

ANNEX II

REPORTING ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

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PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

1. This framework consists of four groups of templates:
 - (a) Amounts: key metrics of MREL and TLAC;
 - (b) Composition and maturity;
 - (c) creditor ranking;
 - (d) Contract-specific information;
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each set of templates and instructions concerning specific positions are included in this part of the Regulation.

1.2. Numbering convention

3. The document follows the labelling convention described below, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules defined in accordance with Annex ... to this Regulation.
 - (a) The following general notation is followed: {Template;Row;Column}.
 - (b) References inside a template do not include an indication of the template: {Row;Column}.
 - (c) In case of templates with only one column, only rows are referred to: {Template;Row}
 - (d) An asterisk sign is used to express that the reference covers the rows or columns specified before.

1.3. Sign convention

4. Any amount that increases the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a positive figure. In contrast, any amount that reduces the own funds and eligible liabilities, the risk weighted exposure amounts, the leverage ratio exposure measure or the requirements shall be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

1.4. Abbreviations

5. The following abbreviations apply for the purposes of the Annexes to this Regulation:
- (a) 'CRR' refers to Regulation (EU) No 575/2013;
 - (b) 'CRD' refers to Directive 2013/36/EU of the European Parliament and of the Council;
 - (c) 'BRRD' refers to Directive 2014/59/EU of the European Parliament and of the Council;
 - (d) 'MREL' refers to the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of the BRRD;
 - (e) 'TLAC' refers to the requirements for own funds and eligible liabilities for G-SIIs pursuant to Article 92a of the CRR;
 - (f) 'Internal TLAC' refers to the requirement for own funds and eligible liabilities for non-EU G-SIIs pursuant to Article 92b of the CRR;
 - (g) 'Internal MREL' refers to the MREL applied to entities that are not themselves resolution entities pursuant to Article 45f of the BRRD.

1.5. Carrying amounts and outstanding amounts

6. Own funds shall be reported as carrying amounts and liabilities as outstanding nominal amounts. The outstanding nominal amount of a claim or instrument is the sum of the principal amount of, and accrued interest on, the claim or instrument. The outstanding nominal amount due is equal to the value of the claim which the creditor could file under insolvency proceedings.
7. By way of derogation from the previous paragraph, balance sheet liabilities arising from derivatives shall be reported in form of carrying amounts. The carrying amount shall be the carrying amount as defined for FINREP purposes, either under IFRS or nGAAP, as applicable.

Question for consultation

Q1. The proposed standards would measure own funds in terms of carrying amounts and eligible liabilities in terms of outstanding nominal amounts. This approach aligns the reporting on MREL/TLAC to a great extent with the reporting in the context of the ITS on Resolution Planning Reporting, where the same measurement basis is used. In contrast, presenting both the amount of own funds and eligible liabilities as carrying amounts would potentially align the reporting more with the vast majority of prudential reporting and disclosure requirements and with the internal approaches of institutions for the monitoring of MREL/TLAC compliance on a daily basis. There is also ongoing work at the level of the BCBS to clarify the measurement of non-equity capital.

What are the advantages and challenges of presenting MREL/TLAC figures, and in particular the amount of eligible liabilities, on the basis of a) outstanding amounts or b) carrying amounts for the purposes of reporting (and disclosure) and appropriate?

PART II: TEMPLATE RELATED INSTRUCTIONS

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

8. The column referring to the Minimum Requirement for own funds and eligible liabilities (MREL) shall be filled in by institutions that are subject to the minimum requirement for own funds and eligible liabilities in accordance with Article 45 BRRD. Only those entities obliged to comply with the requirement of Articles 92a CRR shall report items referring to the G-SII requirement for own funds and eligible liabilities (TLAC).

Columns	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Article 45 BRRD.
0020	<u>Requirement for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a CRR
0030	<u>Qualitative information</u> Please see instructions on the relevant rows.

Row	Legal references and instructions
0100 - 0120	<u>Total risk exposure amount, total exposure measure and total liabilities and own funds</u>
0100	<u>Total risk exposure amount (TREA)</u> Article 45 (2) (a) BRRD, Article 92(3) CRR.
0110	<u>Total exposure measure</u> Article 45 (2) (b) BRRD, Articles 429(4) and 429a CRR.
0120	<u>Total liabilities and own funds</u> Sum of all liabilities and own funds of the reporting entity. With respect to derivatives, the value to be used shall be the sum of net liability positions taking into account prudential netting rules. This item corresponds to the information reported in row 0600 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624.
0200 - 0230	<u>Own funds and eligible liabilities</u>
0200	<u>Own funds and eligible liabilities</u> The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as set out in Articles 4(1)(118) and 72 CRR,

	<p>(ii) eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b (1) to (3) BRRD.</p> <p>The amount of own funds and eligible liabilities counting towards the G-SII requirement for own funds and eligible liabilities (TLAC) shall be the amount referred to in Article 72l CRR, consisting of:</p> <p>(i) own funds as set out in Articles 4(1)(118) and 72 CRR,</p> <p>(ii) eligible liabilities in accordance with Article 72k CRR.</p>
0210	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>The amount of own funds and subordinated eligible liabilities counting towards MREL shall be reported as the sum of:</p> <p>(i) own funds as set out in Articles 4(1)(118) and 72 CRR,</p> <p>(ii) eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in Article 2(1)(71b) BRRD.</p>
0220	<p><u>Of which governed by third country law</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country within the meaning of Article 55 BRRD.</p>
0230	<p><u>Of which containing a write down and conversion clause pursuant to Article 55 BRRD</u></p> <p>The amount of own funds and eligible liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 BRRD</p>
0250 - 0270	<p><u>Other bail-inable liabilities</u></p> <p>Rows 250 and 270 shall not be reported by entities that, at the date of the reporting of that information, hold amounts of own funds and eligible liabilities of at least 150 % of the requirement referred to in Article 45(1) BRRD as calculated in accordance with point (a) of the first subparagraph of Article 45(1) BRRD.</p>
0250	<p><u>Other bail-inable liabilities</u></p> <p>The amount of bail-inable liabilities, as defined in Article 2(1)(71) of the BRRD, that are not included own funds and eligible liabilities pursuant to Article 45b of the BRRD and are not exempted from bail-in pursuant to Article 44(2) BRRD.</p> <p>This corresponds to the difference between the liabilities not excluded from bail-in as reported in {r0300, c0190} of template Z 02.00 of Annex I to Regulation (EU) No 2018/1624 (ITS on Resolution Planning Reporting) and the eligible liabilities as reported in {r0050, c0020} of template M 02.00 of Annex I to this Regulation.</p>
0260	<p><u>Of which governed by third country law</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country within the meaning of Article 55 BRRD.</p>

0270	<p><u>Of which containing a write down and conversion clause pursuant to Article 55 BRRD</u></p> <p>The amount of other bail-inable liabilities that are governed by the law of a third country and that contain a write down and conversion clause as referred to in Article 55 BRRD</p>
0300 - 0360	<p><u>Ratios and subordination exemptions</u></p>
0300	<p><u>Own funds and eligible liabilities as a percentage of the Total Risk Exposure Amount</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p>
0310	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p>
0320	<p><u>Own funds and eligible liabilities as a percentage of the Total Exposure Measure</u></p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is reported in row 0200 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
0330	<p><u>Of which: own funds and subordinated liabilities</u></p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is reported in row 0210 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
0340	<p><u>Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)</u></p> <p>Aggregate amount of non-subordinated liabilities which the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of the G-SII requirement for own funds and eligible liabilities (TLAC) pursuant to Article 72b(3) CRR.</p> <p>As the exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the reporting entity indicates 'yes' in {r0350,c0030}.</p>
0350	<p><u>Does the subordination exemption in Article 72(b)(4) of the CRR apply? (5% exemption)</u></p> <p>This row shall only be reported by institutions subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p>

	<p>If the resolution authority permits liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the reporting entity shall indicate 'yes' in column 0110.</p> <p>If the resolution authority does not permit liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the resolution group or resolution entity shall indicate 'no' in column 0110.</p> <p>As exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the reporting entity has populated {r0340,c0030}.</p>
0360	<p><u>Share of the total non-subordinated liabilities that is included in own funds and eligible liabilities</u></p> <p>This row shall only be reported by institutions subject to the G-SII requirement for own funds and eligible liabilities (TLAC requirement).</p> <p>If a capped subordination exemption applies under Article 72(b)(3) or (4) CRR, institutions shall report:</p> <ul style="list-style-type: none"> (i) the amount of liabilities issued that ranks pari passu with excluded liabilities and is included in the amount reported in row 0200 (after application of the cap), (ii) divided by the amount of liabilities issued that ranks pari passu with excluded liabilities (Article 72a (2) CRR) and that would be recognised under row 0200 if no cap was applied.
0400 - 0430	<u>Requirements</u>
0400	<p><u>MREL (requirement) expressed as a percentage of TREA</u></p> <p>The reporting entity's minimum requirement for own funds and eligible liabilities (MREL) as determined by the resolution authority pursuant to Article 45 BRRD, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
0410	<p><u>Of which: To be met with own funds or subordinated eligible liabilities</u></p> <p>Where applicable, the part of the MREL which, pursuant to paragraphs (4) to (9) of Article 45b of the BRRD, the resolution authority has required to be met using own funds, subordinated eligible instruments, or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage of TREA.</p>
0420	<p><u>MREL (requirement) expressed as a percentage of the total exposure measure</u></p> <p>The reporting entity's minimum requirement for own funds and eligible liabilities (MREL) as determined by the resolution authority pursuant to Article 45 BRRD, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
0430	<p><u>Of which: To be met with own funds or subordinated liabilities</u></p> <p>Where applicable, the part of the MREL requirement which, pursuant to paragraphs (4) to (9) of Article 45b of the BRRD, the resolution authority has required to be met using own funds, subordinated eligible instruments, or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage</p>

	of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.
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2. Composition and maturity

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

2.1.1. General remarks

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

2.1.2. Instructions concerning specific positions

Column	Legal references and instructions
0010	<u>Minimum requirement for own funds and eligible liabilities (MREL)</u> Article 45 BRRD.
0020	<u>Requirements for own funds and eligible liabilities for G-SIIs (TLAC)</u> Article 92a CRR
0030	<u>Memo item: Amounts eligible for the purposes of MREL, but not TLAC</u> This column shall only be filled in by institutions subject to the requirement for own funds and eligible liabilities for G-SIIs (TLAC). This column shall reflect the difference between amounts of liabilities eligible to fulfil the requirement of Article 45 BRRD and the amount of liabilities eligible to fulfil the requirement of Article 92a CRR.

Row	Legal references and instructions
0005	<u>OWN FUNDS AND ELIGIBLE LIABILITIES</u> Own funds and eligible liabilities for the purposes of Articles 45 BRRD and 92a CRR The amount of own funds and eligible liabilities counting towards MREL shall be reported as the sum of: (i) own funds as set out in Articles 4(1)(118) and 72 CRR, (ii) eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b (1) to (3) BRRD. The amount of own funds and eligible liabilities counting towards the requirement for own funds and eligible liabilities for G-SIIs (TLAC) shall be the amount referred to in Article 721 CRR, consisting of: (i) own funds as set out in Articles 4(1)(118) and 72 CRR,

	(ii) eligible liabilities in accordance with Article 72k CRR.
0010	<u>Own funds</u> Articles 4(1)(118) and 72 CRR
0020	<u>Common Equity Tier 1 capital</u> Article 50 CRR
0030	<u>Additional Tier 1 capital</u> Article 61 of CRR
0040	<u>T2 capital</u> Article 71 CRR
0050	<u>Eligible liabilities</u> <i>MREL</i> Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b (1) to (3) BRRD <i>TLAC</i> Eligible liabilities in accordance with Article 72k CRR.
0060	<u>Eligible liabilities items before adjustments</u> <i>MREL</i> Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b (1) to (3) BRRD <i>TLAC</i> Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR
0070	<u>Eligible liabilities subordinated to excluded liabilities</u> <i>MREL</i> Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in Article 2(1)(71b) of the BRRD <i>TLAC</i> Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR
0080	<u>Eligible liabilities instruments issued directly by the resolution entity (not grandfathered)</u> <i>MREL</i> Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in Article 2(1)(71b) of the BRRD and which are issued directly by the resolution entity.

	<p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in Articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, and which are issued directly by the resolution entity.</p> <p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (Article 72a(1)(b) CRR) nor eligible liabilities grandfathered under Article 494b of the CRR.</p>
0090	<p><u>Eligible liabilities instruments issued by other entities within the resolution group (not grandfathered)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in Article 2(1)(71b) of the BRRD, that are issued by subsidiaries and included in MREL in compliance with Article 45b(3) BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, that are issued by subsidiaries and qualify for inclusion in the consolidated eligible liabilities instruments of an institution pursuant to Article 88a CRR.</p> <p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (Article 72a(1)(b) CRR) nor eligible liabilities grandfathered under Article 494b of the CRR.</p>
0100	<p><u>Eligible liabilities items issued prior to 27 June 2019</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019 - they are subordinated eligible instruments as defined in Article 2(1)(71b) of the BRRD₂ - <u>they are included in own funds and eligible liabilities as a result of Article 494b(3) CRR.</u> <p><i>TLAC</i></p> <p>Liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019 - they comply with Article 72b(2)(d) - they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) CRR.
0110	<p><u>Tier 2 instruments with a residual maturity of at least one year</u></p>

	<p>Article 72a(1) b CRR</p> <p>This row shall include the amortised portion of T2 instruments, where the remaining maturity is greater than one year. Only the amount not recognised in own funds, but meeting all eligibility criteria according to Article 72b CRR shall be reported in this row.</p>
0120	<p><u>Eligible liabilities not subordinated to excluded liabilities</u></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set forth in article 45b BRRD and which are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR.</p> <p>Institutions shall report the amount of eligible liabilities that are not subordinated to excluded liabilities. In the case of TLAC, this shall be the amount after the application of paragraphs 72b(3) or (4) CRR.</p>
0130	<p><u>Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)</u></p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set forth in Article 45b (1) to (3) BRRD and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR and without applying the restrictions set out in paragraphs (3) to (5) of Article 72b(2) CRR.</p> <p>The full amount without application of the 3.5% and 5% caps set out in article 72b (3) or (4) CRR shall be reported in this row.</p> <p>This row shall not include any amount recognisable on a transitional basis in accordance with Article 494b(3) CRR.</p>
0140	<p><u>Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre cap)</u></p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 219 - they comply with the conditions set forth in article 45b (1) to (3) BRRD and are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR.

	<p><i>TLAC</i></p> <p>eligible liabilities which meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019 - they comply with the requirements set forth in articles 72a to 72d, except for point (d) of Article 72b(2) CRR and without applying the restrictions set out in paragraphs (3) to (5) of Article 72b(2) CRR - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR.
0150	<p><u>Amounts eligible, where applicable after application of the Articles 72b (3) and (4) CRR (not grandfathered)</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, after applying the restrictions set out in paragraphs (3) to (5) of Article 72b(2) CRR, at the exclusion of liabilities recognised pursuant to the grandfathering set out in Article 494b(3) CRR.</p>
0160	<p><u>Amounts eligible, where applicable in accordance with Articles 72b (3) and (4) CRR consisting of items issued prior to 27 June 2019</u></p> <p><i>TLAC</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019; - they comply with the requirements set forth in articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, after applying the restrictions set out in paragraphs (3) to (5) of Article 72b(2) CRR - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR.
0170	<p><u>(-) Deductions</u></p>
0180	<p><u>(-) Exposures between MPE resolution groups</u></p> <p><i>TLAC</i></p> <p>This row shall reflect the deductions of exposures between MPE G-SIB resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments or eligible liabilities instruments of one or more subsidiaries which do not belong to the same resolution group as the resolution entity, in accordance with article 72e(4) CRR.</p>
0190	<p><u>(-) Investments in other eligible liabilities instruments</u></p> <p><i>TLAC</i></p> <p>Institutions shall report the deduction of investments in other eligible liabilities instruments, according to articles 72e (1) to (3), 72f, 72g, 72h, 72i and</p>

	72j CRR, whereby the amount to be deducted from eligible liabilities items is determined in accordance with section 2 of chapter 5a CRR
0200	<p><u>Excess of deductions from eligible liabilities over eligible liabilities</u></p> <p>Eligible liabilities cannot be negative, but it is possible that the deductions from eligible liabilities are greater than eligible liabilities. When this happens, the eligible liabilities have to be equal to zero, and the excess of the deductions has to be deducted from Tier 2 in accordance with Article 66 (e) CRR.</p> <p>With this item, it is achieved that the eligible liabilities as reported in row 0050 are never lower than zero.</p>
0210	<p><u>CET1 (%) available after meeting the entity's requirements</u></p> <p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) CRD and:</p> <p>(a) where applicable, the G-SII requirement for own funds and eligible liabilities pursuant to Article 92a of the CRR (TLAC requirement)</p> <p>(b) where applicable the minimum requirement for own funds and eligible liabilities pursuant to Article 45 of the BRRD, when calculated in accordance with point (a) of Article 45(2) BRRD (MREL).</p> <p>The reported figure shall be identical in both MREL and TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirements of Article 128 (6) CRD shall be considered.</p>
0220	<p><u>Combined buffer requirement (%)</u></p> <p>Article 128(6) CRD</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk-weighted exposure amount.</p>
0230	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the capital conservation buffer requirement.</p>
0240	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the countercyclical buffer requirement.</p>
0250	<p><u>of which: systemic risk buffer requirement</u></p>

	The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the systemic risk buffer requirement.
0260	<u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u> The amount of the institution specific combined buffer (expressed as a percentage of the total risk weighed exposure amount) that relates to the G-SII or O-SII buffer requirement.
0300	<u>Investments in subordinated eligible liabilities of other institutions</u>
0310	<u>Investments in subordinated eligible liabilities of G-SIIs</u> Amount of holdings of eligible liabilities instruments, within the meaning of Article 72b(2) CRR, at the exclusion of instruments pursuant to Article 72b(3) to (5) CRR, that are issued by G-SIIs.
0320	<u>Investments in subordinated eligible liabilities of O-SIIs</u> Amount of holdings of eligible liabilities instruments within the meaning of Article 72b(2) CRR that are issued by O-SIIs. Investments in subordinated eligible liabilities of O-SIIs that are at the same time G-SIIs shall not be reported in this row, but exclusively in row 0310.
0330	<u>Investments in subordinated eligible liabilities of other institutions</u> Amount of holdings of eligible liabilities instruments within the meaning of Article 72b(2) CRR that are issued by institutions that are neither G-SIIs nor O-SIIs.

2.2. M 03.00 – Internal MREL and Requirement for own funds and eligible liabilities for non-EU G-SIIs (ILAC)

2.2.1. General remarks

10. Template M 03.00 reports own funds and eligible liabilities for the purposes of

- the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD (internal MREL) as well as
- the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs pursuant to Article 92b CRR (internal TLAC).

2.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Internal MREL</u> Article 45f BRRD.

0020	<u>Requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC)</u> Article 92b CRR
0030	<u>Qualitative information</u> Please see instructions on the relevant rows.

Row	Legal references and instructions
0010	<u>Level of application</u> If the entity is subject to internal MREL, and where applicable internal TLAC, on an individual basis, it shall indicate 'individual'. If the entity is subject to internal MREL, and where applicable internal TLAC, on a consolidated basis, it shall indicate 'consolidated'.
0100 - 0110	<u>Total risk exposure amount and total exposure measure</u>
0100	<u>Total risk exposure amount (TREA)</u> TREA of the relevant entity calculated in accordance with Article 92(3) CRR.
0110	<u>Total exposure measure</u> Total exposure measure of the relevant entity calculated in accordance with Articles 429(4) and 429a CRR.
0200 – 0270	<u>Eligible own funds and eligible liabilities</u>
0200	<u>Eligible own funds and eligible liabilities</u> Sum of eligible own funds, eligible liabilities and guarantees permitted to count towards internal MREL in accordance with Article 45f(2) of the BRRD, respectively towards internal TLAC in accordance with Article 92b(2) and (3) of the CRR
0210	<u>Eligible own funds</u> Sum of CET1 capital, eligible Additional Tier 1 instruments and eligible Tier 2 instruments
0220	<u>Common Equity Tier 1 capital (CET1)</u> Article 50 CRR
0230	<u>Eligible Additional Tier 1 instruments</u> Article 52 CRR For the purpose of internal MREL (column 0010), instruments shall only be considered where they fulfil the criteria referred to in point (b) (ii) of Article 45f(2) BRRD.

	For the purpose of the Requirement for own funds and eligible liabilities for non-EU G-SIIs (column 0020, internal TLAC), instruments shall only be considered where they fulfil the criteria referred to in Article 92b(2) CRR.
0240	<p><u>Eligible T2 instruments</u></p> <p>Article 63 CRR</p> <p>For the purpose of internal MREL (column 0010), instruments shall only be considered where they fulfil the criteria set out to in point (b) (ii) of Article 45f(2) BRRD.</p> <p>For the purpose of the Requirement for own funds and eligible liabilities for non-EU G-SIIs (column 0020, internal TLAC), instruments shall only be considered where they fulfil the criteria set out to in Article 92b(2) CRR.</p>
0250	<u>Eligible liabilities</u>
0260	<p><u>Eligible liabilities (excluding guarantees) issued by the reporting entity</u></p> <p>For the purpose of internal MREL (column 0010), eligible liabilities shall consist of liabilities that fulfil the conditions set out in point (a) of Article 45f(2) BRRD and that are issued by the reporting entity.</p> <p>For the purpose of the Requirement for own funds and eligible liabilities for non-EU G-SIIs (column 0020, internal TLAC), the amount of eligible liabilities shall be calculated in accordance with Article 72k CRR where they fulfil the conditions set out in Article 92b(3) CRR and are issued by the reporting material subsidiary.</p>
0265	<p><u>Eligible liabilities (excluding guarantees) issued by subsidiaries of the reporting entity</u></p> <p>This row shall only be filled in relation to an internal MREL respectively internal TLAC requirement applicable on a consolidated basis.</p> <p>For the purpose of internal MREL (column 0010), eligible liabilities shall consist of liabilities that fulfil the conditions set out in point (a) of Article 45f(2) BRRD and that are issued by subsidiaries of the reporting entity.</p> <p>For the purpose of the Requirement for own funds and eligible liabilities for non-EU G-SIIs (column 0020, internal TLAC), the amount of eligible liabilities shall be calculated in accordance with Article 72k CRR where they fulfil the conditions set out in Article 92b(3) CRR and are issued by subsidiaries of the reporting entity.</p>
0270	<p><u>Guarantees provided by the resolution entity and permitted by the resolution authority</u></p> <p>Where the resolution authority of the subsidiary permits the reporting entity to meet the internal MREL requirement with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in Article 45f(5) BRRD shall be reported.</p>
0300 - 0340	<u>Ratios of eligible own funds and eligible liabilities</u>

0300	<p><u>Own funds and eligible liabilities as a percentage of the total risk exposure amount</u></p> <p>Amounts of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity counting towards, respectively, internal MREL and the Requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC), expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
0310	<p><u>of which permitted guarantees</u></p> <p>Amount of eligible own funds, eligible liabilities and permitted guarantees of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f (5) BRRD, which counts towards internal MREL, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR</p>
0320	<p><u>Own funds and eligible liabilities as a percentage of the total exposure measure</u></p> <p>Amounts of eligible own funds and eligible liabilities of the reporting entity counting towards, respectively, internal MREL and the Requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC) as set out in Article 92b(2) CRR, expressed as a percentage of TEM calculated in accordance with Articles 429(4) and 429a CRR</p>
0330	<p><u>of which permitted guarantees</u></p> <p>Amount of eligible own funds and eligible liabilities of the reporting entity that are guarantees provided by the resolution entity and that are recognised by the resolution authority in accordance with Article 45f (5) BRRD, which counts towards internal MREL, expressed as a percentage of TEM calculated in accordance with Articles 429(4) and 429a CRR</p>
0340	<p><u>CET1 (%) available after meeting the entity's requirements</u></p> <p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) CRD and:</p> <p>(a) where applicable Requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC requirement) pursuant to Article 92b of the CRR;</p> <p>(b) where applicable the minimum requirement for own funds and eligible liabilities (internal MREL) pursuant to Article 45f of the BRRD, when calculated in accordance with point (a) of Article 45 (2) BRRD.</p> <p>The reported figure shall be identical in both internal MREL and internal TLAC columns. It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirements of Article 128 (6) CRD shall be considered.</p>
0400 – 0440	<p><u>Requirements</u></p>

0400	<p><u>Requirement expressed as a percentage of TREA</u></p> <p>For the purposes of internal MREL, the reporting entity's MREL expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p> <p>Entities that are subject to the Requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC requirement) in accordance with Article 92b CRR, shall report in column 0020 the requirement determined in accordance with Article 92b (1) CRR, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
0410	<p><u>Of which: May be met with guarantees</u></p> <p>The part of the requirement reported in row 0400, that upon permission of the relevant resolution authority may be met with a guarantee provided by the resolution entity in accordance with Article 45f(5) BRRD, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
0420	<p><u>Requirement expressed as a percentage of the total exposure measure</u></p> <p>The entity's MREL (requirement) expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p> <p>Entities that are subject to the Requirement for own funds and eligible liabilities for non-EU G-SIIs in accordance with Article 92b CRR (internal TLAC requirement), shall report in column 0020 the requirement expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
0430	<p><u>Of which: May be met with guarantees</u></p> <p>The part of the requirement reported in row 0420 that upon permission of the relevant resolution authority can be met with a guarantee provided by the resolution entity in accordance with Article 45f(5) BRRD, expressed as a percentage of the TEM calculated in accordance with Articles 429(4) and 429a CRR.</p>
0440	<p><u>Combined buffer requirement (%)</u></p> <p>Article 128(6) CRD</p> <p>The combined buffer requirement shall be expressed as a percentage of the total risk-weighted exposure amount.</p>
0450	<p><u>of which: capital conservation buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the capital conservation buffer requirement.</p>
0460	<p><u>of which: countercyclical buffer requirement</u></p> <p>The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the countercyclical buffer requirement.</p>
0470	<p><u>of which: systemic risk buffer requirement</u></p>

	The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the systemic risk buffer requirement.
0480	<u>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</u> The amount of the institution specific combined buffer (expressed as a percentage of the total risk-weighted exposure amount) that relates to the G-SII or O-SII buffer requirement.

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

2.3.1. General remarks

11. This template requires information on the funding structure of the eligible liabilities of entities subject to MREL. The eligible liabilities are broken down by type of liability and maturity.
12. Where the reporting entity is a resolution entity, the eligibility shall be assessed on the basis of Article 45b (1) to (3) BRRD. Where the reporting entity is an entity other than a resolution entity, it shall report eligible liabilities within the meaning of Article 45f(2)(a) BRRD.
13. The breakdown by type of liability is based on the same set of liability types used in the reporting for the purposes of resolution planning in accordance with Regulation (EU) 2018/1624. References to that Regulation are provided to define the different types of liabilities. Institutions shall report only liabilities eligible for meeting the Minimum requirement for own funds and eligible liabilities of the BRRD (MREL / internal MREL) in this template.
14. Where a maturity breakdown is required, the residual maturity shall be the time until the contractual maturity or, in the conditions of Articles 72c(2) or (3) CRR, the earliest possible date on which the option can be exercised. In case of interim payments of principal, the principal shall be split and allocated into the corresponding maturity buckets. Where applicable, the maturity shall be considered separately for both the principal amount and accrued interest.

2.3.2. Instructions concerning specific positions

Row	Legal references and instructions
0100	<u>ELIGIBLE LIABILITIES</u>
0200	<u>Deposits, not covered and not preferential >= 1 year</u> Deposits, not covered and not preferential, as defined for the purposes of row 0320 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Articles 45 BRRD.
0210	<u>of which: residual maturity >= 1 year and < 2 years</u>
0220	<u>of which: residual maturity >= 2 years</u>

0230	<u>of which: issued by subsidiaries</u>
0300	<u>Uncollateralized secured liabilities >= 1 year</u> Uncollateralised secured liabilities, as defined for the purposes of row 0340 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0310	<u>of which: residual maturity >= 1 year and < 2 years</u>
0320	<u>of which: residual maturity >= 2 years</u>
0330	<u>of which: issued by subsidiaries</u>
0400	<u>Structured notes >= 1 year</u> Structured notes, as defined for the purposes of row 0350 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Articles 45 BRRD.
0410	<u>of which: residual maturity >= 1 year and < 2 years</u>
0420	<u>of which: residual maturity >= 2 years</u>
0430	<u>of which: issued by subsidiaries</u>
0500	<u>Senior unsecured liabilities >= 1 year</u> Senior unsecured liabilities, as defined for the purposes of row 0360 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0510	<u>of which: residual maturity >= 1 year and < 2 years</u>
0520	<u>of which: residual maturity >= 2 years</u>
0530	<u>of which: issued by subsidiaries</u>
0600	<u>Senior non-preferred liabilities >= 1 year</u> Senior non-preferred, as defined for the purposes of row 0365 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0610	<u>of which: residual maturity >= 1 year and < 2 years</u>
0620	<u>of which: residual maturity >= 2 years</u>
0630	<u>of which: issued by subsidiaries</u>
0700	<u>Subordinated liabilities (not recognised as own funds) >= 1 year</u> Senior unsecured liabilities, as defined for the purposes of row 0370 of template Z 02.00 of Annex I to Regulation (EU) 2018/1624, that are eligible for the purposes of Article 45 BRRD.
0710	<u>of which: residual maturity >= 1 year and < 2 years</u>
0720	<u>of which: residual maturity >= 2 years</u>
0730	<u>of which: issued by subsidiaries</u>
0800	<u>Other eligible liabilities >= 1 year</u>

	Any other instrument that is eligible for the purposes of Article 45 BRRD.
0810	<u>of which: residual maturity >= 1 year and < 2 years</u>
0820	<u>of which: residual maturity >= 2 years</u>
0830	<u>of which: issued by subsidiaries</u>

3. Creditor ranking

15. The templates M 05.00 and M 06.00 capture all own funds and liabilities that rank pari passu or junior to any instrument included in the amount of own funds and eligible liabilities for MREL purpose, of any entity subject to the corresponding requirement. This template is reported at solo level.
16. In case of entities that are themselves not resolution entities, the amount attributable to each ranking is further broken down into amounts owed to the resolution entity and other amounts not owed to the resolution entity, where applicable.
17. The ranking is presented from the most junior to the more senior. Rows for ranks shall be added until the most senior ranking eligible instrument and all liabilities ranking pari passu with it, have been reported.

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

3.1.1. General remarks

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

3.1.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<p><u>Insolvency rank</u></p> <p>The number of the insolvency rank in the creditor hierarchy of the reporting entity shall be reported, starting with the most junior rank.</p> <p>The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution or other authority of that jurisdiction, where such a standardised list is available.</p>
0020	<p><u>Type of creditor</u></p> <p>The type of creditor shall be one of the following:</p> <ul style="list-style-type: none"> - ‘Resolution entity’ <p>This entry shall be selected to report the amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable.</p>

	<p>- 'Entities other than the resolution entity' This entry shall be selected to report the amounts owned by other creditors, where applicable.</p>
0030	<p><u>Description of insolvency rank</u> The description included in the insolvency rankings published by the resolution or other authority of that jurisdiction, where a standardised list including such a description is available.</p>
0040	<p><u>Liabilities and own funds</u> The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with own funds and eligible liabilities shall be reported that is allocated to the insolvency rank indicated in column 0010. This shall include also liabilities excluded from bail-in.</p>
0050	<p><u>Of which excluded liabilities</u> Amount of liabilities excluded pursuant to art. 72a(2) or Article 44(2) BRRD.</p>
0060	<p><u>Liabilities and own funds less excluded liabilities</u> The amount of own funds and eligible liabilities, as reported in column 0040, shall be reported, reduced by the amount of excluded liabilities reported in column 0050.</p>
0070	<p><u>of which: own funds and eligible liabilities for the purpose of internal MREL</u> The amount of own funds and eligible liabilities counting towards internal MREL in accordance with Article 45f(2) of the BRRD shall be reported.</p>
0080 – 0110	<p><u>of which: with a residual maturity of</u> The amount of own funds and eligible liabilities counting towards internal MREL, as reported in column 0070, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0120.</p>
0080	<u>≥ 1 year < 2 years</u>
0090	<u>≥ 2 year < 5 years</u>
0100	<u>≥ 5 years < 10 years</u>
0110	<u>≥ 10 years</u>
0120	<u>Of which: perpetual securities</u>

3.2. M 06.00 – Creditor ranking (resolution entities and groups) (RANK)

3.2.1. General remarks

19. This template captures all funding that ranks pari passu or junior to any instrument included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD or eligible liabilities which comply with all the requirements set forth in articles 72a to 72d CRR.

3.2.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010	<u>Insolvency rank</u> See instructions on column 0010 of template M 05.00
0020	<u>Description of insolvency rank (free text)</u> See instructions on column 0030 of template M 05.00
0030	<u>Liabilities and own funds</u> The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with eligible liabilities shall be reported, is allocated to the insolvency rank indicated in column 0010. This shall include also liabilities excluded from bail-in.
0040	<u>Of which excluded liabilities</u> See instructions on column 0050 of template M 05.00
0050	<u>Liabilities and own funds less excluded liabilities</u> The amount of own funds and eligible liabilities, as reported in column 0030, shall be reported, reduced by the amount of excluded liabilities reported in column 0040.
0060	<u>of which: own funds and liabilities eligible for meeting the requirement of Article 45 BRRD</u> The amount of own funds and liabilities eligible for the purpose of Article 45b(1) of the BRRD without applying the derogation of the second subparagraph.
0070 – 0100	<u>of which: with a residual maturity of</u> The amount of own funds and liabilities eligible for the purpose of Article 45b(1) of the BRRD, as reported in column 0060, shall be broken down by the residual maturity of the different instruments and items. Instruments and items of perpetual nature shall not be considered in this breakdown, but be reported separately in column 0110.
0070	<u>≥ 1 year < 2 years</u>
0080	<u>≥ 2 year < 5 years</u>
0090	<u>≥ 5 years < 10 years</u>

0100	<u>≥ 10 years</u>
0110	<u>Of which: perpetual securities</u>

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

4.1. General remarks

20. Template M 04.00 provides a contract-by-contract breakdown of instruments that qualify as own funds and eligible liabilities for the purposes of MREL. Only instruments that are governed by the law of a third country shall be reported in the template.
21. In relation to eligible liabilities that are not subordinated to excluded liabilities, institutions shall only report securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.
22. The combination of columns 0020 (Code of the issuing entity) and column 0040 (Contract identifier) constitutes a row identifier, which must be unique for each row reported in the template.

4.2. Instructions concerning specific positions

Columns	Legal references and instructions
0010 - 0030	<u>Issuing entity</u> Where the information is reported with reference to a resolution group, the entity of the group that issued the respective instrument shall be indicated. Where the information is reported, with reference to a single resolution entity, the issuing entity shall be the reporting entity itself.
0010	<u>Name</u> Name of the entity that issued the own funds instrument or the eligible liability instrument
0020	<u>Code</u> Code of the entity that issued the own funds instrument or the eligible liability instrument. This item is part of the unique row identifier.
0030	<u>Type of code</u> The type of the code reported in column 0020 shall be indicated. It shall be one of the following: - LEI code - MFI code - Other type of code
0040	<u>Contract identifier</u>

	<p>The contract identifier of the instrument, such as CUSIP, ISIN or Bloomberg identifier for private placement, shall be reported.</p> <p>This item is part of the row identifier.</p>
0050	<p><u>Governing law (third country)</u></p> <p>The third country (countries other than the countries of the EEA) the law of which governs the contract, or parts of the contract, shall be indicated.</p>
0060	<p><u>Contractual recognition of write down and conversion powers</u></p> <p>It shall be indicated whether the contract contains the contractual terms referred to in Article 55(1) of the BRRD, points (p) and (q) of Article 52(1) and points (n) and (o) of Article 63 CRR.</p>
0080 - 0090	<p><u>Regulatory treatment</u></p>
0080	<p><u>Type of own funds or eligible liabilities</u></p> <p>Type of own funds or eligible liabilities, as which the instrument qualifies at the reference date. Transitional provisions on the eligibility of instruments shall be taken into consideration. Instruments that qualify for multiple capital classes shall be reported once per applicable capital class.</p> <p>The type of own funds or eligible liabilities shall be one of the following:</p> <ul style="list-style-type: none"> - CET1 - Additional Tier 1 - Tier 2 - Eligible liabilities
0090	<p><u>Instrument type</u></p> <p>The type of instrument to be specified depends on the governing law under which it is issued.</p> <p>In case of CET1 instruments, the type of instrument shall be selected from the list of CET1 instruments published by the EBA pursuant to Article 26(3) of the CRR.</p> <p>In case of own funds other than CET1, and eligible liabilities, the type of instrument shall be selected from a list of corresponding instruments published by EBA, competent authorities or resolution authorities, where such list is available. Where no lists is available, the reporting entity shall specify the type of instruments itself.</p>
0100	<p><u>Amount</u></p> <p>The amount recognised in own funds or eligible liabilities shall be reported considering the level the report refers to, in case of instruments included at multiple levels. The amount shall be the amount relevant at the reference date, considering the effect of transitional provisions.</p> <p>In case of instruments partially qualifying for two different classes of own funds or eligible liabilities, the instrument shall be reported multiple times to reflect the amounts allocated to the different capital classes separately.</p>

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

Questions for consultation

Q2. Are the scope and level of application of the reporting requirement and the content of the templates and the instructions M01.00 to M 07.00 clear and appropriate?

Q3. Do you see any discrepancies between these templates and instructions and the requirements set out in the underlying regulation, i.e. do these templates and instructions reflect the substance of the TLAC requirement and MREL in a proper manner? Do you agree that the proposed reporting requirement is fit for purpose?