(a).  The information reported in this row shall correspond to row 150 of template F 01.02 of Annexes III and IV to this Regulation. |
| 0200 | **1.2.5 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK**  IAS 39.89A(b), IFRS 9.6.5.8; Accounting Directive art 8(5), (6); Annex V. Part 2.8.  The information reported in this row shall correspond to row 160 of template F 01.02 of Annexes III and IV to this Regulation. |
| 0210 | **1.2.6 HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE**  Annex V Part 1.29  The information reported in this row shall correspond to row 295 of template F 01.02 of Annexes III and IV to this Regulation. |

6.2. C 32.02 - Prudent Valuation: Core Approach (PruVal 2)

6.2.1. General remarks

154c. The purpose of this template is to provide information on the composition of the total AVA to be deducted from own funds under Articles 34 and 105 CRR alongside relevant information about the accounting valuation of the positions that give rise to the determination of AVAs.

154d. This template shall be completed by all institutions that:

(a) are required to use the Core approach because they exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation, either on an individual basis or on a consolidated basis as set out in Article 4(3) the Delegated Regulation (EU) 2016/101 on prudent valuation or

(b) have chosen to apply the Core approach despite not exceeding the threshold.

154e. For the purposes of this template, ‘upside uncertainty’ shall be defined as follows: As determined by Article 8(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, AVAs are calculated as the difference between the fair value and a prudent valuation that is defined on the basis of a 90% confidence that institutions can exit the exposure at that point or better within the notional range of plausible values. The upside value or ‘upside uncertainty’ is the opposing point in the distribution of plausible values at which institutions are only 10% confident that they can exit the position at that point or better. The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA but substituting a 10% level of certainty for the 90% used when determining the total AVA.

6.2.2. Instructions concerning specific positions

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| --- | --- |
| **Columns** | |
| 0010 - 0100 | CATEGORY LEVEL AVA  The category level AVAs for market price uncertainty, close-out costs, model risk, concentrated positions, future administrative costs, early termination and operational risk are calculated as described in Articles 9 to 11 and 14 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation respectively.  For the market price uncertainty, close-out cost and model risk categories, which are subject to diversification benefit as set out under Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation, respectively, category level AVAs shall be, unless indicated otherwise, reported as the straight sum of the individual AVAs before diversification benefit [since diversification benefits calculated using method 1 or method 2 of the Annex of the Delegated Regulation (EU) 2016/101 on prudent valuation are reported in items 1.1.2, 1.1.2.1 and 1.1.2.2 of the template].  For the market uncertainty, close-out cost and model risk categories, amounts calculated under the expert-based approach as defined in Articles 9(5)(b), 10(6)(b) and 11(4) of the Delegated Regulation (EU) 2016/101 on prudent valuation shall be separately reported in columns 0020, 0040 and 0060. |
| 0010 | MARKET PRICE UNCERTAINTY  Article 105(10) CRR.  Market price uncertainty AVAs computed according to Article 9 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0020 | OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH  Market price uncertainty AVAs computed according to Article 9(5)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0030 | CLOSE-OUT COSTS  Article 105(10) CRR.  Close-out costs AVAs computed according to Article 10 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0040 | OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH  Close-out costs AVAs computed according to Article 10(6)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0050 | MODEL RISK  Article 105(10) CRR  Model risk AVAs computed according to Article 11 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0060 | OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH  Model risk AVAs computed according to Article 11(4) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0070 | CONCENTRATED POSITIONS  Article 105(11) CRR  Concentrated positions AVAs as computed under Article 14 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0080 | FUTURE ADMINISTRATIVE COSTS  Article 105(10) CRR  Future administrative costs AVAs as computed under Article 15 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0090 | EARLY TERMINATION  Article 105(10) CRR  Early termination AVAs as computed under Article 16 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0100 | OPERATIONAL RISK  Article 105(10) CRR  Operational risk AVAs as computed under Article 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0110 | TOTAL AVA  Row 0010: total AVA to be deducted from own funds under Articles 34 and 105 CRR and reported accordingly in row 290 of C 01.00. The total AVA shall be the sum of rows 0030 and 0180.  Row 0020: Share of the total AVA reported in row 0010 stemming from trading book positions (absolute value).  Rows 0030 to 0160: Sum of columns 0010, 0030, 0050 and 0070 to 0100.  Rows 0180 to 0210: Total AVA stemming from portfolios under the fall-back approach. |
| 0120 | UPSIDE UNCERTAINTY  Article 8(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation  The upside uncertainty shall be calculated and aggregated on the same basis as the total AVA computed in column 0110, but substituting a 10% level of certainty for the 90% used when determining the total AVA. |
| 0130 -0140 | FAIR-VALUED ASSETS AND LIABILITIES  Absolute value of fair-valued assets and liabilities corresponding to the AVA amounts reported in rows 0010 to 0130 and row 0180. For some rows, in particular rows 0090 to 0130, these amounts may have to be approximated or allocated based on expert judgement.  Row 0010: Total absolute value of fair-valued assets and liabilities included in the threshold computation of Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation. This includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value according to Article 9(2), 10(2) or 10(3) of the Delegated Regulation (EU) 2016/101 on prudent valuation, which are also separately reported in rows 0070 and 0080.  Row 0010 is the sum of row 0030 and row 0180.  Row 0020: share of total absolute value of fair-valued assets and liabilities reported in row 0010 stemming from trading book positions (absolute value).  Row 0030: Absolute value of fair-valued assets and liabilities corresponding to the portfolios under Articles 9 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation. This includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value according to Article 9(2), 10(2) or 10(3) of the Delegated Regulation (EU) 2016/101 on prudent valuation, which are also separately reported in rows 0070 and 0080. Row 0030 shall be the sum of rows 0090 to 0130.  Row 0050: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore.  Row 0060: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore.  Row 0070: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.  Row 0080: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 10(2) or 10(3) of t the Delegated Regulation (EU) 2016/101 on prudent valuation.  Rows 0090 to 0130: Absolute value of fair-valued assets and liabilities allocated as set out below (see corresponding row instructions) according to the following risk categories: interest rates, foreign exchange, credit, equities, commodities. This includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value according to Article 9(2), 10(2) or 10(3) of the Delegated Regulation (EU) 2016/101 on prudent valuation, which are also separately reported in rows 0070 and 0080.  Row 0180: Absolute value of fair-valued assets and liabilities corresponding to the portfolios under the fall-back approach |
| 0130 | FAIR-VALUED ASSETS  Absolute value of fair-valued assets corresponding to the different rows as explained in the instructions on columns 0130-0140 above. |
| 0140 | FAIR-VALUED LIABILITIES  Absolute value of fair-valued liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above. |
| 0150 | QTD REVENUE  The quarter-to-date revenues (‘QTD revenue’) since the last reporting date attribu­ted to the fair valued assets and liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above, where relevant allocated or approximated based on expert judgment. |
| 0160 | IPV DIFFERENCE  The sum across all positions and risk factors of unadjusted difference amounts (‘IPV difference’) calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Article 105(8) of CRR, with respect to the best available independent data for the relevant position or risk factor.  Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.  No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference. |
| 0170 - 0250 | FAIR VALUE ADJUSTMENTS  Adjustments, sometimes also referred to as ‘reserves’, potentially applied in the institution’s accounting fair value that are made outside of the valuation model used to generate carrying amounts (excluding Deferral of day one gains and losses) and that can be identified as addressing the same source of valuation uncertainty as the relevant AVA. They could reflect risk factors not captured within the valuation technique, that are in a form of a risk premium or exit cost and are compliant with the definition of Fair value. They should nevertheless be considered by market participants when setting a price. (IFRS 13.9 and IFRS13.88) |
| 0170 | MARKET PRICE UNCERTAINTY  Adjustment applied in the institution’s fair value to reflect the risk premium arising from the existence of a range of observed prices for equivalent instruments or, in respect of a market parameter input to a valuation model, the instruments from which the input has been calibrated, and thus that can be identified as addressing the same source of valuation uncertainty as the Market price uncertainty AVA. |
| 0180 | CLOSE-OUT COSTS  Adjustment applied in the institution’s fair value to adjust for the fact that the position level valuations do not reflect an exit price for the position or portfolio, in particular where such valuations are calibrated to a mid-market price, and thus that can be identified as addressing the same source of valuation uncertainty as the Close-out costs AVA. |
| 0190 | MODEL RISK  Adjustment applied in the institution’s fair value to reflect market or product factors that are not captured by the model used to calculate daily position values and risks (‘valuation model’) or to reflect an appropriate level of prudence given the uncertainty arising from the existence of a range of alternative valid models and model calibrations, and thus that can be identified as addressing the same source of valuation uncertainty as the Model risk AVA. |
| 0200 | CONCENTRATED POSITIONS  Adjustment applied in the institution’s fair value to reflect the fact that the aggregate position held by the institution is larger than normal traded volume or larger than the position sizes on which observable quotes or trades that are used to calibrate the price or inputs used by the valuation model are based, and thus that can be identified as addressing the same source of valuation uncertainty as the Concentrated positions AVA. |
| 0210 | UNEARNED CREDIT SPREADS  Adjustment applied in the institution’s fair value to cover expected losses due to counterparty default on derivative positions (i.e. total Credit Valuation Adjustment ‘CVA’ at institution level). |
| 0220 | INVESTING AND FUNDING COSTS  Adjustment applied in the institution’s fair value to compensate where valuation models do not fully reflect the funding cost that market participants would factor into the exit price for a position or portfolio (i.e. total Funding Valuation Adjustment at institution level where an institution computes such adjustment, or alternatively, equivalent adjustment). |
| 0230 | FUTURE ADMINISTRATIVE COSTS  Adjustment applied in the institution’s fair value to reflect administrative costs that are incurred by the portfolio or position but are not reflected in the valuation model or the prices used to calibrate inputs to that model, and thus that can be identified as addressing the same source of valuation uncertainty as the Future administrative costs AVA. |
| 0240 | EARLY TERMINATION  Adjustments applied in the institution’s fair value to reflect contractual or non-contractual early termination expectations that are not reflected in the valuation model, and thus that can be identified as addressing the same source of valuation uncertainty as the Early termination AVA. |
| 0250 | OPERATIONAL RISK  Adjustments applied in the institution’s fair value to reflect the risk premium that market participants would charge to compensate for operational risks arising from hedging, administration and settlement of contracts in the portfolio, and thus that can be identified as addressing the same source of valuation uncertainty as the Operational risk AVA. |
| 0260 | DAY 1 P&L  Adjustments to reflect instances where the valuation model plus all other relevant fair value adjustments applicable to a position or portfolio did not reflect the price paid or received at first day recognition, i.e. the deferral of day one gains and losses (IFRS 9.B5.1.2.A). |
| 0270 | EXPLANATION DESCRIPTION  Description of the positions treated under Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation and the reason why it was not possible to apply Articles 9 to 17 thereof. |

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| **Rows** | |
| 0010 | **1. TOTAL CORE APPROACH**  Article 7(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation  For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed under the Core approach as set out in Chapter 3 of t the Delegated Regulation (EU) 2016/101 on prudent valuation for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation. This includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0020 | **OF WHICH: TRADING BOOK**  Article 7(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation  For each relevant category of AVAs referred to in columns 0010 to 0110, share of total AVAs reported in row 0010 stemming from trading book positions (absolute value). |
| 0030 | **1.1 PORTFOLIOS UNDER ARTICLES 9 TO 17 - TOTAL CATEGORY LEVEL POST-DIVERSIFICATION**  Article 7(2)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation  For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed according to Articles 9 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation, except fair-valued assets and liabilities subject to the treatment described in Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation.  This includes the AVAs computed in accordance with Articles 12 and 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation that are reported in rows 0050 and 0060 and are inclu­ded in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.  This includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation.  Row 0030 is therefore expected to be the difference between rows 0040 and 0140. |
| 0040 - 0130 | **1.1.1 TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION**  For rows 0090 to 0130, institutions shall allocate their fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation (trading book and non-trading book) according to the following risk categories: interest rates, foreign exchange, credit, equities, commodities.  To this end, institutions shall rely on their internal risk management structure and, following a mapping developed based on expert judgement, allocate their business lines or trading desks to the most appropriate risk category. AVAs, Fair Value Adjustments and other required information, which correspond to the allocated business lines or trading desks, shall then be allocated to the same relevant risk category, in order to provide at row level for each risk category a consistent overview of the adjustments performed both for prudential purposes and accounting purposes, as well as an indication of the size of the positions concerned (in terms of fair-valued assets and liabilities). Where AVAs or other adjustments are computed at a different level of aggregation, in particular at firm level, institutions shall develop an allocation methodology of the AVAs to the relevant sets of positions. The allocation methodology shall lead to row 0040 being the sum of rows 0050 to 0130 for columns 0010 to 0100.  Regardless of the approach applied, the information reported shall, as much as possible, be consistent at row level, since the information provided will be compared at this level (AVA amounts, upside uncertainty, fair-value amounts and potential fair-value adjustments).  The breakdown in rows 0090 to 0130 excludes the AVAs computed in accordance with Articles 12 and 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation that are reported in rows 0050 and 0060 and are included in market price uncertainty AVAs, close-out costs AVAs and model risk AVAs as set out in Articles 12(2) and 13(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation.  Diversification benefits are reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation and are therefore excluded from rows 0040 to 0130. |
| 0050 | **OF WHICH: UNEARNED CREDIT SPREADS AVA**  Article 105(10) CRR, Article 12 of the Delegated Regulation (EU) 2016/101 on prudent valuation  The total AVA calculated for unearned credit spreads (‘AVA on CVA’) and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 12 of the Delegated Regulation (EU) 2016/101 on prudent valuation.  Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs.  Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of unearned credit spread AVAs. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore. |
| 0060 | **OF WHICH: INVESTMENT AND FUNDING COSTS AVA**  Article 105(10) CRR, Article 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation  The total AVA calculated for investing and funding costs and its allocation between market price uncertainty, close-out cost or model risk AVAs under Article 13 of the Delegated Regulation (EU) 2016/101 on prudent valuation.  Column 0110: The total AVA is given for information only as its allocation between market price uncertainty, close-out cost or model risk AVAs leads to its inclusion – after taking into account diversification benefits – under the respective category level AVAs.  Columns 0130 and 0140: Absolute value of fair-valued assets and liabilities included in the scope of the computation of investment and funding costs AVA. For the purpose of the computation of this AVA, exactly matching, offsetting fair-valued assets and liabilities, excluded from the threshold computation in accordance with Article 4(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation, may not be considered exactly matching, offsetting anymore. |
| 0070 | **OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2)**  Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0080 | **OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER AR­TICLE 10(2)&10(3)**  Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 10(2) or 10(3) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0090 | **1.1.1.1 INTEREST RATES** |
| 0100 | **1.1.1.2 FOREIGN EXCHANGE** |
| 0110 | **1.1.1.3 CREDIT** |
| 0120 | **1.1.1.4 EQUITIES** |
| 0130 | **1.1.1.5 COMMODITIES** |
| 0140 | **1.1.2 (-) Diversification BenefitS**  Total diversification benefit. Sum of rows 0150 and 0160. |
| 0150 | **1.1.2.1 (-) Diversification Benefit calculated using Me­thod 1**  For those categories of AVA aggregated under Method 1 in accordance with Articles 9(6), 10(7) and 11(6) of the Delegated Regulation (EU) 2016/101 on prudent valuation, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation. |
| 0160 | **1.1.2.2 (-) Diversification Benefit calculated using Me­thod 2**  For those categories of AVA aggregated under Method 2 in accordance with Articles 9(6), 10(7) and 11(6) of the Delegated Regulation (EU) 2016/101 on prudent valuation, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation. |
| 0170 | **1.1.2.2\* Memorandum item: pre-diversification AVAs reduced by more than 90% by diversification under Me­thod 2**  In the terminology of Method 2, the sum of FV – PV for all valuation exposures for which APVA < 10% (FV – PV). |
| 0180 | **1.2 Portfolios under the fall-back approach**  Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation  For portfolios subject to the fall-back approach under Article 7(2)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation, the total AVA shall be computed as a sum of rows 0190, 0200 and 0210.  Relevant balance sheet and other contextual information shall be provided in co­lumns 0130 - 0260. A description of the positions and the reason why it was not possible to apply Articles 9 to 17 of the Delegated Regulation (EU) 2016/101 on prudent valuation shall be provided in column 0270. |
| 0190 | **1.2.1 100% unrealised profit**  Article 7(2)(b)(i) of the Delegated Regulation (EU) 2016/101 on prudent valuation |
| 0200 | **1.2.2 10% notional value**  Article 7(2)(b)(ii) of the Delegated Regulation (EU) 2016/101 on prudent valuation |
| 0210 | **1.2.3 25% of inception value**  Article 7(2)(b)(iii) of the Delegated Regulation (EU) 2016/101 on prudent valuation |

6.3. C 32.03 - Prudent Valuation: Model Risk AVA (PruVal 3)

6.3.1. General remarks

154f. This template is to be completed only by institutions that exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation at their level. Institutions that are part of a group breaching the threshold on a consolidated basis are required to report this template only where they also exceed the threshold at their level.

154g. This template shall be used to report details of the top 20 individual model risk AVAs in terms of AVA amount that contribute to the total category level model risk AVA computed in accordance with Article 11 of the Delegated Regulation (EU) 2016/101 on prudent valuation. This information corresponds to the information reported in co­lumn 0050 of template C 32.02.

154h. The top 20 individual model risk AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual model risk AVAs.

154i. Products corresponding to these top individual model risk AVAs shall be reported using the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation.

154j. Where products are sufficiently homogenous with respect to the valuation model and the model risk AVA, they shall be merged and shown on one line for the purpose of maximising coverage of this template in respect of the total category level Model Risk AVA of the institution.

6.3.2. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0005 | **RANK**  The rank is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc, with 1 being assigned to the highest individual model risk AVAs, 2 to the second highest and so on. |
| 0010 | **MODEL**  Internal name (alpha-numerical) of the model used by the institution to identify the model. |
| 0020 | **RISK CATEGORY**  The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the product or group of products that give rise to the model risk valuation adjustment.  Institutions shall report the following codes:  IR – interest rates  FX – foreign exchange  CR – credit  EQ – equities  CO – commodities |
| 0030 | **PRODUCT**  Internal name (alpha-numerical) for the product or group of products, in line with the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation, that is valued using the model. |
| 0040 | OBSERVABILITY  Number of price observations for the product or group of products in the last twelve months that meet either of the following criteria:  The price observation is a price at which the institution has conducted a transaction  It is a verifiable price for an actual transaction between third parties  The price is obtained from a committed quote.  Institutions shall report one of the following values: ‘none’, ‘1-6’, ‘6-24’, ‘24-100’, ‘100+’. |
| 0050 | MODEL RISK AVA  Article 11(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation  Individual model risk AVA before diversification benefit, but after portfolio netting where relevant. |
| 0060 | OF WHICH: USING EXPERT-BASED APPROACH  Amounts in column 0050 that have been calculated under the expert-based approach as defined in Article 11(4) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0070 | OF WHICH: AGGREGATED USING METHOD 2  Amounts in column 0050 that have been aggregated under Method 2 of Annex to the Delegated Regulation (EU) 2016/101 on prudent valuation. This corresponds to FV – PV in the terminology of the Annex. |
| 0080 | AGGREGATED AVA CALCULATED UNDER METHOD 2  The contribution towards the total category level AVA for model risk, as computed according to Article 11(7) of the Delegated Regulation (EU) 2016/101 on prudent valuation, of individual model risk AVAs that are aggregated using Method 2 of the Annex to the Delegated Regulation (EU) 2016/101 on prudent valuation. This corresponds to APVA in the terminology of the Annex. |
| 0090 -0100 | FAIR-VALUED ASSETS AND LIABILITIES  Absolute value of fair-valued assets and liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework. |
| 0090 | FAIR-VALUED ASSETS  Absolute value of fair-valued assets valued using the model reported in column 0010 as stated in the financial statements under the applicable framework. |
| 0100 | FAIR-VALUED LIABILITIES  Absolute value of fair-valued liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework. |
| 0110 | IPV DIFFERENCE (OUTPUT TESTING)  The sum of unadjusted difference amounts (‘IPV difference’) calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Art 105(8) of CRR, with respect to the best available independent data for the corresponding product or group of products.  Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.  No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference.  Only results that have been calibrated from prices of instruments that would be mapped to the same product (output testing) shall be included here. Input testing results from market data inputs that are tested against levels that have been calibrated from different products shall not be included. |
| 0120 | IPV COVERAGE (OUTPUT TESTING)  The percentage of those positions mapped to the model weighted by model risk AVA that is covered by the output IPV testing results given in column 0110. |
| 0130 – 0140 | FAIR VALUE ADJUSTMENTS  Fair Value adjustments as defined in columns 0190 and 0240 of template C 32.02 that have been applied to the positions mapped to the model in column 0010. |
| 0150 | DAY 1 P&L  Adjustments as defined in column 0260 of template C 32.02 that have been applied to the positions mapped to the model in column 0010. |

6.4 C 32.04 - Prudent Valuation: Concentrated positions AVA (PruVal 4)

6.4.1. General remarks

154k. This template shall be completed only by institutions that exceed the threshold referred to in Article 4(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation at their level. Institutions that are part of a group breaching the threshold on a consolidated basis shall report this template only where they also exceed the threshold at their level.

154l. This template shall be used to report details of the top 20 individual concentrated positions AVAs in terms of AVA amount that contribute to the total category level concentrated positions AVA computed in accordance with Article 14 of the Delegated Regulation (EU) 2016/101 on prudent valuation. This information shall correspond to the information reported in column 0070 of template C 32.02.

154m. The top 20 concentrated positions AVAs, and corresponding product information, shall be reported in decreasing order starting from the largest individual concentrated positions AVAs.

154n. Products corresponding to these top individual concentrated positions AVAs shall be reported using the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation.

154o. Positions that are homogenous in terms of AVA calculation methodology shall be aggregated where this is possible in order to maximise the coverage of this template.

6.4.2. Instructions concerning specific positions

|  |  |
| --- | --- |
| **Columns** | |
| 0005 | **RANK**  The rank is a row identifier and shall be unique for each row in the table. It shall follow the numerical order 1, 2, 3, etc, with 1 being assigned to the highest concentrated positions AVAs, 2 to the second highest and so on. |
| 0010 | **RISK CATEGORY**  The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the position.  Institutions shall report the following codes:  IR – Interest Rates  FX – Foreign exchange  CR – Credit  EQ – Equities  CO – Commodities |
| 0020 | **PRODUCT**  Internal name for the product or group of products in line with the product inventory required by Article 19(3)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0030 | **UNDERLYING**  Internal name of the underlying, or underlyings, in the case of derivatives or of the instruments in the case of non-derivatives. |
| 0040 | **CONCENTRATED POSITION SIZE**  Size of the individual concentrated valuation position identified according to Article 14(1)(a) of the Delegated Regulation (EU) 2016/101 on prudent valuation, expressed in the unit described in column 0050. |
| 0050 | **SIZE MEASURE**  Unit of size measure used internally as part of the identification of the concentrated valuation position to compute the concentrated position size referred in column 0040.  In the case of positions in bonds or equity, please report the unit used for internal risk management, such as ‘number of bonds’, ‘number of shares’ or ‘market va­lue’.  In the case of position in derivatives, please report the unit used for internal risk management, such as ‘PV01; EUR per 1 basis point parallel yield curve shift’. |
| 0060 | MARKET VALUE  Market value of the position. |
| 0070 | PRUDENT EXIT PERIOD  The prudent exit period in number of days estimated under Art 14(1)(b) of the Delegated Regulation (EU) 2016/101 on prudent valuation. |
| 0080 | CONCENTRATED POSITIONS AVA  The concentrated positions AVA amount calculated according to Article 14(1) of the Delegated Regulation (EU) 2016/101 on prudent valuation for the individual concentrated valuation position concerned. |
| 0090 | CONCENTRATED POSITION FAIR VALUE ADJUSTMENT  The amount of any fair value adjustments taken to reflect the fact that the aggregate position held by the institution is larger than the normal traded volume or larger than position sizes and on which quotes or trades, which are used to calibrate the price or inputs used by the valuation model, are based.  The amount reported shall correspond to the amount that has been applied to the individual concentrated valuation position concerned. |
| 0100 | IPV DIFFERENCE  The sum of unadjusted difference amounts (‘IPV difference’) calculated at the month end closest to the reporting date under the independent price verification process performed in accordance with Art 105(8) of CRR, with respect to the best available independent data for the individual concentrated valuation position concerned.  Unadjusted difference amounts shall refer to unadjusted differences between the valuations generated by the trading system and the valuations assessed during the monthly IPV process.  No adjusted difference amounts in the books and records of the institution for the relevant month end date shall be included in the calculation of IPV difference. |

7. C 33.00 - Exposures to General governments (GOV)

7.1. General remarks

155. The information for the purpose of template C 33.00 shall cover all exposures to ‘General governments’ as defined in paragraph 42 (b) of Annex V.

156. Exposures to ‘General governments’ are included in different exposure classes in accordance with Article 112 and Article 147 of CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.

157. Table 2 (Standardised approach) and Table 3 (IRB approach), included in Part 3 of Annex 5, shall be observed for the mapping of exposure classes used to calculate capital requirements under CRR to counterparty sector ‘General governments’.

158. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.

159. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction includes the incidence of credit risk mitigation techniques, including substitution effects.

160. The reporting of information on exposures to ‘General governments’ by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds in Article 5 (b) point 3 of this Regulation.

7.2. Scope of the template on exposures to “General governments”

161. The scope of the GOV template covers on, off-balance sheet and derivatives direct exposures to “General governments” in the banking and trading book. In addition a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.

162. An exposure is a direct exposure when the immediate counterparty is an entity covered by the definition of ‘General governments’.

163. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity

7.3. Instructions concerning specific positions

|  |  |
| --- | --- |
| Columns | Instructions |
| 010-260 | **DIRECT EXPOSURES** |
| 010-140 | **ON-BALANCE SHEET EXPOSURES** |
| 010 | **Total gross carrying amount of non-derivative financial assets**  Aggregate of gross carrying amount, as determined in accordance with paragraph 34 in Annex V, Part 1, of non-derivative financial assets to General governments, for all accounting portfolios under IFRS or national GAAP based on Directive 86/635/EEC (Bank Accounting Directive, ‘BAD’) defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120.  Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value. |
| 020 | **Total carrying amount of non-derivative financial assets (net of short positions)**  Aggregate of the carrying amount, in accordance with paragraph 27 in Annex V, Part 1, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on BAD defined in paragraphs 15 to 22 in Annex V, Part 1 and listed in columns 030 to 120, net of short positions.  When the institution has a short position for the same residual maturity, the same immediate counterparty that is denominated in the same currency, the carrying amount of the short position shall be netted against the carrying amount of the direct position. This net amount shall be considered as zero when it is a negative amount.  The sum of the columns 030 to 120 minus column 130 must be reported. If this amount is lower than zero, the amount to be reported shall be zero. |
| 030-120 | **NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS**  Aggregate carrying amount of non-derivative financial assets, as defined above, to General governments by accounting portfolio under the applicable accounting framework. |
| 030 | **Financial assets held for trading**  IFRS 7.8(a)(ii); IFRS 9 Appendix A |
| 040 | **Trading financial assets**  BAD Articles 32-33; Annex V. Part 1.16; Accounting Directive Article 8(1)(a)  Only to be reported by institutions under national Generally Accepted  Accounting Principles (GAAP). |
| 050 | **Non-trading financial assets mandatorily at fair value through profit or loss**  IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| 060 | **Financial assets designated at fair value through profit or loss**  IFRS 7.8(a)(i); IFRS 9.4.1.5 and Accounting Directive Article 8(1)(a), (6) |
| 070 | **Non-trading non-derivative financial assets measured at fair value through profit or loss**  BAD Article 36(2); Accounting Directive Article 8(1)(a)  Only to be reported by institutions under national Generally Accepted  Accounting Principles (GAAP). |
| 080 | **Financial assets at fair value through other comprehensive income**  IFRS 7.8(d); IFRS 9.4.1.2A |
| 090 | **Non-trading non-derivative financial assets measured at fair value to equity**  Accounting Directive Article 8(1)(a), (8)  Only to be reported by institutions under national Generally Accepted  Accounting Principles (GAAP). |
| 100 | **Financial assets at amortised cost**  IFRS 7.8(f); IFRS 9.4.1.2; Annex V. Part 1.15 |
| 110 | **Non-trading non-derivative financial assets measured at a cost-based method**  BAD Article 35; Accounting Directive Article 6(1)(i) and Article 8(2); Annex V. Part 1.16  Only to be reported by institutions under national Generally Accepted  Accounting Principles (GAAP). |
| 120 | **Other non-trading non-derivative financial assets**  BAD Article 37; Accounting Directive Article 12(7); Annex V. Part 1.16  Only to be reported by institutions under national Generally Accepted  Accounting Principles (GAAP). |
| 130 | **Short positions**  Carrying amount of short positions, as defined in IFRS 9 BA.7(b) when the direct counterparty is a General government as defined in paragraph 1.  Short positions arise when the institution sells securities acquired in a reverse repurchase loan, or borrowed in a securities lending transaction, which direct counterparty is a General government.  The carrying amount is the fair value of the short positions.  Short positions must be reported by residual maturity bucket, as defined in row 170 to 230, and by immediate counterparty. Short positions will be then used for netting with positions for the same residual maturity and immediate counterparty for the computation of columns 030 to 120. |
| 140 | **Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets**  Carrying amount of short positions, as defined in IFRS 9 BA.7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, which direct counterparty is a General government, that are included in the held for trading or trading financial assets accounting portfolios (columns 030 or 040).  Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column. |
| 150 | **Accumulated impairment**  Aggregate accumulated impairment related to non-derivative financial assets reported in columns 080 to 120. [Annex V, Part 2, paragraphs 70 and 71] |
| 160 | **Accumulated impairment - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity**  Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 080 and 090. |
| 170 | **Accumulated negative changes in fair value due to credit risk**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060, 070, 080 and 090. [Annex V, Part 2, paragraph 69] |
| 180 | **Accumulated negative changes in fair value due to credit risk - of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 050, 060 and 070. |
| 190 | **Accumulated negative changes in fair value due to credit risk - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 080 and 090. |
| 200-230 | **DERIVATIVES**  Direct derivative positions are to be reported in columns 200 to 230.  For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown. |
| 200-210 | **Derivatives with positive fair value**  All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether they are used in a qualifying hedging relationship, are held for trading or are included in the trading portfolio under IFRS and national GAAP based on BAD.  Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 120, 124, 125 and 137 to 140). |
| 200 | **Derivatives with positive fair value: Carrying amount**  Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.  Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments. |
| 210 | **Derivatives with positive fair value: Notional amount**  Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs 133 to 135, of all derivative contracts concluded and not yet settled at the reporting reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is positive for the institution at the reporting reference date. |
| 220-230 | **Derivatives with negative fair value**  All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether they are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on BAD.  Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (Annex V, Part 2, paragraphs 120, 124, 125 and 137 to 140). |
| 220 | **Derivatives with negative fair value: Carrying amount**  Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.  Under GAAP based on BAD, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments. |
| 230 | **Derivatives with negative fair value: Notional amount**  Under IFRS and national GAAP based on BAD, notional amount, as defined in Annex V, Part 2, paragraphs 133 to 135, of all derivative contracts concluded and not yet settled at the reference date whose counterparty is a General government, as defined above in paragraph 1, when its fair value is negative for the institution. |
| 240-260 | **OFF-BALANCE SHEET EXPOSURES** |
| 240 | **Nominal amount**  When the direct counterparty of the off-balance sheet item is a General government as defined above in paragraph 1, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on BAD (Annex V, Part 2, paragraphs 102-119).  In accordance with Annex V, Part 1, paragraphs 43 and 44, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution. |
| 250 | **Provisions**  BAD Article 4 Liabilities (6)(c ), Off balance sheet items, Article 27(11), Article 28(8), Article 33; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20;IAS 37, IFRS 4, Annex V Part 2.11.  Provisions on all off-balance sheet exposures regardless how they are measured except those that are measured at fair value through profit or loss in accordance with IFRS 9.    Under IFRS, the impairment of a loan commitment given shall be reported in column 150 when the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 250. |
| 260 | **Accumulated negative changes in fair value due to credit risk**  For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (Annex V, Part 2, paragraph110) |
| 270-280 | **Memorandum item: credit derivatives sold on general government exposures**  Credit derivatives that do not meet the definition of financial guarantees that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government must be reported.  These columns will not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 020 to 160).  The exposures reported in the section are not to be considered in the computation of exposure Value and Risk weighted amount (columns 290 and 300) which is based solely on direct exposures. |
| 270 | **Derivatives with positive fair value - Carrying amount**  Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.  For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date.  For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a positive fair value at the reference reporting date, independently how they are accounted for. |
| 280 | **Derivatives with negative fair value - Carrying amount**  Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.  For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial liabilities at the reporting date.  For derivatives under GAAP based on BAD, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently how they are accounted for. |
| 290 | **Exposure value**  Exposure value for exposures subject to the credit risk framework.  For exposures under the Standardised Approach (SA): see Article 111 of CRR. For exposures under the IRB approach: see Article 166 and Article 230 (1) sentence 2 of CRR.  For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges see instructions for the row breakdown. |
| 300 | **Risk weighted exposure amount**  Risk weighted exposure amount for exposures subject to the credit risk framework.  For exposures under the Standardised Approach (SA): see Article 113 (1) to (5) of CRR. For exposures under the IRB approach: see Article 153 (1) and (3) of CRR.  For the reporting of direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk, see instructions for the row breakdown. |

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| Rows | Instructions |
| **BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH** | |
| 010 | **Total exposures**  Aggregate of exposures to General governments, as defined in paragraph 1 |
| 020-155 | **Exposures under the credit risk framework**  Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II CRR. Exposures under the credit risk framework include exposures from both the non-trading book and the trading book subject to a capital charge for counterparty credit risk.  Direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (020 to 155) and the market risk row (row 160): the exposures due to counterparty credit risk shall be reported in the credit risk rows, while the exposures due to market risk shall be reported in the market risk row. |
| 030 | **Standardised Approach**  Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk. |
| 040 | **Central governments**  Exposures to General governments that are central governments. These exposures are allocated to the “Central governments or central banks” exposure class in accordance with Articles 112 and 114 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 050 | **Regional governments or local authorities**  Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the “Regional governments or local authorities” exposure class in accordance with Articles 112 and 115 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 060 | **Public sector entities**  Exposures to General governments that are public sector entities. These exposures are allocated to the “Public sector entities” exposure class in accordance with Articles 112 and 116 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 070 | **International Organisations**  Exposures to General governments that are international organisations. These exposures are allocated to the “International Organisations” exposure classes in accordance with Articles 112 and 118 CRR, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 075 | **Other general government exposures subject to Standardised Approach**  Exposures to General governments other than those included in rows 040 to 070 above, which are allocated to SA exposure classes in accordance with Article 112 CRR for the purposes of calculating own funds requirements. |
| 080 | **IRB Approach**  Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk. |
| 090 | **Central governments**  Exposures to General governments that are central governments and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.. |
| 100 | **Regional governments or local authorities [Central governments and central banks]**  Exposures to General governments that are regional governments or local authorities and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 110 | **Regional governments or local authorities [Institutions]**  Exposures to General governments that are regional governments or local authorities and that are allocated to the “Institutions” exposure class in accordance with Article 147(4)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 120 | **Public sector entities [Central governments and central banks]**  Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(a) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 130 | **Public sector entities [Institutions]**  Exposures to General governments that are public sector entities in accordance with Article 4(8) CRR and that are allocated to the “Institutions” exposure class in accordance with Article 147(4)(b) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 140 | **International Organisations [Central governments and central banks]**  Exposures to General governments that are International Organisations and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3)(c) CRR, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 155 | **Other general government exposures subject to IRB approach**  Exposures to General governments other than those included in rows 090 to 140 above which are allocated to IRB exposure classes in accordance with Article 147 CRR for the purposes of calculating own funds requirements. |
| 160 | **Exposures subject to market risk**  Market risk exposures cover positions for which own funds requirements are calculated according to Title IV of Part Three CRR.  Direct exposures within the scope of Article 271 CRR subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (020 to 155) and the market risk row (row 160): the exposure due to counterparty credit risk shall be reported in the credit risk rows, while the exposure due to market risk shall be reported in the market risk row. |
| 170-230 | **BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY**  Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions.  Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:   **[ 0 - 3M [** : Less than 90 days   **[ 3M - 1Y [** : Equal or greater than 90 days and less than 365 days   **[ 1Y – 2Y [** : Equal or greater than 365 days and less than 730 days   **[ 2Y – 3Y [** : Equal or greater than 730 days and less than 1,095 days   **[ 3Y – 5Y [** : Equal or greater than 1,095 days and less than 1,825 days   **[ 5Y – 10Y [** : Equal or greater than 1,825 days and less than 3,650 days   **[ 10Y – more** : Equal or greater than 3,650 days |

8. NPE Loss Coverage (NPE LC)

8.1. General remarks

164. The NPE loss coverage templates contain information about non-performing exposures (NPEs) for the purposes of calculating the minimum loss coverage requirement for non-performing exposures as specified in Articles 47a, 47b and 47c of Regulation (EU) No 575/2013 (CRR).

165. The block of templates consists of a set of three templates:

1. The calculation of deductions for NPEs (C 35.01): this is an overview template indicating the applicable amount of insufficient coverage, calculated as the difference between the total minimum coverage requirements for NPEs and the total provisions and adjustments or deductions already made. The template covers both the non-performing exposures where forbearance measure has not been granted, and non-performing forborne exposures.
2. Minimum coverage requirements and exposure values of non-performing exposure, excluding forborne exposures that fall under Article 47c(6) of the Regulation (EU) No 575/2013 (C 35.02): the template calculates the total minimum coverage requirements for non-performing, not forborne exposures, indicating the factors to be applied on the exposure values for the purposes of this calculation given whether the exposure is secured or unsecured and given the time since the exposure became non-performing.
3. Minimum coverage requirements and exposure values of non-performing forborne exposures that fall under Article 47c(6) of the Regulation (EU) No 575/2013 (C 35.03): the template calculates the total minimum coverage requirements for non-performing forborne exposures that fall under Article 47c(6) of the Regulation (EU) No 575/2013, indicating the factors to be applied on the exposure values for the purposes of this calculation given whether the exposure is secured or unsecured and given the time since the exposure became non-performing.

166. Regulation (EU) No 575/2013 as amended by Regulation (EU) 2019/630 applies to (i) exposures, originated on and after 26 April 2019, that become non-performing, and (ii) exposures originated before 26 April 2019 when they are modified after that date in a way that increases their exposure value to the obligor (Article 469a) that become non-performing.

167. According to points (a) and (b) of Article 47c(1) of the Regulation (EU) No 575/2013, institutions shall calculate the deductions for NPEs, including the calculation of minimum coverage requirements and total provisions and adjustments or deductions, at individual exposure level (‘transaction based’) and not at debtor or portfolio levels.

168.According to Article 47c(1) of the Regulation (EU) No 575/2013, for the purposes of calculating the deductions for NPEs, institutions shall differentiate between the unsecured and secured part of a NPE. To this end, institutions shall report exposure values and minimum coverage requirements separately for the unsecured part of NPEs and for the secured part of NPEs.

169. According to Article 47c(3) of the Regulation (EU) No 575/2013, for the purposes of mapping of relevant applicable factors and calculating minimum coverage requirements, the secured part of NPEs shall be classified as: (i) “secured by immovable property or residential loan guaranteed by an eligible protection provider as referred to in Art. 201”, (ii) “secured by other funded or unfunded credit protection” or (iii) “guaranteed or insured by an official export credit agency”, depending on the type of credit protection. When a non-performing exposure is secured by more than one type of credit protection, its exposure value shall be allocated according to the quality of the credit protection, starting from the one with the best quality.

8.2. C 35.01 – THE CALCULATION OF DEDUCTIONS FOR NON-PERFORMING EXPOSURES (NPE LC1)

* + 1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 – 0100 | **Time passed since exposures classified as non-performing**  The ‘time passed since exposures classified as non-performing’ shall mean the time in years passed, as of the reference date, since exposure has been classified as non-performing. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures’ classification as non-performing, regardless of any application of forbearance measures.  For the time interval, “> X year(s), <= Y year(s)”, institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing. |
| 0110 | **Total**  Institutions shall report the sum of all columns from 0010 to 0100. |

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| Rows | Instructions |
| 0010 | **Applicable amount of insufficient coverage**  Article 47c(1) of the CRR.  For the calculation of the applicable amount of insufficient coverage, institutions shall deduct the total provisions and adjustments or deductions (capped) (row 0080) from the total minimum coverage requirement for non-performing exposures (row 0020).  The applicable amount of insufficient coverage (i.e. the shortfall in the total minimum coverage requirement for non-performing exposures) shall be equal to or greater than zero. |
| 0020 | **Total minimum coverage requirement for non-performing exposures**  Point (a) of Article 47c(1) of the CRR.  For the calculation of the total minimum coverage requirement for non-performing exposures, institutions shall sum the minimum coverage requirement for the unsecured part of NPEs (row 0030) and for the secured part of NPEs (row 0040). |
| 0030 | **Unsecured part of NPEs**  Point (a)(i) of Article 47c(1), Article 47c(2), Article 47c(6) of the CRR.  Total minimum coverage requirement for the unsecured part of NPEs, i.e. aggregate of calculations at exposure level.  The amount reported in each column shall be equal to the sum of the amounts reported in row 0020 of C 35.02 and row 0020 of C 35.03 (where applicable) in the respective columns. |
| 0040 | **Secured part of NPEs**  Point (a)(ii) Article 47c(1), Article 47c(3), Article 47c(4), Article 47c(6) of the CRR.  Total minimum coverage requirement for the secured part of NPEs, i.e. aggregate of calculations at exposure level.  The amount reported in each column shall be equal to the sum of the amounts reported in row 0030-0050 of C 35.02 and row 0030-0040 of C 35.03 (where applicable) in the respective columns. |
| 0050 | **Exposure value**  Article 47a (2) of the CRR.  Institutions shall report the total exposure value of NPEs including both unsecured and secured exposures. This shall correspond to the sum of row 0060 and row 0070. |
| 0060 | **Unsecured part of NPEs**  Article 47a (2), Article 47c(1), of the CRR. |
| 0070 | **Secured part of NPEs**  Article 47a (2), Articles 47c(1) of the CRR. |
| 0080 | **Total provisions and adjustments or deductions (capped)**  Institutions shall report the capped amount of the sum of the items listed in rows 0100-0150 in accordance with point (b) of Article 47c(1) of the CRR. The maximum limit for capped provisions and adjustment or deductions is the amount of minimum coverage requirement at exposure level.  Capped amount shall be calculated separately for each exposure as the lower amount between minimum coverage requirement for this exposure and total provisions and adjustments or deductions for the same exposure . |
| 0090 | **Total provisions and adjustments or deductions (uncapped)**  Institutions shall report the sum of uncapped amount of the items listed in rows 0100-0150 in accordance with point (b) of Article 47c(1) of the CRR. Provisions and adjustment or deductions (uncapped) shall not be limited to the amount of minimum coverage requirement at exposure level.  Total provisions and adjustments or deductions (uncapped) shall include the sum of the provisions and adjustments or deductions related to both unsecured (row 0160) and secured (row 0170) parts of the NPEs. |
| 0100 | **Specific credit risk adjustments**  Point (b)(i) of Article 47c(1) of the CRR. |
| 0110 | **Additional valuation adjustments**  Point (b)(ii) of Article 47c(1) of the CRR. |
| 0120 | **Other own funds reductions**  Point (b)(iii) of Article 47c(1) of the CRR. |
| 0130 | **IRB shortfall**  Point (b)(iv) of Article 47c(1) of the CRR. |
| 0140 | **Difference between the purchase price and the amount owed by the debtor**  Point (b)(v) of Article 47c(1) of the CRR. |
| 0150 | **Amounts written-off by the institution since the exposure was classified as non-performing**  Point (b)(vi) of Article 47c(1) of the CRR. |
| 0160 | **Of which: unsecured part of NPEs**  Institutions shall report the amount of the total provisions and adjustments or deductions (uncapped) related to the unsecured part of the NPEs. |
| 0170 | **Of which: secured part of NPEs**  Institutions shall report the amount of the total provisions and adjustments or deductions (uncapped) related to the secured part of the NPEs.  For partially secured exposures, the total provisions and adjustments or deductions shall be allocated first to the unsecured part of the non-performing exposure and then to the secured part of the same non-performing exposure. |

* 1. C 35.02 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF THE CRR (NPE LC2)
     1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 – 0100 | **Time passed since exposures classified as non-performing**  The ‘time passed since exposures classified as non-performing’ shall mean the time in years passed since exposure has been classified as non-performing. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures’ classification as non-performing, regardless of any application of forbearance measures.  For the time interval, “> X year(s), <= Y year(s)”, institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing. |
| 0110 | **Total**  Institutions shall report the sum of all columns from 0010 to 0100. |

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| Rows | Instructions |
| 0010 | **Total minimum coverage requirement**  Point (a) of Article 47c(1) of the CRR.  For the calculation of the total minimum coverage requirement for non-performing exposures, excluding forborne exposures that fall under Article 47c (6) of the CRR, institutions shall sum the minimum coverage requirement for the unsecured part of NPEs (row 0020) and the minimum coverage requirement for the secured part of NPEs (rows 0030, 0040 and 0050). |
| 0020 | **Unsecured part of NPEs**  Point (a)(i) of Article 47c(1), Article 47c(2) of the CRR.  The minimum coverage requirement is calculated by multiplying the aggregate exposure values in row 0070 with the corresponding factor per column. |
| 0030 | **Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**  Point (a)(ii) of Article 47c(1) and points (a), (b), (c),, (d), (f), (h) and (i) of Article 47c(3)of the CRR.  The minimum coverage requirement is calculated by multiplying the aggregate exposure values in row 0080 with the corresponding factor per column. |
| 0040 | **Part of NPEs secured by other funded or unfunded credit protection**  Point (a)(ii) of Article 47c(1) and points (a), (b), (c), (e) and (g) of Article 47c(3)of the CRR.  The minimum coverage requirement is calculated by multiplying the aggregate exposure values in row 0090 with the corresponding factor per column. |
| 0050 | **Part of NPEs guaranteed or insured by an official export credit agency**  Article 47c(4) of the CRR.  The minimum coverage requirement is calculated by multiplying the aggregate exposure values in row 0100 with the corresponding factor per column. |
| 0060 | **Exposure value**  Article 47a (2) of the CRR.  For the calculation of row 0060, institutions shall sum the exposure values reported for the unsecured part of NPEs (row 0070), the part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0080), the part of NPEs secured by other funded or unfunded credit protection (row 0090), and the part of NPEs guaranteed or insured by an official export credit agency (row 0100). |
| 0070 | **Unsecured part of NPEs**  Article 47a (2), Article 47c(1), Article 47c(2) of the CRR.  Total exposure value of unsecured part of NPEs broken-down by time passed since exposures classified as non-performing. |
| 0080 | **Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**  Articles 47c(1) and points (a), (b), (c), (d), (f), (h) and (i) of Article 47c(3) of the CRR.  Total exposure value of the parts of NPEs secured by immovable property pursuant to Title II of Part Three of the CRR or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 of the CRR. |
| 0090 | **Part of NPEs secured by other funded or unfunded credit protection**  Articles 47c(1) and points (a), (b), (c), (e) and (g) of Article 47c(3) of the CRR.  Total exposure value of the parts of NPEs secured by other funded or unfunded credit protection pursuant to Title II of Part Three of the CRR. |
| 0100 | **Part of NPEs guaranteed or insured by an official export credit agency**  Article 47c(4) of the CRR.  Total exposure value of the parts of NPEs guaranteed or insured by an official export credit agency. |

* 1. C 35.03 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) OF THE CRR (NPE LC3)
     1. Instructions concerning specific positions

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| Columns | Instructions |
| 0010 – 0100 | **Time passed since exposures classified as non-performing**  The ‘time passed since exposures classified as non-performing’ shall mean the time in years passed since exposure has been classified as non-performing. Institutions shall report data on exposures for which the reference date falls under the corresponding time interval indicating the period in years following exposures’ classification as non-performing, regardless of any application of forbearance measures.  For the time interval, “> X year(s), <= Y year(s)”, institutions shall report data on exposures for which the reference date corresponds to the period between the first and the last day of the Yth year following the classification of these exposures as non-performing. |
| 0110 | **Total**  Institutions shall report the sum of all columns from 0010 to 0100. |

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| Rows | Instructions |
| 0010 | **Total minimum coverage requirement**  Point (a) of Article 47c(1) and Article 47c(6) of the CRR.  For the calculation of total minimum coverage requirement of non-performing forborne exposures that fall under Article 47c (6) of the CRR, institutions shall sum minimum coverage requirements for the unsecured part of forborne NPEs (row 0020), the part of forborne NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0030) and the part of forborne NPEs secured by other funded or unfunded credit protection (row 0040). |
| 0020 | **Unsecured part of NPEs**  Point (a)(i) of Article 47c(1) of the CRR, Article 47c(2), Article 47c(6) of the CRR.  Total minimum coverage requirement for the unsecured part of non-performing forborne exposures that fall under Article 47c (6) of the CRR , i.e. aggregate of calculations at exposure level. |
| 0030 | **Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**  Point (a)(ii) of Article 47c(1) and points (a), (b), (c), (d), (f), (h) and (i) of Article 47c(3), Article 47c(6) of the CRR.  Total minimum coverage requirement for parts of non-performing forborne exposures secured by immovable property pursuant to Title II of Part Three of the CRR or that are residential loans guaranteed by an eligible protection provider as referred to in Article 201 of the CRR, falling under Article 47c (6) of the CRR, i.e. aggregate of calculations at exposure level. |
| 0040 | **Part of NPEs secured by other funded or unfunded credit protection**  Point (a)(ii) of Article 47c(1) and points (a), (b), (c), (e) and (g) of Article 47c(3), Article 47c(6) of the CRR.  Total minimum coverage requirement for parts of non-performing forborne exposures se-cured by other funded or unfunded credit protection, falling under Article 47c (6) of the CRR, i.e. aggregate of calculations at exposure level. |
| 0050 | **Exposure value**  Article 47a (2) of the CRR.  For the calculation of exposure value, institutions shall sum exposure values for the unsecured part of NPEs (row 0060), the part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0070) and the part of NPEs secured by other funded or unfunded credit protection (row 0120), where applicable. |
| 0060 | **Unsecured part of NPEs**  Article 47a (2), Article 47c(1), Article 47c(2), Article 47c(6) of the CRR.  Total exposure value of unsecured part of forborne NPEs that fall under Article 47c (6) of the CRR. |
| 0070 | **Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider**  Article 47c(1) and points (a), (b), (c), (d), (f), (h) and (i) of Article 47c(3), Article 47c(6) of the CRR.  Total exposure value of the parts of forborne NPEs that fall under Article 47c (6) of the CRR secured by immovable property pursuant to Title II or Part Three of the CRR or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 of the CRR. |
| 0080 | **> 2 and <= 3 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the third year after the classification of the exposure as non-performing. |
| 0090 | **> 3 and <= 4 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the fourth year after the classification of the exposure as non-performing. |
| 0100 | **> 4 and <= 5 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the fifth year after the classification of the exposure as non-performing. |
| 0110 | **> 5 and <= 6 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs secured that fall under Article 47c (6) of the CRR by immovable property or residential loan guaranteed by an eligible protection provider where the first forbearance measure has been granted between the first and the last day of the sixth year after the classification of the exposure as non-performing. |
| 0120 | **Part of NPEs secured by other funded or unfunded credit protection**  Article 47c(1), and points (a), (b), (c), (e) and (g) of Article 47c(3), Article 47c(6) of the CRR.  Total exposure value of the parts of forborne NPEs that fall under Article 47c (6) of the CRR secured by other funded or unfunded credit protection pursuant to Title II of Part Three of the CRR. |
| 0130 | **> 2 and <= 3 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the third year after the classification of the exposure as non-performing. |
| 0140 | **> 3 and <= 4 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the fourth year after the classification of the exposure as non-performing. |
| 0150 | **> 4 and <= 5 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the fifth year after the classification of the exposure as non-performing. |
| 0160 | **> 5 and <= 6 years after classification as NPE**  Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) of the CRR secured by other funded or unfunded credit protection, where the first forbearance measure has been granted between the first and the last day of the sixth year after the classification of the exposure as non-performing. |

1. ‘Stand alone institutions’ are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements. [↑](#footnote-ref-2)