

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 covers six topics:
 - (a) capital adequacy, an overview of regulatory capital; total risk exposure amount; prudent valuation; NPE loss coverage;
 - (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;
 - (f) general governments exposures
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 this Implementing Regulation.
3. Institutions shall 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 points 5 to 8, when referring to the columns, rows and cells of the templates. Those 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 are 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

10. For the purposes of this Annex, Regulation (EU) No 575/2013 of the European Parliament and of the Council¹ is referred to as 'CRR', Directive 2013/36/EU of the European Parliament and of the Council² is referred to as 'CRD', Directive 2013/34/EU of the European Parliament and of the Council³ is referred to as 'AD', Council Directive 86/635/EEC⁴ is referred to as 'BAD' and Directive 2014/59/EU of the European Parliament and of the Council⁵ is referred to as 'BRRD'.

¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

² Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176 27.6.2013, p. 338).

³ Directive 2013/34/EU of the European Parliament and of the Council on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OJ L 182, 29.6.2013, p. 19).

⁴ Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (OJ L 372, 31.12.1986, p. 1).

⁵ Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council (OJ L 173, 12.6.2014, p. 190–348)

PART II: TEMPLATE RELATED INSTRUCTIONS

1. Capital Adequacy Overview ('CA')

1.1. General remarks

11. The CA templates contain information about Pillar 1 numerators (own funds, Tier 1, Common Equity Tier 1), denominator (own funds requirements), and the application of CRR and CRD transitional provisions and is structured in five templates:
 - (a) Template CA1 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 the application of CRR and CRD transitional provisions per type of capital;
 - (b) Template CA2 summarises the total risk exposures amounts as defined in Article 92(3) CRR;
 - (c) Template CA3 contains the ratios for which CRR states a minimum level, Pillar 2 ratios and some other related data;
 - (d) Template CA4 contains memorandums items needed, among others, for calculating items in CA1 as well as information with regard to CRD capital buffers;
 - (e) Template CA5 contains the data needed for calculating the effect of the application of CRR transitional provisions in own funds. CA5 will cease to exist once those transitional provisions expire.
12. The templates shall be used by 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.
13. 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) and Additional Tier 1 capital (AT1) as well as Tier 2 capital (T2).
14. The application of CRR and CRD transitional provisions is treated as follows in CA templates:
 - (a) The items in CA1 are generally gross of transitional adjustments. That means that figures in CA1 items are calculated in accordance with the final provisions (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of those 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 those 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 point (j) of Article 36(1) and point (e) of Article 56 CRR respectively), and thus the items containing those shortfalls may indirectly reflect the effect of those transitional provisions.
- (c) Template CA5 is exclusively used for reporting the effect due to the application of the CRR transitional provisions.
15. 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 required under 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. That 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
0010	<u>1. Own funds</u> Point (118) of Article 4(1) and Article 72 CRR The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital.
0015	<u>1.1 Tier 1 capital</u> Article 25 CRR The Tier 1 capital is the sum of Common Equity Tier 1 Capital and Additional Tier 1 capital
0020	<u>1.1.1 Common Equity Tier 1 capital</u> Article 50 CRR
0030	<u>1.1.1.1 Capital instruments eligible as CET1 capital</u> Points (a) and (b) of Articles 26(1), Articles 27 to 30, point (f) of Article 36(1) and Article 42 CRR
0040	<u>1.1.1.1.1 Fully paid up capital instruments</u> Point (a) of Article 26(1) and Articles 27 to 31 CRR

	<p>Capital instruments of mutual, cooperative societies or similar institutions (Articles 27 and 29 CRR) shall be included.</p> <p>The share premium related to the instruments shall not be included.</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included if all conditions of Article 31 CRR are fulfilled.</p>
0045	<p><u>1.1.1.1.1* Of which: Capital instruments subscribed by public authorities in emergency situations</u></p> <p>Article 31 CRR</p> <p>Capital instruments subscribed by public authorities in emergency situations shall be included in CET1 capital if all conditions of Article 31 CRR are fulfilled.</p>
0050	<p><u>1.1.1.1.2* Memorandum item: Capital instruments not eligible</u></p> <p>Points (b), (l) and (m) of Article 28(1) CRR</p> <p>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.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
0060	<p><u>1.1.1.1.3 Share premium</u></p> <p>Point (124) of Article 4(1), point (b) of Article 26(1) CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Fully paid up capital instruments".</p>
0070	<p><u>1.1.1.1.4 (-) Own CET1 instruments</u></p> <p>Point (f) of Article 36(1) and Article 42 CRR</p> <p>Own CET1 held by the reporting institution or group at the reporting date. Subject to exceptions in Article 42 CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to be reported shall include the share premium related to the own shares.</p> <p>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.</p>
0080	<p><u>1.1.1.1.4.1 (-) Direct holdings of CET1 instruments</u></p> <p>Point (f) of Article 36(1) and Article 42 CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p>

	The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in point (a) of Article 42 CRR.
0090	<u>1.1.1.1.4.2 (-) Indirect holdings of CET1 instruments</u> Point (114) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR
0091	<u>1.1.1.1.4.3 (-) Synthetic holdings of CET1 instruments</u> Point (126) of Article 4(1), point (f) of Article 36(1) and Article 42 CRR
0092	<u>1.1.1.1.5 (-) Actual or contingent obligations to purchase own CET1 instruments</u> Point (f) of Article 36(1) and Article 42 CRR According to point (f) of Article 36(1) 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.
0130	<u>1.1.1.2 Retained earnings</u> Point (c) of Article 26(1) and Article 26(2) CRR Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits
0140	<u>1.1.1.2.1 Previous years retained earnings</u> Point (123) of Article 4(1) and point (c) of Article 26(1) CRR Point (123) of Article 4(1) 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".
0150	<u>1.1.1.2.2 Profit or loss eligible</u> Point (121) of Article 4(1), Article 26(2) and point (a) of Article 36(1) CRR Article 26(2) 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 point (a) of Article 36(1) CRR.
0160	<u>1.1.1.2.2.1 Profit or loss attributable to owners of the parent</u> Article 26(2) and point (a) of Article 36(1) CRR The amount to be reported shall be the profit or loss reported in the accounting income statement.
0170	<u>1.1.1.2.2.2 (-) Part of interim or year-end profit not eligible</u> Article 26(2) CRR This row shall not present any figure if, for the reference period, the institution has reported losses, because the losses shall be completely deducted from CET1.

	<p>If the institution reports profits, the part, which is not eligible according to Article 26(2) CRR (i.e. profits not audited and foreseeable charges or dividends), shall be reported.</p> <p>Note that, in case of profits, the amount to be deducted shall be, at least, the interim dividends.</p>
0180	<p><u>1.1.1.3 Accumulated other comprehensive income</u></p> <p>Point (100) of Article 4(1) and point (d) of Article 26(1) CRR</p> <p>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 241/2014⁶.</p>
0200	<p><u>1.1.1.4 Other reserves</u></p> <p>Point (117) of Article 4(1) and point (e) of Article 26(1) CRR</p> <p>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".</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
0210	<p><u>1.1.1.5 Funds for general banking risk</u></p> <p>Point (112) of Article 4(1) and point (f) of Article 26(1) CRR</p> <p>Funds for general banking risk are defined in Article 38 BAD 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".</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
0220	<p><u>1.1.1.6 Transitional adjustments due to grandfathered CET1 Capital instruments</u></p> <p>Paragraphs 1, 2 and 3 of Article 483 and Articles 484 to 487 CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
0230	<p><u>1.1.1.7 Minority interest given recognition in CET1 capital</u></p> <p>Point (120) of Article 4(1) and Article 84 CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p>
0240	<p><u>1.1.1.8 Transitional adjustments due to additional minority interests</u></p> <p>Articles 479 and 480 CRR</p>

⁶ Commission Delegated Regulation (EU) No 241/2014 of 7 January 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for Own Funds requirements for institutions (OJ L 74, 14.3.2014, p. 8).

	Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.
0250	<u>1.1.1.9 Adjustments to CET1 due to prudential filters</u> Articles 32 to 35 CRR
0260	<u>1.1.1.9.1 (-) Increases in equity resulting from securitised assets</u> Article 32(1) CRR The amount to be reported is the increase in the equity of the institution resulting from securitised assets, in accordance with 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.
0270	<u>1.1.1.9.2 Cash flow hedge reserve</u> Point (a) of Article 33(1) CRR The amount to be reported can 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 to be expected at the moment of the calculation.
0280	<u>1.1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</u> Point (b) of Article 33(1) CRR The amount to be reported can 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.
0285	<u>1.1.1.9.4 Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities</u> Point (c) of Article 33(1) and Article 33(2) CRR The amount to be reported can 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.
0290	<u>1.1.1.9.5 (-) Value adjustments due to the requirements for prudent valuation</u> Articles 34 and 105 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 CRR
0300	<u>1.1.1.10 (-) Goodwill</u> Point (113) of Article 4(1), point (b) of Article 36(1) and Article 37 CRR
0310	<u>1.1.1.10.1 (-) Goodwill accounted for as intangible asset</u> Point (113) of Article 4(1) and point (b) of Article 36(1) CRR Goodwill has the same meaning as under the applicable accounting standard. The amount to be reported here shall be the same as the amount that is reported in the balance sheet.
0320	<u>1.1.1.10.2 (-) Goodwill included in the valuation of significant investments</u> Point (b) of Article 37 and Article 43 CRR
0330	<u>1.1.1.10.3 Deferred tax liabilities associated to goodwill</u> Point (a) of Article 37 CRR Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard.
0335	<u>1.1.1.10.4 Accounting revaluation of subsidiaries' goodwill derived from the consolidation of subsidiaries attributable to third persons</u> Point (c) of Article 37 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.
0340	<u>1.1.1.11 (-) Other intangible assets</u> Point (115) of Article 4(1), point (b) of Article 36(1) and point (a) and (c) of Article 37 CRR Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.
0350	<u>1.1.1.11.1 (-) Other intangible assets before deduction of deferred tax liabilities</u> Point (115) of Article 4(1) and point (b) of Article 36(1) 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, other than goodwill.
0360	<u>1.1.1.11.2 Deferred tax liabilities associated to other intangible assets</u>

	<p>Point (a) of Article 37 CRR</p> <p>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.</p>
0365	<p><u>1.1.1.11.3 Accounting revaluation of subsidiaries' other intangible assets derived from the consolidation of subsidiaries attributable to third persons</u></p> <p>Point (c) of Article 37 CRR</p> <p>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.</p>
0370	<p><u>1.1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Point (c) of Article 36(1) and Article 38 CRR</p>
0380	<p><u>1.1.1.13 (-) IRB shortfall of credit risk adjustments to expected losses</u></p> <p>Point (d) of Article 36(1), Articles 40, 158 and 159 CRR</p> <p>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 CRR).</p>
0390	<p><u>1.1.1.14 (-) Defined benefit pension fund assets</u></p> <p>Point (109) of Article 4(1), point (e) of Article 36(1) and Article 41 CRR</p>
0400	<p><u>1.1.1.14.1 (-) Defined benefit pension fund assets</u></p> <p>Point (109) of Article 4(1) and point (e) of Article 36(1) CRR</p> <p>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".</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
0410	<p><u>1.1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets</u></p> <p>Points (108) and (109) of Article 4(1) and point (a) of Article 41(1) CRR</p> <p>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.</p>
0420	<p><u>1.1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use</u></p> <p>Point (109) of Article 4(1) and point (b) of Article 41(1) CRR</p>

	<p>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.</p> <p>The assets included in this row shall receive a risk weight for credit risk requirements.</p>
0430	<p><u>1.1.1.15 (-) Reciprocal cross holdings in CET1 Capital</u></p> <p>Point (122) of Article 4(1), point (g) of Article 36(1) and Article 44 CRR</p> <p>Holdings in CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) 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.</p> <p>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.</p>
0440	<p><u>1.1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital</u></p> <p>Point (j) of Article 36(1) CRR</p> <p>The amount to be reported is directly taken from CA1 item “Excess of deduction from AT1 items over AT1 Capital”. The amount has to be deducted from CET1.</p>
0450	<p><u>1.1.1.17 (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1 250% risk weight</u></p> <p>Point (36) of Article 4(1), point (k)(i) of Article 36(1) and Articles 89 to 91 CRR</p> <p>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”.</p> <p>According to point (k)(i) of Article 36(1) CRR qualifying holdings can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250%.</p>
0460	<p><u>1.1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250% risk weight</u></p> <p>Point (b) of Articles 244(1), point (b) of Article 245(1) and Article 253(1) CRR.</p> <p>Securitisation positions, which are subject to a 1 250% risk weight, but alternatively are allowed to be deducted from CET1 (point (k)(ii) of Article 36(1) CRR), shall be reported in this item.</p>
0470	<p><u>1.1.1.19 (-) Free deliveries which can alternatively be subject to a 1.250% risk weight</u></p> <p>Point (k)(iii) of Article 36(1) and Article 379(3) CRR</p> <p>Free deliveries are subject to a 1 250% 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</p>

	are allowed to be deducted from CET1 (point (k)(iii) of Article 36(1) CRR). In the latter case, they shall be reported in this item.
0471	<p><u>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</u></p> <p>Point (k)(iv) of Articles 36(1) and Article 153(8) CRR</p> <p>According to point (k)(iv) of Article 36(1) CRR, positions in a basket for which an institution cannot determine the risk weight under the IRB Approach can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1 250%.</p>
0472	<p><u>1.1.1.21 (-) Equity exposures under an internal models approach which can alternatively be subject to a 1 250% risk weight</u></p> <p>Point (k)(v) of Article 36(1) and Article 155(4) CRR</p> <p>According to point (k)(v) of Article 36(1) CRR, equity exposures under an internal models approach can, alternatively, be deducted from CET1 (using this item), or be subject to a risk weight of 1 250%.</p>
0480	<p><u>1.1.1.22 (-) CET1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (27) of Article 4(1), point (h) of Article 36(1), Articles 43 to 46, paragraphs 2 and 3 of Article 49 and Article 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from CET1.</p> <p>See alternatives to deduction when consolidation is applied (paragraphs 2 and 3 of Article 49).</p>
0490	<p><u>1.1.1.23 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Point (c) of Article 36(1); Article 38 and point (a) of Article 48(1) CRR</p> <p>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), which according to point (b) of Article 38(5) CRR has to be deducted applying the 10% threshold referred to in point (a) of Article 48(1) CRR.</p>
0500	<p><u>1.1.1.24 (-) CET1 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Point (27) of Article 4(1), point (i) of Article 36(1); Articles 43, 45, 47, point (b) of Article 48(2), paragraphs 1, 2 and 3 of Article 49 and Article 79 CRR</p> <p>Part of holdings by the institution of CET1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment that has to be deducted, applying the 10% threshold referred to in point (b) of Article 48(1) CRR.</p>

	See alternatives to deduction when consolidation is applied (paragraphs 1, 2 and 3 of Article 49 CRR).
0510	<u>1.1.1.25 (-) Amount exceeding the 17.65% threshold</u> Article 48(2) 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 point (27) of Article 4(1) CRR) where the institution has a significant investment that has to be deducted, applying the 17.65% threshold in Article 48(2) CRR.
0511	<u>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</u>
0512	<u>1.1.1.25.2 (-) Amount exceeding the 17.65% threshold related to deferred tax assets arising from temporary differences</u>
0513	<u>1.1.1.25A (-) Insufficient coverage for non-performing exposures</u> Point (m) of Article 36(1) and Article 47c CRR
0514	<u>1.1.1.25B (-) Minimum value commitment shortfalls</u> Point (n) of Article 36(1) and Article 132c(2) CRR
0515	<u>1.1.1.25C (-) Other foreseeable tax charges</u> Point (l) of Article 36(1) 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.
0520	<u>1.1.1.26 Other transitional adjustments to CET1 Capital</u> Articles 469 to 472, 478 and 481 CRR Adjustments to deductions due to transitional provisions. The amount to be reported is directly obtained from CA5.
0524	<u>1.1.1.27 (-) Additional deductions of CET1 Capital due to Article 3 CRR</u> Article 3 CRR
0529	<u>1.1.1.28 CET1 capital elements or deductions - other</u> This row is intended 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 or a deduction from a CET1 element cannot be assigned to one of the rows 020 to 524.

	This row 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 the CRR).
0530	<u>1.1.2 ADDITIONAL TIER 1 CAPITAL</u> Article 61 CRR
0540	<u>1.1.2.1 Capital instruments eligible as AT1 Capital</u> Point (a) of Article 51, Articles 52, 53 and 54, point (a) of Article 56 and Article 57 CRR
0551	<u>1.1.2.1.1 Fully paid up, directly issued capital instruments</u> Point (a) of Article 51 and Articles 52, 53 and 54 CRR The amount to be reported shall not include the share premium related to the instruments
0560	<u>1.1.2.1.2 (*) Memorandum item: Capital instruments not eligible</u> Points (c), (e) and (f) of Article 52(1) 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
0571	<u>1.1.2.1.3 Share premium</u> Point (b) of Article 51 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".
0580	<u>1.1.2.1.4 (-) Own AT1 instruments</u> Point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR Own AT1 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 57 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.
0590	<u>1.1.2.1.4.1 (-) Direct holdings of AT1 instruments</u> Point (144) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR

	Additional Tier 1 instruments included in item 1.1.2.1.1 held by institutions of the consolidated group.
0620	<u>1.1.2.1.4.2 (-) Indirect holdings of AT1 instruments</u> Point (b)(ii) of Article 52(1), point (a) of Article 56 and Article 57 CRR
0621	<u>1.1.2.1.4.3 (-) Synthetic holdings of AT1 instruments</u> Point (126) of Article 4(1), point (b) of Article 52(1), point (a) of Article 56 and Article 57 CRR
0622	<u>1.1.2.1.5 (-) Actual or contingent obligations to purchase own AT1 instruments</u> Point (a) of Article 56 and Article 57 CRR According to point (a) of Article 56 CRR, “own Additional Tier 1 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted.
0660	<u>1.1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments</u> Paragraphs 4 and 5 of Article 483, Articles 484 to 487, Articles 489 and 491 CRR Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.
0670	<u>1.1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital</u> Articles 83, 85 and 86 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 CRR) shall be included.
0680	<u>1.1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</u> Article 480 CRR Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.
0690	<u>1.1.2.5 (-) Reciprocal cross holdings in AT1 Capital</u> Point (122) of Article 4(1), point (b) of Article 56 and Article 58 CRR Holdings in AT1 instruments of financial sector entities (as defined in point (27) of Article 4(1) 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.

0700	<p><u>1.1.2.6 (-) AT1 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (27) of Article 4(1), point (c) of Article 56; Articles 59, 60 and 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from AT1.</p>
0710	<p><u>1.1.2.7 (-) AT1 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Point (27) of Article 4(1), point (d) of Article 56, Articles 59 and 79 CRR</p> <p>Holdings by the institution of AT1 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment are completely deducted</p>
0720	<p><u>1.1.2.8 (-) Excess of deduction from T2 items over T2 Capital</u></p> <p>Point (e) of Article 56 CRR</p> <p>The amount to be reported is directly taken from CA1 item “Excess of deduction from T2 items over T2 Capital (deducted in AT1).</p>
0730	<p><u>1.1.2.9 Other transitional adjustments to AT1 Capital</u></p> <p>Articles 474, 475, 478 and 481 CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported is directly obtained from CA5.</p>
0740	<p><u>1.1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</u></p> <p>Point (j) of Article 36(1) CRR</p> <p>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.</p> <p>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. Where this item shows a positive figure, item 1.1.1.16 shall be the inverse of that figure.</p>
0744	<p><u>1.1.2.11 (-) Additional deductions of AT1 Capital due to Article 3 CRR</u></p> <p>Article 3 CRR</p>
0748	<p><u>1.1.2.12 AT1 capital elements or deductions - other</u></p> <p>This row is intended 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 or a deduction from an AT1 element cannot be assigned to one of the rows 530 to 744.</p>

	This row 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 CRR).
0750	<u>1.2 TIER 2 CAPITAL</u> Article 71 CRR
0760	<u>1.2.1 Capital instruments eligible as T2 Capital</u> Point (a) of Article 62, Articles 63 to 65, point (a) of Article 66 and Article 67 CRR
0771	<u>1.2.1.1 Fully paid up, directly issued capital instruments</u> Point (a) of Article 62, Articles 63 and 65 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.
0780	<u>1.2.1.2 (*) Memorandum item: Capital instruments not eligible</u> Points (c), (e) and (f) of Article 63 and Article 64 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.
0791	<u>1.2.1.3 Share premium</u> Point (b) of Article 62 and Article 65 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".
0800	<u>1.2.1.4 (-) Own T2 instruments</u> Point (b)(i) of Article 63, point (a) of Article 66, and Article 67 CRR Own T2 instruments held by the reporting institution or group at the reporting date. Subject to exceptions in Article 67 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.
0810	<u>1.2.1.4.1 (-) Direct holdings of T2 instruments</u> Point (b) of Article 63, point (a) of Article 66 and Article 67 CRR Tier 2 instruments included in item 1.2.1.1 held by institutions of the consolidated group.
0840	<u>1.2.1.4.2 (-) Indirect holdings of T2 instruments</u> Point (114) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR
0841	<u>1.2.1.4.3 (-) Synthetic holdings of T2 instruments</u> Point (126) of Article 4(1), point (b) of Article 63, point (a) of Article 66 and Article 67 CRR
0842	<u>1.2.1.5 (-) Actual or contingent obligations to purchase own T2 instruments</u> Point (a) of Article 66 and Article 67 CRR According to point (a) of Article 66 CRR, “own Tier 2 instruments that an institution could be obliged to purchase as a result of existing contractual obligations” shall be deducted.
0880	<u>1.2.2 Transitional adjustments due to grandfathered T2 Capital instruments</u> Paragraphs 6 and 7 of Article 483, Articles 484, 486, 488, 490 and 491 CRR Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.
0890	<u>1.2.3 Instruments issued by subsidiaries that are given recognition in T2 Capital</u> Articles 83, 87 and 88 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 CRR) shall be included.
0900	<u>1.2.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</u> Article 480 CRR Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.
0910	<u>1.2.5 IRB Excess of provisions over expected losses eligible</u> Point (d) of Article 62 CRR For institutions calculating risk-weighted exposure amounts in accordance with IRB Approach, this item shall contain the positive amounts resulting

	from comparing the provisions and expected losses which are eligible as T2 capital.
0920	<p><u>1.2.6 SA General credit risk adjustments</u></p> <p>Point (c) of Article 62 CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item shall contain the general credit risk adjustments eligible as T2 capital.</p>
0930	<p><u>1.2.7 (-) Reciprocal cross holdings in T2 Capital</u></p> <p>Point (122) of Article 4(1), point (b) of Article 66 and Article 68 CRR</p> <p>Holdings in T2 instruments of financial sector entities (as defined in Article 4(1)(27) CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate the own funds of the institution artificially.</p> <p>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.</p>
0940	<p><u>1.2.8 (-) T2 instruments of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (27) of Article 4(1), point (c) of Article 66, Articles 68 to 70 and Article 79 CRR</p> <p>Part of holdings by the institution of instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution does not have a significant investment that has to be deducted from T2.</p>
0950	<p><u>1.2.9 (-) T2 instruments of financial sector entities where the institution has a significant investment</u></p> <p>Point (27) of Article 4(1), point (d) of Article 66, Articles 68, 69 and Article 79 CRR</p> <p>Holdings by the institution of T2 instruments of financial sector entities (as defined in point (27) of Article 4(1) CRR) where the institution has a significant investment shall be completely deducted.</p>
0955	<p><u>1.2.9A (-) Excess of deductions from eligible liabilities over eligible liabilities</u></p> <p>Article 66 (e) CRR.</p>
0960	<p><u>1.2.10 Other transitional adjustments to T2 Capital</u></p> <p>Articles 476, 477, 478 and 481 CRR</p> <p>Adjustments due to transitional provisions. The amount to be reported shall be directly obtained from CA5.</p>
0970	<p><u>1.2.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)</u></p> <p>Point (e) of Article 56 CRR</p>

	<p>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.</p> <p>With this item, the sum of items 1.2.1 to 1.2.13 is never lower than zero. Where this item shows a positive figure, item 1.1.2.8 shall be the inverse of that figure.</p>
0974	<p><u>1.2.12 (-) Additional deductions of T2 Capital due to Article 3 CRR</u></p> <p>Article 3 CRR</p>
0978	<p><u>1.2.13 T2 capital elements or deductions - other</u></p> <p>This row provides 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 or a deduction from a T2 element cannot be assigned to one of the rows 750 to 974.</p> <p>This row 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 CRR).</p>

1.3. C 02.00 - OWN FUNDS REQUIREMENTS (CA2)

1.3.1. Instructions concerning specific positions

Row	Legal references and instructions
0010	<p><u>1. TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Article 92(3) and Articles 95, 96 and 98 CRR</p>
0020	<p><u>1* Of which: Investment firms under Article 95 paragraph 2 and Article 98 CRR</u></p> <p>For investment firms under Article 95(2) and Article 98 CRR</p>
0030	<p><u>1** Of which: Investment firms under Article 96 paragraph 2 and Article 97 CRR</u></p> <p>For investment firms under Article 96(2) and Article 97 CRR</p>
0040	<p><u>1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u></p> <p>Points (a) and (f) of Article 92(3) CRR</p>
0050	<p><u>1.1.1 Standardised Approach (SA)</u></p> <p>CR SA and SEC SA templates at the level of total exposures</p>
0051	<p><u>1.1.1* Of which: Additional stricter prudential requirements based on Article 124 CRR</u></p>

	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 EBA, in accordance with paragraphs 2 and 5 of Article 124CRR.
0060	<u>1.1.1.1 SA exposure classes excluding securitisations positions</u> CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 112 CRR, excluding securitisation positions.
0070	<u>1.1.1.1.01 Central governments or central banks</u> See CR SA template
0080	<u>1.1.1.1.02 Regional governments or local authorities</u> See CR SA template
0090	<u>1.1.1.1.03 Public sector entities</u> See CR SA template
0100	<u>1.1.1.1.04 Multilateral Development Banks</u> See CR SA template
0110	<u>1.1.1.1.05 International Organisations</u> See CR SA template
0120	<u>1.1.1.1.06 Institutions</u> See CR SA template
0130	<u>1.1.1.1.07 Corporates</u> See CR SA template
0140	<u>1.1.1.1.08 Retail</u> See CR SA template
0150	<u>1.1.1.1.09 Secured by mortgages on immovable property</u> See CR SA template
0160	<u>1.1.1.1.10 Exposures in default</u> See CR SA template
0170	<u>1.1.1.1.11 Items associated with particular high risk</u> See CR SA template
0180	<u>1.1.1.1.12 Covered bonds</u> See CR SA template
0190	<u>1.1.1.1.13 Claims on institutions and corporate with a short-term credit assessment</u> See CR SA template
0200	<u>1.1.1.1.14 Collective investments undertakings (CIU)</u>

	See CR SA template
0210	<u>1.1.1.1.15 Equity</u> See CR SA template
0211	<u>1.1.1.1.16 Other items</u> See CR SA template
0240	<u>1.1.2 Internal ratings based Approach (IRB)</u>
0241	<u>1.1.2* Of which: Additional stricter prudential requirements based on Article 164 CRR</u> 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 EBA, in accordance with paragraphs 5 and 7 of Article 164 CRR.
0242	<u>1.1.2** Of which: Additional stricter prudential requirements based on Article 124 CRR</u> Institutions shall report the additional risk exposure amounts needed to comply with the stricter prudential requirements set by the competent authorities after having consulted EBA, as laid down in paragraphs 2 and 5 of Article 124 CRR and which are related to limits on the eligible market value of the collateral as laid down in point (d) of Article 125(2) and point (d) of Article 126(2) CRR.
0250	<u>1.1.2.1 IRB Approaches when neither own estimates of LGD nor Conversion Factors are used</u> CR IRB template at the level of total exposures (when own estimates of LGD or CCF are not used)
0260	<u>1.1.2.1.01 Central governments and central banks</u> See CR IRB template
0270	<u>1.1.2.1.02 Institutions</u> See CR IRB template
0280	<u>1.1.2.1.03 Corporates - SME</u> See CR IRB template
0290	<u>1.1.2.1.04 Corporates – Specialised Lending</u> See CR IRB template
0300	<u>1.1.2.1.05 Corporates – Other</u> See CR IRB template
0310	<u>1.1.2.2 IRB Approaches when own estimates of LGD and/or Conversion Factor are used</u> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used)
0320	<u>1.1.2.2.01 Central governments and central banks</u>

	See CR IRB template
0330	<u>1.1.2.2.02 Institutions</u> See CR IRB template
0340	<u>1.1.2.2.03 Corporates - SME</u> See CR IRB template
0350	<u>1.1.2.2.04 Corporates – Specialised Lending</u> See CR IRB template
0360	<u>1.1.2.2.05 Corporates – Other</u> See CR IRB template
0370	<u>1.1.2.2.06 Retail – secure by real estate SME</u> See CR IRB template
0380	<u>1.1.2.2.07 Retail – secure by real estate non-SME</u> See CR IRB template
0390	<u>1.1.2.2.08 Retail – Qualifying revolving</u> See CR IRB template
0400	<u>1.1.2.2.09 Retail – Other SME</u> See CR IRB template
0410	<u>1.1.2.2.10 Retail – Other non-SME</u> See CR IRB template
0420	<u>1.1.2.3 Equity IRB</u> See CR EQU IRB template
0450	<u>1.1.2.5 Other non credit-obligation assets</u> The amount to be reported is the risk weighted exposure amount as calculated in accordance with Article 156 CRR.
0460	<u>1.1.3 Risk exposure amount for contributions to the default fund of a CCP</u> Articles 307, 308 and 309 CRR
0470	<u>1.1.4 Securitisation positions</u> See CR SEC template
0490	<u>1.2 TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY</u> Point (c)(ii) of Article 92(3) and point (b) of Article 92(4) CRR
0500	<u>1.2.1 Settlement/delivery risk in the non-Trading book</u> See CR SETT template
0510	<u>1.2.2 Settlement/delivery risk in the Trading book</u>

	See CR SETT template
0520	<p><u>1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</u></p> <p>Points (b)(i), (c)(i) and (c)(iii) of Article 92(3) and point (b) of Article 92(4) CRR</p>
0530	<p><u>1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under Standardised Approaches (SA)</u></p>
0540	<p><u>1.3.1.1 Traded debt instruments</u></p> <p>MKR SA TDI template at the level of total currencies.</p>
0550	<p><u>1.3.1.2 Equity</u></p> <p>MKR SA EQU template at the level of total national markets.</p>
0555	<p><u>1.3.1.3 Particular approach for position risk in CIUs</u></p> <p>Article 348(1), point (c) of Article 350(3) and point (a) of Article 364(2) CRR</p> <p>Total risk exposure amount for positions in CIUs if capital requirements are calculated in accordance with Article 348(1) CRR either immediately or as a consequence of the cap laid down in point (c) of Article 350(3) CRR. CRR does not explicitly assign those positions to either the interest rate risk or the equity risk.</p> <p>Where the particular approach laid down in the first sentence of Article 348(1) CRR is applied, the amount to be reported shall be 32% of the net position of the CIU exposure in question, multiplied by 12,5.</p> <p>Where the particular approach laid down in the second sentence of Article 348(1) CRR is applied, the amount to be reported shall be 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.</p>
0556	<p><u>1.3.1.3.* Memo item: CIUs exclusively invested in traded debt instruments</u></p> <p>Total risk exposure amount for positions in CIUs if the CIU is invested exclusively in instruments subject to interest rate risk.</p>
0557	<p><u>1.3.1.3.** CIUs invested exclusively in equity instruments or in mixed instruments</u></p> <p>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.</p>
0560	<p><u>1.3.1.4 Foreign Exchange</u></p> <p>See MKR SA FX template</p>
0570	<p><u>1.3.1.5 Commodities</u></p> <p>See MKR SA COM template</p>

0580	<p><u>1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</u></p> <p>See MKR IM template</p>
0590	<p><u>1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</u></p> <p>Point (e) of Article 92(3) and point (b) of Article 92(4) CRR</p> <p>For investment firms under Articles 95(2) and 96(2) and Article 98 CRR, this element shall be zero.</p>
0600	<p><u>1.4.1 OpR Basic Indicator approach (BIA)</u></p> <p>See OPR template</p>
0610	<p><u>1.4.2 OpR Standardised (TSA) / Alternative Standardised (ASA) approaches</u></p> <p>See OPR template</p>
0620	<p><u>1.4.3 OpR Advanced measurement approaches (AMA)</u></p> <p>See OPR template</p>
0630	<p><u>1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</u></p> <p>Articles 95(2) and 96(2), Article 97 and point (a) of Article 98(1) CRR</p> <p>Only for investment firms under Article 95(2), Article 96(2) and Article 98 CRR. See also Article 97 CRR.</p> <p>Investment firms under Article 96 CRR shall report the amount referred to in Article 97 multiplied by 12.5.</p> <p>Investment firms under Article 95 CRR shall report as follows:</p> <ul style="list-style-type: none"> - Where the amount referred to in point (a) of Article 95(2) CRR is greater than the amount referred to in point (b) of Article 95(2) CRR, the amount to be reported is zero. - Where the amount referred to in point (b) of Article 95(2) CRR is greater than the amount referred to in point (a) of Article 95(2) CRR, the amount to be reported is the result of subtracting the latter amount from the former.
0640	<p><u>1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</u></p> <p>Point (d) of Article 92(3) CRR</p> <p>See CVA template.</p>
0650	<p><u>1.6.1 Advanced method</u></p> <p>Own funds requirements for credit valuation adjustment risk in accordance with Article 383 CRR.</p> <p>See CVA template.</p>
0660	<p><u>1.6.2 Standardised method</u></p>

	<p>Own funds requirements for credit valuation adjustment risk in accordance with Article 384 CRR.</p> <p>See CVA template.</p>
0670	<p><u>1.6.3. Based on OEM</u></p> <p>Own funds requirements for credit valuation adjustment risk in accordance with Article 385 CRR.</p> <p>See CVA template.</p>
0680	<p><u>1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</u></p> <p>Point (b)(ii) of Article 92(3) and Articles 395 to 401 CRR</p>
0690	<p><u>1.8 OTHER RISK EXPOSURE AMOUNTS</u></p> <p>Articles 3, 458 and 459 CRR and risk exposure amounts which cannot be assigned to one of the items from 1.1 to 1.7.</p> <p>Institutions shall report the amounts needed to comply with the following: Stricter prudential requirements imposed by the Commission, in accordance with Articles 458 and 459 CRR.</p> <p>Additional risk exposure amounts due to Article 3 CRR.</p> <p>This item does not have a link to a details template.</p>
0710	<p><u>1.8.2 Of which: Additional stricter prudential requirements based on Article 458 CRR</u></p> <p>Article 458 CRR</p>
0720	<p><u>1.8.2* Of which: requirements for large exposures</u></p> <p>Article 458 CRR</p>
0730	<p><u>1.8.2** Of which: due to modified risk weights for targeting asset bubbles in the residential and commercial property</u></p> <p>Article 458 CRR</p>
0740	<p><u>1.8.2*** Of which: due to intra financial sector exposures</u></p> <p>Article 458 CRR</p>
0750	<p><u>1.8.3 Of which: Additional stricter prudential requirements based on Article 459 CRR</u></p> <p>Article 459 CRR</p>
0760	<p><u>1.8.4 Of which: Additional risk exposure amount due to Article 3 CRR</u></p> <p>Article 3 CRR</p> <p>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).</p>

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

1.4.1. Instructions concerning specific positions

Rows	
0010	<p><u>1 CET1 Capital ratio</u></p> <p>Point (a) of Article 92(2) CRR</p> <p>The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount.</p>
0020	<p><u>2 Surplus(+)/Deficit(-) of CET1 capital</u></p> <p>This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in point (a) of Article 92(1) CRR (4,5%), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>
0030	<p><u>3 T1 Capital ratio</u></p> <p>Point (b) of Article 92(2) CRR</p> <p>The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount.</p>
0040	<p><u>4 Surplus(+)/Deficit(-) of T1 capital</u></p> <p>This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in point (b) of Article 92(1) CRR (6%), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>
0050	<p><u>5 Total capital ratio</u></p> <p>Point (c) of Article 92(2) CRR</p> <p>The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount.</p>
0060	<p><u>6 Surplus(+)/Deficit(-) of total capital</u></p> <p>This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in point (c) of Article 92(1) CRR (8%), i.e. without taking into account the capital buffers and transitional provisions on the ratio.</p>
0130	<p><u>13 Total SREP capital requirement (TSCR) ratio</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the total capital ratio (8%) as specified in point (c) of Article 92(1) CRR; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) as referred to in point (a) of Article 104 (1) CRD, presented as ratio. They shall be determined in accordance with the criteria specified in the <i>EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing</i> (EBA SREP GL). <p>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.</p>

	Where no additional own funds requirements were communicated by the competent authority, only point (i) shall be reported.
0140	<p><u>13* TSCR: to be made up of CET1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the CET1 capital ratio (4.5%) as per point (a) of Article 92(1) CRR; (ii) the part of the P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of CET1 capital. <p>Where no additional own funds requirements, to be held in the form of CET1 capital, were communicated by the competent authority, only point (i) shall be reported.</p>
0150	<p><u>13** TSCR: to be made up of Tier 1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the Tier 1 capital ratio (6%) as per point (b) of Article 92(1) CRR; (ii) the part of P2R ratio, referred to in point (ii) of row 0130, which is required by the competent authority to be held in the form of Tier 1 capital. <p>Where 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) shall be reported.</p>
0160	<p><u>14 Overall capital requirement (OCR) ratio</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the TSCR ratio referred to in row 0130; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD. <p>This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 7.5 of the EBA SREP GL.</p> <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>
0170	<p><u>14* OCR: to be made up of CET1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the TSCR ratio to be made up of CET1 capital referred to in row 0140; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD. <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>
0180	<p><u>14** OCR: to be made up of Tier 1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the TSCR ratio to be made up of Tier 1 capital referred to in row 0150; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in point (6) of Article 128 CRD. <p>Where no buffer requirement is applicable, only point (i) shall be reported.</p>

0190	<p><u>15 Overall capital requirement (OCR) and Pillar 2 Guidance (P2G) ratio</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the OCR ratio referred to in row 160; (ii) 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. <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>
0200	<p><u>15* OCR and P2G: to be made up of CET1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the OCR ratio to be made up of CET1 capital referred to in row 0170; (ii) where applicable, the part of P2G, referred to in point (ii) in row 0190, 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. <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>
0210	<p><u>15** OCR and P2G: to be made up of Tier 1 capital</u></p> <p>The sum of (i) and (ii) as follows:</p> <ul style="list-style-type: none"> (i) the OCR ratio to be made up of Tier 1 capital referred to in row 0180; (ii) where applicable, the part of P2G, referred to in point (ii) in row 0190, 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. <p>Where no P2G is communicated by the competent authority, only point (i) shall be reported.</p>
0220	<p><u>Surplus(+)/Deficit(-) of CET1 capital considering the requirements of Article 92 CRR and 104a CRD</u></p> <p>This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirements set in point (a) of Article 92(1) 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.</p> <p>This amount reflects the CET1 capital available to meet the combined buffer requirement and other requirements.</p>

1.5. C 04.00 - MEMORANDUM ITEMS (CA4)

1.5.1. Instructions concerning specific positions

Rows	
0010	<p><u>1. Total deferred tax assets</u></p> <p>The amount reported in this item shall be equal to the amount reported in the most recent verified/audited accounting balance sheet.</p>
0020	<p><u>1.1 Deferred tax assets that do not rely on future profitability</u></p> <p>Article 39(2) CRR</p> <p>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.</p>
0030	<p><u>1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Point (c) of Article 36(1) and Article 38 CRR</p> <p>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).</p>
0040	<p><u>1.3 Deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Point (c) of Article 36(1); Article 38 and point (a) of Article 48(1) CRR</p> <p>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 CRR.</p>
0050	<p><u>2 Total deferred tax liabilities</u></p> <p>The amount reported in this item shall be equal to the amount reported in the latest verified/audited accounting balance sheet.</p>
0060	<p><u>2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</u></p> <p>Paragraphs 3 and 4 of Article 38 CRR</p> <p>Deferred tax liabilities for which conditions in paragraphs 3 and 4 of Article 38 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.</p>
0070	<p><u>2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</u></p> <p>Article 38 CRR</p>

0080	<p><u>2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Paragraphs 3, 4 and 5 of Article 38 CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR</p>
0090	<p><u>2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Paragraphs 3, 4 and 5 of Article 38 CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, in accordance with paragraphs 3 and 4 of Article 38 CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, as laid down in Article 38(5) CRR</p>
0093	<p><u>2A Tax overpayments and tax loss carry backs</u></p> <p>Article 39(1) CRR</p> <p>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.</p>
0096	<p><u>2B Deferred Tax Assets subject to a risk weight of 250%</u></p> <p>Article 48(4) CRR</p> <p>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 Article 470, Article 478 (2) and point (a) of Article 473a (7) CRR. The amount reported shall be the amount of DTAs before the application of the risk weight.</p>
0097	<p><u>2C Deferred Tax Assets subject to a risk weight of 0%</u></p> <p>Point (d) of Article 469(1), Article 470, Article 472(5) and Article 478 CRR</p> <p>The amount of deferred tax assets that are dependent on future profitability and arise from temporary differences that are not deducted pursuant to point (d) of Article 469(1), Article 470 CRR, Article 478 (2) and point a of Article 473a (7) 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.</p>
0900	<p><u>2W Exception from deduction of intangible assets from CET1</u></p>

	<p>Point (b) of Article 36 (1) CRR</p> <p>Institutions shall report the amount of prudently valued software assets exempted from the deduction.</p>
0098	<p><u>2Y AT1 Capital instruments and the related share premium accounts classified as equity under applicable accounting standards</u></p> <p>The amount of AT1 instruments including their related share premium accounts that are classified as equity under the applicable accounting standard</p>
0099	<p><u>2Z AT1 Capital instruments and the related share premium accounts classified as liabilities under applicable accounting standards</u></p> <p>The amount of AT1 instruments including their related share premium accounts that are classified as liabilities under the applicable accounting standard</p>
0100	<p><u>3. IRB excess (+) or shortfall (-) of credit risk adjustments, additional value adjustments and other own funds reductions to expected losses for non defaulted exposures</u></p> <p>Point (d) of Article 36(1), point (d) of Article 62, Articles 158 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0110	<p><u>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</u></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0120	<p><u>3.1.1 General credit risk adjustments</u></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0130	<p><u>3.1.2 Specific credit risk adjustments</u></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0131	<p><u>3.1.3 Additional value adjustments and other own funds reductions</u></p> <p>Articles 34, 110 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0140	<p><u>3.2 Total expected losses eligible</u></p> <p>Paragraphs 5, 6 and 10 of Article 158 and Article 159 CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to non-defaulted exposures shall be reported.</p>

0145	<p><u>4 IRB excess (+) or shortfall (-) of specific credit risk adjustments to expected losses for defaulted exposures</u></p> <p>Point (d) of Article 36(1), point (d) of Article 62, Articles 158 and 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0150	<p><u>4.1 Specific credit risk adjustments and positions treated similarly</u></p> <p>Article 159 CRR</p> <p>This item shall only be reported by IRB institutions.</p>
0155	<p><u>4.2 Total expected losses eligible</u></p> <p>Paragraphs 5, 6 and 10 of Article 158, and Article 159 CRR</p> <p>This item shall only be reported by IRB institutions. Only the expected loss related to defaulted exposures shall be reported.</p>
0160	<p><u>5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</u></p> <p>Point (d) of Article 62 CRR</p> <p>For IRB institutions, 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, in accordance with point (d) of Article 62 CRR.</p> <p>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.</p>
0170	<p><u>6 Total gross provisions eligible for inclusion in T2 capital</u></p> <p>Point (c) of Article 62 CRR</p> <p>This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.</p> <p>The amount to be reported shall be gross of tax effects.</p>
0180	<p><u>7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</u></p> <p>Point (c) of Article 62 CRR</p> <p>According to point (c) of Article 62 CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25% of risk-weighted exposure amounts.</p> <p>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.</p>
0190	<p><u>8 Threshold non deductible of holdings in financial sector entities where an institution does not have a significant investment</u></p> <p>Point (a) of Article 46(1) CRR</p>

	<p>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%.</p>
0200	<p><u>9 10% CET1 threshold</u></p> <p>Points (a) and (b) of Article 48(1) CRR</p> <p>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.</p> <p>The amount results from adding up all items which are the base of the threshold and multiplying the sum thus obtained by 10%.</p>
0210	<p><u>10 17.65% CET1 threshold</u></p> <p>Article 48(1) CRR</p> <p>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.</p> <p>The threshold is to be calculated in such a way that the amount of the two items that is recognised does 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.</p>
0225	<p><u>11 Eligible capital for the purposes of qualifying holdings outside the financial sector</u></p> <p>Point (a) of point (71) of Article 4(1) CRR</p>
0230	<p><u>12 Holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 44, 45, 46 and 49 CRR</p>
0240	<p><u>12.1 Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 44, 45, 46 and 49 CRR</p>
0250	<p><u>12.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 44, 46 and 49 CRR</p> <p>Direct holdings of CET1 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> 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 in accordance with point (g) of Article 36(1) CRR
0260	<p><u>12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 45 CRR</p> <p>Point a of Article 45 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.</p>
0270	<p><u>12.2 Indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p>
0280	<p><u>12.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p> <p>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.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR shall not be included</p>
0290	<p><u>12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Point (114) of Article 4(1) and Article 45 CRR</p> <p>Point (a) of Article 45 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.</p>
0291	<p><u>12.3.1 Synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
0292	<p><u>12.3.2 Gross synthetic holdings of CET1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
0293	<p><u>12.3.3 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 45 CRR.</p> <p>Article 45 (a) CRR allows offsetting short positions in the same underlying exposure provided the maturity date of the short position is either</p>

	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.
0300	<u>13 Holdings of AT1 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u> Articles 58, 59 and 60 CRR
0310	<u>13.1 Direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Articles 58, 59 and Article 60(2) CRR
0320	<u>13.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Article 58 and Article 60(2) 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 in accordance with point (b) of Article 56 CRR
0330	<u>13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u> Article 59 CRR Point (a) of Article 59 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.
0340	<u>13.2 Indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) and Articles 58 and 59 CRR
0350	<u>13.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u> Point (114) of Article 4(1) and Articles 58 and 59 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 point (b) of Article 56 CRR shall not be included.
0360	<u>13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u> Point (114) of Article 4(1) and Article 59 CRR

	<p>Point (a) of Article 59 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.</p>
0361	<p><u>13.3 Synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
0362	<p><u>13.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
0363	<p><u>13.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 59 CRR.</p> <p>Article 59 (a) 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.</p>
0370	<p><u>14. Holdings of T2 capital of financial sector entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 68, 69 and 70 CRR</p>
0380	<p><u>14.1 Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Articles 68 and 69 and Article 70(2) CRR</p>
0390	<p><u>14.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Article 68 and Article 70(2) CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution does not have a significant investment, excluding:</p> <ul style="list-style-type: none"> a) Underwriting positions held for 5 working days or fewer; and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR
0400	<p><u>14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 69 CRR</p> <p>Point (a) of Article 69 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.</p>
0410	<p><u>14.2 Indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p>

	Point (114) of Article 4(1) and Articles 68 and 69 CRR
0420	<p><u>14.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p> <p>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.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with Article 66 point (b) CRR shall not be included</p>
0430	<p><u>14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Point (114) of Article 4(1) and Article 69 CRR</p> <p>Point (a) of Article 69 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.</p>
0431	<p><u>14.3 Synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
0432	<p><u>14.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution does not have a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
0433	<p><u>14.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 69 CRR.</p> <p>Article 69 (a) 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.</p>
0440	<p><u>15 Holdings of CET1 capital of financial sector entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 44, 45, 47 and 49 CRR</p>
0450	<p><u>15.1 Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 44, 45, 47 and 49 CRR</p>
0460	<p><u>15.1.1 Gross direct holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 44, 45, 47 and 49 CRR</p>

	<p>Direct holdings of CET1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer;</p> <p>b) The amounts relating to the investments for which any alternative in Article 49 is applied; and</p> <p>c) Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR</p>
0470	<p><u>15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 45 CRR</p> <p>Point (a) of Article 45 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.</p>
0480	<p><u>15.2 Indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p>
0490	<p><u>15.2.1 Gross indirect holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 44 and 45 CRR</p> <p>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.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (g) of Article 36(1) CRR shall not be included.</p>
0500	<p><u>15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Point (114) of Article 4(1) and Article 45 CRR</p> <p>Point (a) of Article 45 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.</p>
0501	<p><u>15.3 Synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>
0502	<p><u>15.3.1 Gross synthetic holdings of CET1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 44 and 45 CRR</p>

0503	<p><u>15.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 45 CRR.</p> <p>Article 45 (a) 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.</p>
0504	<p><u>Investments in CET1 capital of financial sector entities where the institution has a significant investment - subject to a risk weight of 250%</u></p> <p>Article 48(4) CRR</p> <p>The amount of significant investments in CET1 capital of financial sector entities 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.</p> <p>The amount reported shall be the amount of significant investments before the application of the risk weight.</p>
0510	<p><u>16 Holdings of AT1 capital of financial sector entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 58 and 59 CRR</p>
0520	<p><u>16.1 Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 58 and 59 CRR</p>
0530	<p><u>16.1.1 Gross direct holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Article 58 CRR</p> <p>Direct holdings of AT1 capital of financial sector entities where the institution has a significant investment, excluding:</p> <ul style="list-style-type: none"> a) Underwriting positions held for 5 working days or fewer (point (d) of Article 56 CRR); and b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR.
0540	<p><u>16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 59 CRR</p> <p>Point (a) of Article 59 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.</p>
0550	<p><u>16.2 Indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p>

0560	<p><u>16.2.1 Gross indirect holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 58 and 59 CRR</p> <p>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.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 56 CRR shall not be included.</p>
0570	<p><u>16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Point (114) of Article 4(1) and Article 59 CRR</p> <p>Point (a) of Article 59 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.</p>
0571	<p><u>16.3 Synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
0572	<p><u>16.3.1 Gross synthetic holdings of AT1 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 58 and 59 CRR</p>
0573	<p><u>16.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 59 CRR.</p> <p>Article 59 (a) 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.</p>
0580	<p><u>17 Holdings of T2 capital of financial sector entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 68 and 69 CRR</p>
0590	<p><u>17.1 Direct holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Articles 68 and 69 CRR</p>
0600	<p><u>17.1.1 Gross direct holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Article 68 CRR</p> <p>Direct holdings of T2 capital of financial sector entities where the institution has a significant investment, excluding:</p>

	<p>a) Underwriting positions held for 5 working days or fewer (point (d) of Article 66 CRR); and</p> <p>b) Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR</p>
0610	<p><u>17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 69 CRR</p> <p>Point (a) of Article 69 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.</p>
0620	<p><u>17.2 Indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p>
0630	<p><u>17.2.1 Gross indirect holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (114) of Article 4(1) and Articles 68 and 69 CRR</p> <p>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.</p> <p>Holdings which are treated as reciprocal cross holdings in accordance with point (b) of Article 66 CRR shall not be included</p>
0640	<p><u>17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Point (114) of Article 4(1) and Article 69 CRR</p> <p>Point (a) of Article 69 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.</p>
0641	<p><u>17.3 Synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
0642	<p><u>17.3.1 Gross synthetic holdings of T2 capital of financial sector entities where the institution has a significant investment</u></p> <p>Point (126) of Article 4(1) and Articles 68 and 69 CRR</p>
0643	<p><u>17.3.2 (-) Permitted offsetting short positions in relation to the synthetic gross holdings included above</u></p> <p>Point (126) of Article 4(1) and Article 69 CRR.</p>

	<p>Article 69 (a) 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.</p>
0650	<p><u>18 Risk weighted exposures of CET1 holdings in financial sector entities which are not deducted from the institution's CET1 capital</u></p> <p>Articles 46(4), 48(4) and 49(4) CRR</p>
0660	<p><u>19 Risk weighted exposures of AT1 holdings in financial sector entities which are not deducted from the institution's AT1 capital</u></p> <p>Article 60(4) CRR</p>
0670	<p><u>20 Risk weighted exposures of T2 holdings in financial sector entities which are not deducted from the institution's T2 capital</u></p> <p>Article 70(4) CRR</p>
0680	<p><u>21 Holdings on CET1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>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, where it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity.</p> <p>Note that those instruments shall also be reported on item 12.1.</p>
0690	<p><u>22 Holdings on CET1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>A competent authority may waive 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.</p> <p>Note that those instruments shall also be reported on item 15.1.</p>
0700	<p><u>23 Holdings on AT1 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>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.</p> <p>Note that these instruments shall also be reported on item 13.1.</p>

0710	<p><u>24 Holdings on AT1 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>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.</p> <p>Note that these instruments shall also be reported on item 16.1.</p>
0720	<p><u>25 Holdings on T2 Capital Instruments of financial sector entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>A competent authority may waive 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.</p> <p>Note that those instruments shall also be reported on item 14.1.</p>
0730	<p><u>26 Holdings on T2 Capital Instruments of financial sector entities where the institution has a significant investment temporary waived</u></p> <p>Article 79 CRR</p> <p>A competent authority may waive 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.</p> <p>Note that those instruments shall also be reported on item 17.1.</p>
0740	<p><u>27 Combined buffer requirement</u></p> <p>Point (6) of Article 128 CRD</p>
0750	<p><u>Capital conservation buffer</u></p> <p>Point (1) of Article 128 and Article 129 CRD</p> <p>In accordance with Article 129(1) CRD, 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 row.</p>
0760	<p><u>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</u></p> <p>Point (d)(iv) of Article 458(2) CRR</p> <p>In this row, the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can</p>

	<p>be requested in accordance with Article 458 CRR in addition to the capital conservation buffer, shall be reported.</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
0770	<p><u>Institution specific countercyclical capital buffer</u></p> <p>Point (2) of Article 128 and Articles 130, 135 to 140 CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
0780	<p><u>Systemic risk buffer</u></p> <p>Point (5) of Article 128, Articles 133 and 134 CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
0800	<p><u>Global Systemically Important Institution buffer</u></p> <p>Point (3) of Article 128 and Article 131 CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
0810	<p><u>Other Systemically Important Institution buffer</u></p> <p>Point (4) Article 128 and Article 131 CRD</p> <p>The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.</p>
0820	<p><u>28 Own funds requirements related to Pillar II adjustments</u></p> <p>Article 104a(1) CRD.</p> <p>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 row.</p>
0830	<p><u>29 Initial capital</u></p> <p>Articles 12 and 28 to 31 CRD and Article 93 CRR</p>
0840	<p><u>30 Own funds based on Fixed Overheads</u></p> <p>Point (b) of Article 96(2), Article 97 and point (a) of Article 98(1) CRR</p>
0850	<p><u>31 Non-domestic original exposures</u></p> <p>Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor.</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
0860	<p><u>32 Total original exposures</u></p>

	<p>Information necessary to calculate the threshold for reporting of the CR GB template in accordance with Article 5(5) of this Implementing Regulation. The calculation of the threshold shall be done at the basis of the original exposure pre-conversion factor</p> <p>Exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.</p>
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1.6 TRANSITIONAL PROVISIONS and GRANDFATHERED INSTRUMENTS: INSTRUMENTS NOT CONSTITUTING STATE AID (CA5)

1.6.1 General remarks

16. CA5 summarises the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 465 to 491, 494a and 494b CRR.
17. CA5 is structured as follows:
 - (a) Template CA5.1 summarises the total adjustments which need to be made to the different components of own funds (reported in CA1 in accordance with the final provisions) as a consequence of the application of the transitional provisions. The elements of this template 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.
18. 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 0050 and the eligible amount without the recognition of transitional provisions in column 0060.
19. Institutions shall only report elements in CA5 during the period where transitional provisions laid down in Part Ten CRR apply.
20. 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)

21. Institutions shall report in CA5.1 template the transitional provisions to own funds components as laid down in Articles 465 to 491, 494a and 494b CRR, compared to applying the final provisions laid down in Title II of Part Two CRR.

22. Institutions shall report in rows 0060 to 0065 information about the transitional provisions of grandfathered instruments. The figures to be reported in row 0060 of CA5.1 reflect the transitional provisions included in the CRR in the version applicable until 26 June 2019 and can be derived from the respective sections of CA5.2. Rows 0061 to 0065 capture the effect of the transitional provisions of Articles 494a and 494b CRR.
23. Institutions shall report in rows 0070 to 0092 information about the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 479 and 480 CRR).
24. In rows 0100 onwards institutions shall report information about the effect of the transitional provisions regarding unrealised gains and losses, deductions, additional filters and deductions and IFRS 9.
25. There might be cases where the transitional deductions of CET1, AT1 or T2 capital exceed the CET1, AT1 or T2 capital of an institution. That 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 shall not include any spill-over effects in the case of insufficient capital available.

1.6.2.1 Instructions concerning specific positions

Columns	
0010	<u>Adjustments to CET1</u>
0020	<u>Adjustments to AT1</u>
0030	<u>Adjustments to T2</u>
0040	<p><u>Adjustments included in RWAs</u></p> <p>Column 0040 includes the relevant amounts adjusting the total risk exposure amount of Article 92(3) 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 Article 92(4) CRR. That means that transitional amounts subject to 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.</p> <p>Whereas columns 0010 to 0030 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 0040 of CA5.1. As a consequence, those amounts shall be memorandum items only.</p>
0050	<u>Applicable percentage</u>

0060	<p><u>Eligible amount without transitional provisions</u></p> <p>This column includes the amount of each instrument prior the application of transitional provisions, i.e. the basis amount relevant to calculate the adjustments.</p>
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Rows	
0010	<p><u>1. Total adjustments</u></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from those adjustments</p>
0020	<p><u>1.1 Grandfathered instruments</u></p> <p>Articles 483 to 491 CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>
0060	<p><u>1.1.2 Instruments not constituting state aid</u></p> <p>The amounts to be reported shall be obtained from column 060 of CA5.2 template</p>
0061	<p><u>1.1.3 Instruments issued through special purpose vehicles</u></p> <p>Article 494a CRR</p>
0062	<p><u>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 or are subject to set-off or netting arrangements</u></p> <p>Article 494b CRR</p> <p>Institutions shall report the amount of instruments within the scope of Article 494b CRR that do not meet one or several eligibility criteria of points (p), (q) and (r) of Article 52(1) CRR or points (n), (o) and (p) of Article 63 CRR, as applicable.</p> <p>In case of Tier 2 instruments eligible in accordance with Article 494b(2) CRR, the amortisation provisions of Article 64 CRR shall be observed.</p>
0063	<p><u>1.1.4.1* of which: Instruments without legally or contractually mandatory write-down or conversion upon exercise of Article 59 BRRD powers</u></p> <p>Article 494b, point (p) of Article 52(1) and Article 63 (n) CRR.</p> <p>Institutions shall report the amount of instruments within the scope of Article 494b CRR that do not meet the eligibility criteria of point (p) of Article 52(1) or point (n) of Article 63 CRR, as applicable.</p> <p>This shall also include instruments that additionally do not meet the eligibility criteria of points (q) or (r) of Article 52(1) CRR or points (o) or (p) of Article 63 CRR, as applicable.</p>

0064	<p><u>1.1.4.2* of which: Instruments governed by third-country law without effective and enforceable exercise of Article 59 BRRD powers</u></p> <p>Article 494b, point (q) of Article 52(1) and Article 63 (o) CRR.</p> <p>Institutions shall report the amount of instruments within the scope of Article 494b CRR that do not meet the eligibility criteria of point (q) of Article 52(1) or Article 63 (o) CRR, as applicable.</p> <p>This shall include also instruments that additionally do not meet the eligibility criteria of points (p) or (r) of Article 52(1) CRR or points (n) or (p) of Article 63 CRR, as applicable.</p>
0065	<p><u>1.1.4.3* of which: Instruments subject to set-off or netting arrangements</u></p> <p>Article 494b, point (r) of Article 52(1) and Article 63 (p) CRR.</p> <p>Institutions shall report the amount of instruments within the scope of Article 494b CRR that do not meet the eligibility criteria of point (r) of Article 52(1) or Article 63 (p) CRR, as applicable.</p> <p>This shall also include instruments that additionally do not meet the eligibility criteria of point (p) or (q) of Article 52(1) CRR or points (n) or (o) of Article 63 CRR, as applicable.</p>
0070	<p><u>1.2 Minority interests and equivalents</u></p> <p>Articles 479 and 480 CRR</p> <p>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.</p>
0080	<p><u>1.2.1 Capital instruments and items that do not qualify as minority interests</u></p> <p>Articles 479 CRR</p> <p>The amount to be reported in column 060 of this row shall be the amount qualifying as consolidated reserves in accordance with prior regulation.</p>
0090	<p><u>1.2.2 Transitional recognition in consolidated own funds of minority interests</u></p> <p>Articles 84 and 480 CRR</p> <p>The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.</p>
0091	<p><u>1.2.3 Transitional recognition in consolidated own funds of qualifying Additional Tier 1 capital</u></p> <p>Articles 85 and 480 CRR</p> <p>The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.</p>
0092	<p><u>1.2.4 Transitional recognition in consolidated own funds of qualifying Tier 2 capital</u></p>

	<p>Articles 87 and 480 CRR</p> <p>The amount to be reported in column 0060 of this row shall be the eligible amount without transitional provisions.</p>
0100	<p><u>1.3 Other transitional adjustments</u></p> <p>Articles 467 to 478 and Article 481 CRR</p> <p>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.</p>
0140	<p><u>1.3.2 Deductions</u></p> <p>Article 36(1) and Articles 469 to 478 CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
0170	<p><u>1.3.2.3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Point (c) of Article 36(1), Articles 469(1) and 472(5) and Article 478 CRR</p> <p>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 CRR relating to the reduction of DTA by deferred tax liabilities.</p> <p>The amount to be reported in column 0060 of this row: Total amount in accordance with Article 469(1) CRR.</p>
0380	<p><u>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</u></p> <p>Paragraphs 2 and 3 of Article 470 CRR</p> <p>The amount to be reported in column 0060 of this row: Article 470(1) CRR</p>
0385	<p><u>Deferred tax assets that are dependent on future profitability and arise from temporary differences</u></p> <p>Point (c) of Article 469(1), Article 472(5) and Article 478 CRR.</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences which exceeds the 10% threshold in point (a) of Article 470(2) CRR.</p>
0425	<p><u>1.3.2.11 Exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items</u></p> <p>Article 471 CRR</p>
0430	<p><u>1.3.3 Additional filters and deductions</u></p> <p>Article 481 CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p> <p>In accordance with Article 481 CRR, institutions shall report in item 1.3.3 information relating to the filters and deductions required under the national</p>

	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.
0440	<p><u>1.3.4 Adjustments due to IFRS 9 transitional arrangements</u></p> <p>Art. 473a CRR.</p> <p>Institutions shall report information in relation with the transitional arrangements due to IFRS 9 in accordance with the applicable legal provisions.</p>

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

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

1.6.3.1 Instructions concerning specific positions

Columns	
0010	<p><u>Amount of instruments plus related share premium</u></p> <p>Paragraphs 3, 4 and 5 of Article 484 CRR</p> <p>Instruments which are eligible for each respective row, including their related share premiums.</p>
0020	<p><u>Base for calculating the limit</u></p> <p>Paragraphs 2, 3 and 4 of Article 486 CRR</p>
0030	<p><u>Applicable percentage</u></p> <p>Article 486(5) CRR</p>
0040	<p><u>Limit</u></p> <p>Paragraphs 2 to 5 of Article 486 CRR</p>
0050	<p><u>(-) Amount that exceeds the limits for grandfathering</u></p> <p>Paragraphs 2 to 5 of Article 486 CRR</p>
0060	<p><u>Total grandfathered amount</u></p>

	The amount to be reported shall be equal to the amounts reported in the respective columns in row 060 of CA5.1.
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Rows	
0010	<p><u>1. Instruments that qualified for point (a) of Article 57 of 2006/48/EC</u></p> <p>Article 484(3) CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
0020	<p><u>2. Instruments that qualified for point (ca) of Article 57 and Article 154(8) and (9) of Directive 2006/48/EC, subject to the limit of Article 489 CRR</u></p> <p>Article 484(4) CRR</p>
0030	<p><u>2.1 Total instruments without a call or an incentive to redeem</u></p> <p>Article 484(4) and Article 489 CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
0040	<p><u>2.2 Grandfathered instruments with a call and incentive to redeem</u></p> <p>Article 489 CRR</p>
0050	<p><u>2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 52 CRR after the date of effective maturity</u></p> <p>Article 489(3) and point (a) of Article 491 CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
0060	<p><u>2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 52 CRR after the date of effective maturity</u></p> <p>Article 489(5) and point (a) of Article 491 CRR</p>

	The amount to be reported shall include the related share premium accounts.
0070	<p><u>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 CRR after the date of effective maturity</u></p> <p>Article 489(6) and point (c) of Article 491 CRR</p> <p>The amount to be reported shall include the related share premium accounts</p>
0080	<p><u>2.3 Excess on the limit of CET1 grandfathered instruments</u></p> <p>Article 487(1) CRR</p> <p>The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.</p>
0090	<p><u>3. Items that qualified for points (e), (f), (g) or (h) of Article 57 of Directive 2006/48/EC, subject to the limit of Article 490 CRR</u></p> <p>Article 484(5) CRR</p>
0100	<p><u>3.1 Total items without an incentive to redeem</u></p> <p>Article 490 CRR</p>
0110	<p><u>3.2 Grandfathered items with an incentive to redeem</u></p> <p>Article 490 CRR</p>
0120	<p><u>3.2.1 Items with a call exercisable after the reporting date, and which meet the conditions in Article 63 CRR after the date of effective maturity</u></p> <p>Article 490(3) and point (a) of Article 491 CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
0130	<p><u>3.2.2 Items with a call exercisable after the reporting date, and which do not meet the conditions in Article 63 CRR after the date of effective maturity</u></p> <p>Article 490(5) and point (a) of Article 491 CRR</p>

	The amount to be reported shall include the related share premium accounts.
0140	<p><u>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 CRR after the date of effective maturity</u></p> <p>Article 490(6) and point (c) of Article 491 CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
0150	<p><u>3.3 Excess on the limit of AT1 grandfathered instruments</u></p> <p>Article 487(2) CRR</p> <p>The excess on the limit of AT1 grandfathered instruments may be treated as instruments which can be grandfathered as T2 instruments.</p>

2. GROUP SOLVENCY: INFORMATION ON AFFILIATES (GS)

2.1. General remarks

27. Templates C 06.01 and C 06.02 shall be reported if own funds requirements are calculated on a consolidated basis. Template C 06.02 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;

28. Institutions that obtained a waiver in accordance with Article 7 CRR shall only report the columns 0010 to 0060 and 0250 to 0400.

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

2.2. Detailed group solvency information

30. The second part of template C 06.02 (detailed group solvency information) in columns 0070 to 0210 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.

31. 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

32. The objective of the third part of template C 06.02 and template C 06.01 (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 0250 to 0400, 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.
33. The third part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.
34. 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.
35. 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. A direct link to the CA template is not possible where the 1 % threshold is not exceeded.
36. 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.
37. It is possible for one consolidated group to be included within another consolidated group. That 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. A subgroup that is subject to reporting requirements 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.
38. 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. That 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
0250-0400	<u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u> See instructions for C 06.02
0410-0480	<u>CAPITAL BUFFERS</u> See instructions for C 06.02

Rows	Instructions
0010	<u>TOTAL</u> 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
0010-0060	<u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u> This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation in accordance with Chapter 2 of Title II of Part One CRR.
0010	<u>NAME</u> Name of the entity within the scope of consolidation.
0020	<u>CODE</u> The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings 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.
0026	<u>TYPE OF CODE</u> The institutions shall identify the type of code reported in column 0020 as a ‘LEI code’ or ‘Non-LEI code’. The type of code shall always be reported.
0027	<u>NATIONAL CODE</u> Institutions may additionally report the national code when they report LEI code as identifier in the ‘Code’ column.
0030	<u>INSTITUTION OR EQUIVALENT (YES / NO)</u>

	<p>"YES" shall be reported where the entity is subject to own funds requirements pursuant to CRR and CRD or provisions at least equivalent to Basel provisions.</p> <p>"NO" shall be reported otherwise.</p> <p>➔ Minority interests: Point (a)(ii) of Article 81(1) and point (a)(ii) of Article 82(1) CRR</p> <p>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 to the requirements CRR by virtue of applicable national law.</p>
0035	<p><u>TYPE OF ENTITY</u></p> <p>The type of entity shall be reported based on the following categories:</p> <p>(a) credit institution Point (1) of Article 4(1)CRR;</p> <p>(b) investment firm Point (2) of Article 4(1) CRR;</p> <p>(c) financial institution (other) Points (20), (21) and (26) of Article 4(1) CRR Financial institutions within the meaning of point (26) of Article 4(1) CRR which are not included in any of the categories (d), (f) or (g);</p> <p>(d) (mixed) financial holding company Points (20) and (21) of Article 4(1)CRR;</p> <p>(e) ancillary services undertaking Point (18) of Article 4(1) CRR;</p> <p>(f) securitisation special purpose entity (SSPE), Point (66) of Article 4(1)CRR;</p> <p>(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;</p> <p>(h) other type of entity Entity other than those referred to in points (a) to (g).</p> <p>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.</p>
0040	<p><u>SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF) OR SOLO PARTIALLY CONSOLIDATED (SP)</u></p> <p>"SF" shall be reported for individual subsidiaries fully consolidated.</p> <p>"SP" shall be reported for individual subsidiaries partially consolidated.</p>

0050	<p><u>COUNTRY CODE</u></p> <p>Institutions shall report the two-letter country code referred to in ISO 3166-2.</p>
0060	<p><u>SHARE OF HOLDING (%)</u></p> <p>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 point (16) of Article 4(1) CRR, the share of holding of a subsidiary to be reported results from a multiplication of the shares between the subsidiaries concerned.</p>
0070-0240	<p><u>INFORMATION ON ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</u></p> <p>The section of detailed information (i.e. columns 0070 to 0240) shall gather information only on those entities and subgroups which, being within the scope of consolidation (Chapter 2 of Title II of Part One CRR), are effectively subject to solvency requirements laid down in CRR or provisions at least equivalent to Basel provisions (i.e. reported yes in column 0030).</p> <p>Information shall be included about all individual institutions of a consolidated group that are subject to own funds requirements, regardless where they are located.</p> <p>The information reported in this part shall reflect the local solvency rules of the jurisdiction in which the institution is operating (therefore, for this template, it is not necessary to do a double calculation on an individual basis on the basis of 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 are 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.</p> <p><u>Reporting of fixed overheads of investment firms:</u></p> <p>Investment firms shall include own funds requirements related to fixed overheads in their calculation of capital ratio pursuant to Articles 95, 96, 97 and 98 CRR.</p> <p>The part of the total risk exposure amount related to fixed overheads shall be reported in column 0100 of this template.</p>
0070	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>The sum of the columns 0080 to 0110 shall be reported.</p>
0080	<p><u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u></p> <p>The amount to be reported in this column shall correspond to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 0040 "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 0490 "TOTAL RISK EXPOSURE AMOUNT FOR SETTLEMENT/DELIVERY RISKS" of template CA2.</p>
0090	<p><u>POSITION, FX AND COMMODITY RISKS</u></p>

	The amount to be reported in this column shall correspond to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 0520 “TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS” of template CA2.
0100	<p><u>OPERATIONAL RISK</u></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount that is equal or equivalent to the one that shall be reported in row 0590 “TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISKS (OpR)” of the template CA2.</p> <p>Fixed overheads shall be included in this column including the row 0630 “ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS” of template CA2.</p>
0110	<p><u>OTHER RISK EXPOSURE AMOUNTS</u></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount not especially listed above. It shall be the sum of the amounts of rows 0640, 0680 and 0690 of template CA2.</p>
0120-0240	<p><u>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</u></p> <p>The information reported in the following columns shall reflect the local solvency rules of the Member State in which the entity or subgroup is operating.</p>
0120	<p><u>OWN FUNDS</u></p> <p>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 0010 “OWN FUNDS” of the template CA1.</p>
0130	<p><u>OF WHICH: QUALIFYING OWN FUNDS</u></p> <p>Article 82 CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions.</p> <p>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 and included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
0140	<p><u>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</u></p> <p>Point (b) of Article 87(1)CRR</p>
0150	<p><u>TOTAL TIER 1 CAPITAL</u></p> <p>Article 25 CRR</p>
0160	<p><u>OF WHICH: QUALIFYING TIER 1 CAPITAL</u></p>

	<p>Article 82 CRR</p> <p>This column shall only be provided for the subsidiaries reported on an individual basis that are fully consolidated and that are institutions.</p> <p>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.</p> <p>The amount to be reported shall include the effects of any transitional provision. It shall be the eligible amount on the date of reporting.</p>
0170	<p><u>RELATED T1 INSTRUMENTS, RELATED RETAINED EARNINGS AND SHARE PREMIUM ACCOUNTS</u></p> <p>Point (b) of Article 85(1) CRR</p>
0180	<p><u>COMMON EQUITY TIER 1 CAPITAL</u></p> <p>Article 50 CRR</p>
0190	<p><u>OF WHICH: MINORITY INTERESTS</u></p> <p>Article 81 CRR</p> <p>This column shall only be reported for subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 84(3) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required by Article 84 CRR, where relevant, in accordance with Article 84(2), otherwise on a solo basis.</p> <p>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.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
0200	<p><u>RELATED OWN FUNDS INSTRUMENTS, RELATED RETAINED EARNINGS, SHARE PREMIUM ACCOUNTS AND OTHER RESERVES</u></p> <p>Point (b) of Article 84(1) CRR</p>
0210	<p><u>ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 61 CRR</p>
0220	<p><u>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</u></p> <p>Articles 82 and 83 CRR</p> <p>This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for the subsidiaries referred to in Article 85(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for all the calculations required in Article 85 CRR, where relevant, in accordance with Article 85(2), otherwise on a solo basis.</p>

	<p>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.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the date of reporting.</p>
0230	<p><u>TIER 2 CAPITAL</u> Article 71 CRR</p>
0240	<p><u>OF WHICH: QUALIFYING TIER 2 CAPITAL</u> Articles 82 and 83 CRR</p> <p>This column shall only be provided for the subsidiaries that are fully consolidated and that are institutions, except for subsidiaries referred to in Article 87(2) CRR. Each subsidiary shall be considered on a sub-consolidated basis for the purpose of all the calculations required in Article 87 CRR, if relevant, in accordance with Article 87(2) CRR, otherwise on a solo basis.</p> <p>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.</p> <p>The amount to be reported shall include the effects of any transitional provisions. It shall be the eligible amount on the reference date.</p>
0250-0400	<p><u>INFORMATION ON THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</u></p>
0250-0290	<p><u>CONTRIBUTION TO RISKS</u> The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.</p>
0250	<p><u>TOTAL RISK EXPOSURE AMOUNT</u> The sum of the columns 0260 to 0290 shall be reported.</p>
0260	<p><u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u> The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk in accordance with the CRR, excluding any amount related to transactions with other entities included in the group consolidated solvency ratio computation.</p>
0270	<p><u>POSITION, FX AND COMMODITY RISKS</u> Risk exposure amounts for market risks are to be computed at each entity level in accordance with the 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 shall correspond to the amount reported in row 0520 “TOTAL RISK EXPOSURE AMOUNTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS” of the consolidated report.</p>

0280	<p><u>OPERATIONAL RISK</u></p> <p>In case of AMA, the reported risk exposure amounts for operational risk shall include the effect of diversification.</p> <p>Fixed overheads shall be included in this column.</p>
0290	<p><u>OTHER RISK EXPOSURE AMOUNTS</u></p> <p>The amount to be reported in this column shall correspond to the risk exposure amount for risks other than listed above.</p>
0300-0400	<p><u>CONTRIBUTION TO OWN FUNDS</u></p> <p>This part of the template is not intended to impose on institutions a full computation of the total capital ratio at the level of each entity.</p> <p>Columns 0300 to 0350 shall be reported for those consolidated entities which contribute to own funds by minority interest, qualifying Tier 1 capital or qualifying own funds. Subject to the threshold referred to in the last paragraph of chapter 2.3 of Part II above, columns 0360 to 0400 shall be reported for all consolidated entities which contribute to the consolidated own funds.</p> <p>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 (mainly the own funds raised from third parties and accumulated reserves).</p> <p>The information reported in the following columns shall be in accordance with the solvency rules applicable to the reporting institution.</p>
0300-0350	<p><u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u></p> <p>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 CRR, excluding any fund brought in by other group entities.</p>
0300	<p><u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u></p> <p>Article 87 CRR</p>
0310	<p><u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</u></p> <p>Article 85 CRR</p>
0320	<p><u>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</u></p> <p>Article 84 CRR</p> <p>The amount to be reported shall the amount of minority interests of a subsidiary that is included in consolidated CET1 in accordance with the CRR.</p>
0330	<p><u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</u></p>

	<p>Article 86 CRR</p> <p>The amount to be reported shall the amount of qualifying T1 capital of a subsidiary that is included in consolidated AT1 in accordance with the CRR.</p>
0340	<p><u>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</u></p> <p>Article 88 CRR</p> <p>The amount to be reported shall the amount of qualifying own funds of a subsidiary that is included in consolidated T2 in accordance with the CRR.</p>
0350	<p><u>MEMORANDUM ITEM: GOODWILL (-) / (+) NEGATIVE GOODWILL</u></p>
0360-0400	<p><u>CONSOLIDATED OWN FUNDS</u></p> <p>Article 18 CRR</p> <p>The amount to be reported as “CONSOLIDATED OWN FUNDS” shall be the amount as derived from the balance sheet, excluding any fund brought in by other group entities.</p>
0360	<p><u>CONSOLIDATED OWN FUNDS</u></p>
0370	<p><u>OF WHICH: COMMON EQUITY TIER 1</u></p>
0380	<p><u>OF WHICH: ADDITIONAL TIER 1</u></p>
0390	<p><u>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</u></p> <p>The contribution of each entity to the consolidated result (profit or loss (-)) shall be reported. That includes the results attributable to minority interests.</p>
0400	<p><u>OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL</u></p> <p>Goodwill or negative goodwill of the reporting entity on the subsidiary shall be reported here.</p>
0410-0480	<p><u>CAPITAL BUFFERS</u></p> <p>The structure of the reporting of capital buffers for the GS template shall follow 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 shall represent the contributions of each entity to group capital buffers. The amounts reported shall be based on the national provisions transposing CRD and on CRR, including any transitional provisions provided for therein.</p>
0410	<p><u>COMBINED BUFFER REQUIREMENT</u></p> <p>Point (6) of Article 128 CRD</p>
0420	<p><u>CAPITAL CONSERVATION BUFFER</u></p> <p>Point (1) of Article 128 and Article 129 CRD</p>

	In accordance with Article 129(1) CRD, 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.
0430	<u>INSTITUTION SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER</u> Point (2) of Article 128, Article 130 and Articles 135 to 140 CRD The concrete amount of the countercyclical buffer shall be reported in this cell.
0440	<u>CONSERVATION BUFFER DUE TO MACRO-PRUDENTIAL OR SYSTEMIC RISK IDENTIFIED AT THE LEVEL OF A MEMBER STATE</u> Point (d)(iv) of Article 458(2) CRR 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 in accordance with Article 458 CRR in addition to the capital conservation buffer, shall be reported in this cell.
0450	<u>SYSTEMIC RISK BUFFER</u> Point (5) of Article 128, Articles 133 and 134 CRD The amount of the systemic risk buffer shall be reported in this cell.
0470	<u>GLOBAL SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</u> Point (3) of Article 128 and Article 131 CRD The amount of the Global Systemically Important Institution buffer shall be reported in this cell.
0480	<u>OTHER SYSTEMICALLY IMPORTANT INSTITUTION BUFFER</u> Point (4) of Article 128 and Article 131 CRD The amount of the Other Systemically Important Institution buffer shall be reported in this cell.

3. Credit Risk Templates

3.1. General remarks

39. 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 set out in Article 5(5) of this Implementing Regulation is exceeded.

3.1.1. Reporting of CRM techniques with substitution effect

40. Exposures to obligors (immediate counterparties) and guarantors which are assigned to the same exposure class shall be reported as an inflow as well as an outflow to the same exposure class.

41. The exposure type shall not change because of unfunded credit protection.

42. If an exposure is secured by an unfunded credit protection, the secured part shall be assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the guarantor. However, the type of the exposure shall not change due to the change of the exposure class.
43. 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 shall be risk weighted in accordance with the Standardised approach and shall be reported in the CR SA template.

3.1.2. Reporting of Counterparty Credit Risk

44. 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

45. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk in accordance with 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

46. In accordance with Article 112 CRR each SA exposure shall be assigned to one of the 16 SA exposure classes to calculate the own funds requirements.
47. The information in CR SA is required for the total exposure classes and individually for each of the exposure classes under the Standardised approach. The total figures as well as the information of each exposure class are reported in a separate dimension.
48. However the following positions are not within the scope of CR SA:
 - (a) Exposures assigned to exposure class ‘items representing securitisation positions’ as referred to in point (m) of Article 112 CRR, which shall be reported in the CR SEC templates.
 - (b) Exposures deducted from own funds.
49. The scope of the CR SA template shall cover the following own funds requirements:

- (a) Credit risk in accordance with Chapter 2 (Standardised approach) of Title II of Part Three CRR in the banking book, among which Counterparty credit risk in accordance with Chapters 4 and 6 (Counterparty credit risk) of Title II of Part Three CRR in the banking book;
 - (b) Counterparty credit risk in accordance with Chapters 4 and 6 (Counterparty credit risk) of Title II of Part Three CRR in the trading book;
 - (c) Settlement risk arising from free deliveries in accordance with Article 379 CRR in respect of all the business activities.
50. The template shall include all exposures for which the own funds requirements are calculated in accordance with Chapter 2 of Title II of Part Three CRR in conjunction with Chapters 4 and 6 of Title II of Part Three CRR. Institutions that apply Article 94(1) CRR also need to report their trading book positions referred to in point (b) of Article 92(3) CRR in this template when they apply Chapter 2 of Title II of Part Three CRR to calculate the own funds requirements thereof (Chapters 2 and 6 of Title II of Part Three and Title V of Part Three CRR). Therefore the template shall not only provide 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.
51. In addition, CR SA includes memorandum items in rows 0290 to 0320 to collect further information about exposures secured by mortgages on immovable property and exposures in default.
52. Those memorandum items shall only be reported for the following exposure classes:
- (a) Central governments or central banks (point (a) of Article 112 CRR);
 - (b) Regional governments or local authorities (point (b) of Article 112 CRR);
 - (c) Public sector entities (point (c) of Article 112 CRR);
 - (d) Institutions (point (f) of Article 112 CRR);
 - (e) Corporates (point (g) of Article 112 CRR);
 - (f) Retail (point (h) of Article 112 CRR).
53. The reporting of the memorandum items shall affect neither the calculation of the risk weighted exposure amounts of the exposure classes referred to in points (a) to (c) and (f) to (h) of Article 112 CRR nor of the exposure classes referred to in points (i) and (j) of Article 112 CRR reported in template CR SA.
54. 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'. The figures reported, however, are the same as used to calculate the risk weighted exposure amounts in the exposure classes 'in default' or 'secured by immovable property'.

55. E.g. if an exposure, the risk exposure amounts of which are calculated in accordance with Article 127 CRR and the value adjustments are less than 20%, then that information shall be reported in CR SA, row 0320 in the total and in the exposure class 'in default'. If this exposure, before it defaulted, was an exposure to an institution, then that information shall also be reported in row 0320 of exposure class 'institutions'.

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

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

(a) In a first step, the Original exposure pre-conversion factors shall be classified into the corresponding (original) exposure class referred to in Article 112 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.

57. The following criteria shall apply to 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.

58. 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 referred to in point (i) of Article 112 CRR (exposures secured by mortgages on immovable property).

59. Article 112 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 (point (n) of Article 112 CRR) and exposures to institutions (point (f) of Article 112 CRR)/ exposures to corporates (point (g) of Article 112 CRR). In that case, it is clear that there is an implicit prioritisation in CRR since it shall be assessed first if a certain exposure is fit for being assigned to Short-term exposures to institutions and corporates and only afterwards assessed if it fits for being assigned to exposures to institutions or exposures to corporates. Otherwise it is obvious that the exposure class referred

to in point (n) of Article 112 CRR shall never be assigned an exposure. The example provided is one of the most obvious examples but is 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.

60. 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 that is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. Therefore, the outcome of the exposure assignment process for reporting purposes shall be in line with CRR provisions. That does not prohibit institutions from applying other internal assignment procedures that may also be consistent with all relevant CRR provisions and its interpretations issued by the appropriate fora.

61. 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 an exposure class, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. That will be the case where in the absence of prioritisation criteria one exposure class is a subset of others. Therefore, the criteria graphically depicted in the following decision tree would work on a sequential process.

62. With this background the assessment ranking in the decision tree mentioned below shall 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.

63. 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-based approach (points (1) and (2) of Article 132a 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. However, 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').
64. "nth" to default credit derivatives, as specified in Article 134(6) CRR that are rated shall be directly classified as securitisation positions. If they are not rated, they shall be considered in the "Other items" exposure class. In that 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) CRR).
65. 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 IN ACCORDANCE WITH THE CRR

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

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

3.2.4.1. Exposure Class “Institutions”

66. Intra-group exposures referred to in paragraphs 6 and 7 of Article 113 CRR shall be reported as follows:
67. Exposures which fulfil the requirements of Article 113(7) CRR shall be reported in the respective exposure classes where they would be reported if they were not intra-group exposures.
68. According to paragraphs 6 and 7 of Article 113 CRR an institution may, subject to the prior approval of the competent authorities, decide not to apply the requirements of paragraph 1 of that 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. That 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 Council Directive 83/349/EEC⁷. Therefore intra-group exposures shall be reported in the corresponding exposure class.

3.2.4.2. Exposure Class “Covered Bonds”

69. SA exposures shall be assigned to the exposure class “covered bonds” as follows:
70. Bonds referred to in Article 52(4) of Directive 2009/65/EC of the European Parliament and of the Council⁸ shall fulfil the requirements of paragraphs 1 and 2 of Article 129 CRR to be classified in the exposure class “Covered Bonds”. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds referred to in Article 52(4) of Directive 2009/65/EC and issued before 31 December 2007 shall also be assigned to the exposure class “Covered Bonds” pursuant to Article 129(6) CRR.

3.2.4.3. Exposure class “Collective Investment Undertakings”

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

⁷ Seventh Council Directive 83/349/EEC of 13 June 1983 based on the Article 54 (3) (g) of the Treaty on consolidated accounts (OJ L 193, 18.7.1983, p. 1).

⁸ Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) (OJ L 302, 17.11.2009, p. 32).

3.2.5. Instructions concerning specific positions

Columns	
0010	<p><u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>Exposure value calculated in accordance with Article 111 CRR without taking into account value adjustments and provisions, deductions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 111(2) CRR:</p> <ol style="list-style-type: none"> 1. For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Chapter 4 or Chapter 6 of Title II of Part Three CRR) the original exposure shall correspond to the Exposure Value for Counterparty Credit Risk (see instructions to column 0210). 2. Exposure values for leases shall be subject to Article 134(7) CRR. In particular, the residual value shall be included at its accounting value (i.e. the discounted estimated residual value at the end of the lease term). 3. In the case of on-balance sheet netting as laid down in Article 219 CRR, the exposure values shall be reported taking into account the amount of the received cash collateral.
0030	<p><u>(-) Value adjustments and provisions associated with the original exposure</u></p> <p><u>Article 24 and 111 CRR</u></p> <p>Value adjustments and provisions for credit losses (credit risk adjustments in accordance with Article 110) made in accordance with the accounting framework to which the reporting entity is subject, as well as prudential value adjustments (additional value adjustments in accordance with Article 34 and 105, amounts deducted in accordance with point (m) Article 36(1) and other own funds reductions related to the asset item).</p>
0040	<p><u>Exposure net of value adjustments and provisions</u></p> <p>Sum of columns 0010 and 0030</p>
0050 - 0100	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Credit risk mitigation techniques as defined in point (57) of Article 4(1) CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as described below in “Substitution of the exposure due to CRM”.</p> <p>Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p> <p>Items to be reported here:</p> <ul style="list-style-type: none"> - collateral, incorporated in accordance with the Financial Collateral Simple Method; - eligible unfunded credit protection.

	Please also see instructions of point 3.1.1.
0050 - 0060	<u>Unfunded credit protection: adjusted values (G_A)</u> Article 235 CRR Article 239(3) CRR contains the formula for the calculation of the adjusted value G_A of an unfunded credit protection.
0050	<u>Guarantees</u> Article 203 CRR Unfunded Credit Protection as defined in point (59) of Article 4(1) CRR which does not include Credit Derivatives.
0060	<u>Credit derivatives</u> Article 204 CRR
0070 – 0080	<u>Funded credit protection</u> These columns refer to funded credit protection as defined in point (58) of Article 4(1) CRR and subject to the rules laid down in Articles 196, 197 and 200 CRR. The amounts shall not include master netting agreements (already included in Original Exposure pre-conversion factors). Investments in credit linked notes as referred to in Article 218 CRR and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 CRR shall be treated as cash collateral.
0070	<u>Financial collateral: simple method</u> Paragraphs 1 and 2 of Article 222 CRR.
0080	<u>Other funded credit protection</u> Article 232 CRR.
0090 - 0100	<u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u> Article 222(3), paragraphs 1 and 2 of Article 235 and Article 236 CRR Outflows shall 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. That 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.
0110	<u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</u> 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

0120-0140	<p><u>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL COMPREHENSIVE METHOD</u></p> <p>Articles 223 to 228 CRR. They also include credit linked notes (Article 218 CRR)</p> <p>Credit linked notes as referred to in Article 218 CRR and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements as referred to in Article 219 CRR shall be treated as cash collateral.</p> <p>The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, shall be calculated in accordance with Articles 223 to 228 CRR.</p>
0120	<p><u>Volatility adjustment to the exposure</u></p> <p>Paragraphs 2 and 3 of Article 223 CRR.</p> <p>The amount to be reported is the impact of the volatility adjustment to the exposure (Eva-E) = E*He</p>
0130	<p><u>(-) Financial collateral adjusted value (Cvam)</u></p> <p>Article 239(2) CRR.</p> <p>For trading book operations, financial collateral and commodities eligible for trading book exposures in accordance with points (c) to (f) of Article 299(2) CRR shall be included.</p> <p>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 Sections 4 and 5 of Chapter 4 of Title II of Part Three CRR.</p>
0140	<p><u>(-) Of which: Volatility and maturity adjustments</u></p> <p>Article 223(1) CRR and Article 239(2) CRR.</p> <p>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 $(Cvam - Cva) = C * (1 - Hc - Hfx) * [(t - t^*) / (T - t^*) - 1]$</p>
0150	<p><u>Fully adjusted exposure value (E*)</u></p> <p>Article 220(4), Article 223(2) to (5) and Article 228(1) CRR.</p>
0160 - 0190	<p><u>Breakdown of the fully adjusted exposure value of off-balance sheet items by conversion factors</u></p> <p>Article 111(1) and point (56) of Article 4(1) CRR. See also Articles 222(3) and 228(1) CRR.</p> <p>The figures reported shall be the fully adjusted exposure values before application of the conversion factor.</p>
0200	<p><u>Exposure value</u></p> <p>Article 111 CRR and Section 4 of Chapter 4 of Title II of Part Three CRR.</p>

	<p>Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights in accordance with Article 113 and Section 2 of Chapter 2 of Title II of Part Three CRR.</p> <p>Exposure values for leases are subject to Article 134(7) of CRR. In particular, the residual value shall be included at its discounted residual value after taking into account value adjustments, all credit risk mitigants and credit conversion factors.</p> <p>Exposure values for CCR business shall be the same as reported in column 0210.</p>
0210	<p><u>Of which: Arising from Counterparty Credit Risk</u></p> <p>Exposure value for CCR business calculated in accordance with the methods laid down in Chapter 4 and Chapter 6 of Title II of Part Three 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 Chapter 4 and Chapter 6 of Title II of Part Three CRR and considering the deduction of the incurred CVA loss as referred to in Article 273(6) CRR.</p> <p>The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 CRR.</p> <p>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 0090 - 0130 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 0160 of template C34.02 shall be used.</p>
0211	<p><u>Of which: Arising from Counterparty Credit Risk excluding exposures cleared through a CCP</u></p> <p>Exposures reported in column 0210 excluding those arising from contracts and transactions listed in Article 301(1) CRR as long as they are outstanding with a central counterparty (CCP), including CCP-related transactions defined in point (2) of Article 300 CRR.</p>
0215	<p><u>Risk weighted exposure amount pre supporting factors</u></p> <p>Paragraphs 1 to 5 of Article 113CRR, without taking into account the SME and Infrastructure Projectssupporting factors laid down in Article 501 and 501a CRR. The risk weighted exposure amount of the residual value of leasing assets is subject to sentence 5 of Article 134(7) and shall be calculated according to the formula “1/t * 100% * residual value”. In particular, residual value is undiscounted estimated residual value at the end of the lease term which is reassessed periodically to ensure continued appropriateness.</p>
0216	<p><u>(-) Adjustment to the risk-weighted exposure amount due to SME-supporting factor</u></p> <p>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 CRR, as applicable and RWEA* in accordance with point (1) of Article 501 CRR</p>

0217	<p><u>(-) Adjustment to the risk-weighted exposure amount due to Infrastructure Projects supporting factor</u></p> <p>Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Title II of Part Three CRR 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 in accordance with Article 501a CRR.</p>
0220	<p><u>Risk weighted exposure amount after supporting factors</u></p> <p>Paragraphs 1 to 5 of Article 113 CRR, taking into account the SME and Infrastructure Projects supporting factor laid down in Article 501 and 501a CRR. The risk weighted exposure amount of the residual value of leasing assets is subject to sentence 5 of Article 134(7) and shall be calculated according to the formula “1/t * 100% * residual value”. In particular, residual value is undiscounted estimated residual value at the end of the lease term which is reassessed periodically to ensure continued appropriateness.</p>
0230	<p><u>Of which: with a credit assessment by a nominated ECAI</u></p> <p>Points (a) to (d), (f), (g), (l), (n), (o) and (q) of Article 112 CRR</p>
0240	<p><u>Of which: with a credit assessment derived from central government</u></p> <p>Points (b) to d), (f), (g), (l) and (o) of Article 112 CRR</p>

Rows	Instructions
0010	<u>Total exposures</u>
0015	<p><u>of which: Defaulted exposures in exposure classes “items associated with a particular high risk” and “equity exposures”</u></p> <p>Article 127 CRR</p> <p>This row shall only be reported in exposure classes ‘Items associated with a particular high risk’ and ‘Equity exposures’.</p> <p>An exposure that is either listed in Article 128(2) CRR or meets the criteria set in Article 128(3) or Article 133 CRR shall be assigned to the exposure class “Items associated with particular high risk” or “Equity exposures”. Consequently, there shall be no other allocation, even in case of an exposure in default as referred to in Article 127 CRR.</p>
0020	<p><u>of which: SME</u></p> <p>All exposures to SME shall be reported here.</p>
0030	<p><u>of which: Exposures subject to the SME-supporting factor</u></p> <p>Only exposures which meet the requirements of Article 501 CRR shall be reported here.</p>
0035	<p><u>of which: Exposures subject to the Infrastructure Projects supporting factor</u></p> <p>Only exposures which meet the requirements of Article 501a CRR shall be reported here.</p>
0040	<p><u>of which: Secured by mortgages on immovable property - Residential property</u></p> <p>Article 125 CRR</p> <p>Only reported in exposure class 'Secured by mortgages on immovable property'</p>
0050	<u>of which: Exposures under the permanent partial use of the Standardised approach</u>

	Exposures to which the Standardised approach has been applied in accordance with Article 150(1) CRR
0060	<u>of which: Exposures under the Standardised Approach with prior supervisory permission to carry out a sequential IRB implementation</u> Article 148(1) CRR
0070-0130	<u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</u> 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. Exposures to counterparty credit risk arising from the trading book business of the institution as referred to in point (f) of Article 92(3) and Article 299(2) CRR shall be assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 94(1) CRR also break down their "trading book" positions referred to in point (b) of Article 92(3) 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.
0070	<u>On balance sheet exposures subject to credit risk</u> Assets referred to in Article 24 CRR not included in any other category. Exposures that are subject to counterparty credit risk shall be reported in rows 0090-0130-, and therefore shall not be reported in this row. Free deliveries as referred to in Article 379(1) CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.
0080	<u>Off balance sheet exposures subject to credit risk</u> Off-balance sheet positions comprise the items listed in Annex I CRR. Exposures that are subject to counterparty credit risk shall be reported in rows 0090 – 0130 and therefore shall not be reported in this row.
0090-0130	<u>Exposures / Transactions subject to counterparty credit risk</u> 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.
0090	<u>Securities Financing Transactions netting sets</u> Netting sets containing only SFTs, as defined in point (139) of Article 4(1) CRR. SFTs that are included in a contractual cross product netting set and therefore reported in row 0130 shall not be reported in this row.
0100	<u>Of which: centrally cleared through a QCCP</u> Contracts and transactions listed in Article 301(1) CRR as long as they are outstanding with a qualifying central counterparty (QCCP) as defined in point (88) of Article 4(1)

	CRR, including QCCP-related transactions, for which the risk weighted exposure amounts are calculated in accordance with Section 9 of Chapter 6 of Title II of Part Three CRR. QCCP-related transaction has the same meaning as CCP-related transaction in Article 300(2) CRR, when the CCP is a QCCP.
0110	<u>Derivatives and Long Settlement Transactions netting sets</u> Netting sets containing only derivatives listed in Annex II CRR and long settlement transactions as defined in Article 272(2) CRR. Derivatives and Long Settlement Transactions that are included in a contractual Cross Product Netting set and therefore reported in row 0130, shall not be reported in this row.
0120	<u>Of which: centrally cleared through a QCCP</u> See instructions to row 0100.
0130	<u>From Contractual Cross Product netting sets</u> Netting sets containing transactions of different product categories (Article 272(11) CRR), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272(25) CRR exists.
0140-0280	<u>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</u>
0140	<u>0 %</u>
0150	<u>2 %</u> Article 306(1) CRR
0160	<u>4 %</u> Article 305(3) CRR
0170	<u>10 %</u>
0180	<u>20 %</u>
0190	<u>35 %</u>
0200	<u>50 %</u>
0210	<u>70%</u> Point (c) of Article 232(3) CRR.
0220	<u>75 %</u>

0230	<u>100 %</u>
0240	<u>150 %</u>
0250	<u>250 %</u> Articles 133(2) and 48(4) CRR
0260	<u>370 %</u> Article 471 CRR
0270	<u>1 250 %</u> Article 133(2) and Article 379 CRR
0280	<u>Other risk weights</u> 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. Paragraphs 1 to 5 of Article 113 CRR. Unrated nth-to-default credit derivatives under the Standardised approach (Article 134(6) CRR) shall be reported in this row under the exposure class "Other items". See also Article 124(2) and point (b) of Article 152(2) CRR.
0281- 0284	<u>BREAKDOWN OF TOTAL EXPOSURES BY APPROACH (CIU)</u> These rows shall only be reported for the exposure class Collective investments undertakings (CIU), in line with Articles 132, 132a, 132b and 132c CRR.
0281	<u>Look-through approach</u> Article 132a(1) CRR.
0282	<u>Mandate-based approach</u> Article 132a(2) CRR.
0283	<u>Fall-back approach</u> Article 132(2) CRR.
0290- 0320	<u>Memorandum Items</u> For rows 0290 to 0320, see also the explanation of the purpose of the memorandum items in the general section of the CR SA.
0290	<u>Exposures secured by mortgages on commercial immovable property</u> Point (i) of Article 112 CRR

	This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property as referred to in Article 124 and 126 CRR the exposures shall be broken down and reported in this row if the exposures are secured by commercial real estate.
0300	<u>Exposures in default subject to a risk weight of 100%</u> Point (j) of Article 112 CRR Exposures included in the exposure class “exposures in default” which shall be included in this exposure class if they were not in default.
0310	<u>Exposures secured by mortgages on residential property</u> Point (i) of Article 112 CRR This is a memorandum item only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on residential property in accordance with Article 124 and 125 CRR the exposures shall be broken down and reported in this row if the exposures are secured by real estate property.
0320	<u>Exposures in default subject to a risk weight of 150%</u> Point (j) of Article 112 CRR Exposures included in the exposure class “exposures in default” which shall be included in this exposure class if they were not in default.

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

3.3.1. Scope of the CR IRB template

72. The scope of the CR IRB template covers:

- i. Credit risk in the banking book, among which:
 - Counterparty credit risk in the banking book;
 - Dilution risk for purchased receivables;
- ii. Counterparty credit risk in the trading book;
- iii. Free deliveries resulting from all business activities.

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

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

- i. Equity exposures, which are reported in the CR EQU IRB template;
- ii. Securitisation positions, which are reported in the CR SEC and/or CR SEC De-tails templates;

- iii. "Other non credit-obligation assets", as referred to in point (g) of Article 147(2) 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, in accordance with Article 156 CRR. The risk weighted exposure amounts for this exposure class shall be reported directly in the CA-Template;
- iv. 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 shall be reported in the template CR GB.

Items i) and iii) do not apply to template CR IRB 7.

75. 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). This includes all retail portfolios.

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 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.

3.3.2. Breakdown of the CR IRB template

76. The CR IRB consists of seven templates. CR IRB 1 provides a general overview of IRB exposures and the different methods to calculate risk weighted 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 (exposures reported under row 0070 of CR IRB 1). 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 risk weighted exposure amounts 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 specialised 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 approach and, separately for the Advanced IRB approach.)

- 2) Central banks and central governments
(point (a) of Article 147(2) CRR)
- 3) Institutions
(point (b) of Article 147(2) CRR)
- 4.1) Corporate – SME
(point (c) of Article 147(2) 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 exposures to corporates as referred to in point (c) of Article 147(2) CRR, not reported under 4.1 and 4.2).
- 5.1) Retail – Secured by immovable property SME
(Retail exposures as referred to in point (d) of Article 147(2) CRR 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
(Retail exposures as referred to in point (d) of Article 147(2) 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
(Retail exposures as referred to in point (d) of Article 147(2) CRR in conjunction with Article 154(4) CRR).
- 5.4) Retail – Other SME
(Retail exposures as referred to in point (d) of Article 147(2) CRR not reported under 5.1 and 5.3). 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.
- 5.5) Retail – Other non – SME
(Retail exposures as referred to in point (d) of Article 147(2) CRR which were not reported under 5.2 and 5.3).

3.3.3. C 08.01 - Credit and counterparty credit risks and free deliveries: IRB approach to Capital Requirements (CR IRB 1)

3.3.3.1 Instructions concerning specific positions

Columns	Instructions
0010	<u>INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u>

	<p>The PD assigned to the obligor grade or pool to be reported shall be based on the provisions laid down in Article 180 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 obligor grades or pools included in the aggregation shall be provided. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted average PD.</p> <p>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 scale approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating scale or is able to report in accordance with an internal master scale, that scale shall be used.</p> <p>Otherwise, the different rating scales shall be merged and ordered in accordance with the following criteria: Obligor grades of the different rating scales 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.</p> <p>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.</p> <p>The last rating grade or grades shall be dedicated for defaulted exposures with PD of 100%.</p> <p>For the purposes of weighting the average PD, the exposure value reported in column 110 shall be 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 shall be of 100 %.</p>
0020	<p><u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>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.</p> <p>The original exposure value shall be reported in accordance with Article 24 CRR and paragraphs 1, 2, 4, 5, 6 and 7 of Article 166 CRR.</p> <p>The effect resulting from Article 166(3) CRR (effect of on balance sheet netting of loans and deposits) shall be reported separately as Funded Credit Protection and shall therefore not reduce the Original Exposure.</p> <p>For derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to counterparty credit risk (Chapter 4 or Chapter 6 of Title II of Part Three CRR), the original exposure shall correspond to the exposure value arising from counterparty credit risk (see instructions to column 0130).</p>
0030	<p><u>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</u></p>

	Breakdown of the original exposure pre-conversion factor for all exposures of entities referred to in Article 142(4) and (5) CRR subject to the higher coefficient of correlation determined in accordance with Article 153(2) CRR.
0040-0080	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Credit risk mitigation as defined in point (57) of Article 4(1) 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”.</p>
0040-0050	<p><u>UNFUNDED CREDIT PROTECTION</u></p> <p>Unfunded credit protection as defined in point (59) of Article 4(1) CRR.</p> <p>Unfunded credit protection that has an effect on the exposure (e.g. used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p>
0040	<p><u>GUARANTEES:</u></p> <p>Where own estimates of LGD are not used, the Adjusted Value (G_A) as defined in Article 236(3) CRR shall be provided.</p> <p>When own estimates of LGD are used in accordance with Article 183 CRR (except for paragraph 3), the relevant value used in the internal model shall be reported.</p> <p>Guarantees shall be reported in column 0040 where the adjustment is not made in the LGD. Where the adjustment is made in the LGD, the amount of the guarantee shall be reported in column 0150.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 0220.</p>
0050	<p><u>CREDIT DERIVATIVES:</u></p> <p>Where own estimates of LGD are not used, the Adjusted Value (G_A) as defined in Article 236(3) CRR shall be provided.</p> <p>Where own estimates of LGD are used in accordance with paragraph 3 of Article 183 CRR, the relevant value used in the internal modelling shall be reported.</p> <p>Where the adjustment is made in the LGD, the amount of the credit derivatives shall be reported in column 0160.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection shall be reported in column 0220.</p>
0060	<p><u>OTHER FUNDED CREDIT PROTECTION</u></p> <p>Collateral that has an effect on the PD of the exposure shall be capped at the value of the original exposure pre conversion factors.</p> <p>Where own estimates of LGD are not used, Article 232(1) CRR applies.</p>

	<p>Where own estimates of LGD are used, those credit risk mitigation that have effects on PD shall be reported. The relevant nominal or market value shall be reported.</p> <p>Where an adjustment is made in the LGD, that amount shall be reported in column 170.</p>
0070-0080	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p>Outflows shall correspond to the covered part of the original exposure pre-conversion factors, that is deducted from the obligor's exposure class and, where relevant, obligor grade or pool, and subsequently assigned to the guarantor's exposure class and, where relevant, obligor grade or pool. That amount shall be considered as an inflow into the guarantor's exposure class and, where relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, where relevant, obligor grades or pools, shall also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates shall be taken into account.</p> <p>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 CRR or to classify the exposures to exposure classes in accordance with the characteristic of the guarantor.</p>
0090	<p><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</u></p> <p>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.</p>
0100, 0120	<p><u>Of which: Off Balance Sheet Items</u></p> <p>See CR-SA instructions</p>
0110	<p><u>EXPOSURE VALUE</u></p> <p>The exposure values determined in accordance with Article 166 CRR and the second sentence of Article 230(1) CRR shall be reported.</p> <p>For the instruments referred to in Annex I, credit conversion factors and percentages in accordance with paragraphs 8, 9 and 10 of Article 166 CRR are applied, irrespective of the approach chosen by the institution.</p> <p>Exposure values for CCR business shall be the same as reported in column 0130.</p>
0130	<p><u>Of which: Arising from counterparty Credit Risk</u></p> <p>See the corresponding CR SA instructions in column 0210.</p>
0140	<p><u>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</u></p> <p>Breakdown of the exposure value for all exposures to entities referred to in Article 142(4) and (5) CRR subject to the higher coefficient of correlation determined in accordance with Article 153(2) CRR.</p>

0150-0210	<p><u>CREDIT RISK MITIGATION TECHNIQUES TAKEN INTO ACCOUNT IN LGD ESTIMATES EXCLUDING DOUBLE DEFAULT TREATMENT</u></p> <p>CRM techniques that have an impact on LGD estimates as a result of the application of the substitution effect of CRM techniques shall not be included in these columns.</p> <p>Where own estimates of LGD are not used, Article 228(2), Article 230(1) and (2) and Article 231 CRR shall be taken into account.</p> <p>Where own estimates of LGD are used:</p> <ul style="list-style-type: none"> - Regarding unfunded credit protection, for exposures to central governments and central banks, institutions and corporates, Article 161(3) CRR shall be taken into account. For retail exposures, Article 164(2) CRR shall be taken into account. - Regarding funded credit protection, the collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR.
0150	<p><u>GUARANTEES</u></p> <p>See instructions to column 0040.</p>
0160	<p><u>CREDIT DERIVATIVES</u></p> <p>See instructions to column 0050.</p>
0170	<p><u>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</u></p> <p>The relevant value used in the internal modelling of the institution.</p> <p>Those credit risk mitigants that comply with the criteria in Article 212 CRR.</p>
0171	<p><u>CASH ON DEPOSIT</u></p> <p>Point (a) of Article 200 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.</p>
0172	<p><u>LIFE INSURANCE POLICIES</u></p> <p>Point (b) of Article 200 CRR. The value of collateral reported shall be limited to the value of the exposure at the level of an individual exposure.</p>
0173	<p><u>INSTRUMENTS HELD BY A THIRD PARTY</u></p> <p>Point (c) of Article 200 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. This column shall exclude those exposures covered by instruments held by a third party where, following Article 232 (4) CRR, institutions treat instruments repurchased on request that are eligible under Article 200(c) CRR as a guarantee by the issuing institution.</p>
0180	<p><u>ELIGIBLE FINANCIAL COLLATERAL</u></p>

	<p>For trading book operations, financial instruments and commodities eligible for trading book exposures in accordance with points (c) to (f) of Article 299(2) CRR shall be included. Credit linked notes and on -balance sheet netting in accordance with Section 4 of Chapter 4 of Title II of Part Three CRR shall be treated as cash collateral.</p> <p>Where own estimates of LGD are not used, for eligible financial collateral in accordance with Article 197 CRR, the adjusted value (Cvam) as set out in Article 223(2) CRR shall be reported.</p> <p>Where own estimates of LGD are used, the financial collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR. The amount to be reported shall be the estimated market value of the collateral.</p>
0190-0210	<p><u>OTHER ELIGIBLE COLLATERAL</u></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 1 to 8 of Article 199 CRR and Article 229 CRR.</p> <p>Where own estimates of LGD are used, other collateral shall be taken into account in the LGD estimates in accordance with points (e) and (f) of Article 181(1) CRR.</p>
0190	<p><u>REAL ESTATE</u></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 2, 3 and 4 of Article 199 CRR and shall be reported in this column. Leasing of real estate property shall also be included (see Article 199(7) CRR). See also Article 229 CRR.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value.</p>
0200	<p><u>OTHER PHYSICAL COLLATERAL</u></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with paragraphs 6 and 8 of Article 199 CRR and shall be reported in this column. Leasing of property different from real estate shall also be included (see Article 199(7) CRR). See also Article 229(3) CRR.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>
0210	<p><u>RECEIVABLES</u></p> <p>Where own estimates of LGD are not used, values shall be determined in accordance with Articles 199(5) and 229(2) CRR and shall be reported in this column.</p> <p>Where own estimates of LGD are used, the amount to be reported shall be the estimated market value of collateral.</p>
0220	<p><u>SUBJECT TO DOUBLE DEFAULT TREATMENT: UNFUNDED CREDIT PROTECTION</u></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment in accordance with Article 153(3) CRR and taking into account Article 202 and Article 217(1) CRR.</p> <p>The values to be reported shall not exceed the value of the corresponding exposures.</p>

0230	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></p> <p>All the impact of CRM techniques on LGD values as specified in Chapters 3 and 4 of Title II of Part Three CRR shall be considered. In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) CRR.</p> <p>For defaulted exposures, point (h) of Article 181(1) CRR shall be taken into account.</p> <p>The exposure value referred to in column 0110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All effects shall be considered (so the effects of the floor applicable to exposures secured by immovable property in accordance with Article 164(4) CRR shall be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD, the risk mitigation effects of financial collateral shall be reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* as referred to in Article 228(2) CRR.</p> <p>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 0110.</p> <p>Where own estimates of LGD are applied, Article 175 and paragraphs 1 and 2 of Article 181 CRR shall be taken into account.</p> <p>In case of exposures subject to the double default treatment, the LGD to be reported shall correspond to the LGD selected in accordance with Article 161(4) CRR.</p> <p>The calculation of the exposure weighted average LGD shall be derived from the risk parameters really used in the internal rating scale approved by the respective competent authority.</p> <p>Data shall not be reported for specialised lending exposures referred to in Article 153(5) CRR. Where PD is estimated for specialised lending exposures, data shall be reported based on own estimates of LGDs or regulatory LGDs.</p> <p>Exposures and the respective LGDs for large regulated financial sector entities and unregulated financial entities shall not be included in the calculation of column 0230, but only be included in the calculation of column 0240.</p>
0240	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</u></p> <p>Exposure weighted average LGD (%) for all exposures to large financial sector entities as defined in Article 142(4) CRR and to unregulated financial sector entities as defined in Article 142(5) CRR subject to the higher coefficient correlation determined in accordance with Article 153(2) CRR.</p>
0250	<p><u>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</u></p> <p>The value reported shall be determined in accordance with Article 162 CRR. The exposure value (column 0110) shall be used for the calculation of the exposure-weighted averages. The average maturity shall be reported in days.</p>

	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. That means that this column shall not be filled in for the exposure class “retail”.
0255	<p><u>RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS</u></p> <p>For central governments and central banks, corporate and institutions, see paragraphs 1, 2, 3 and 4 of Article 153 CRR. For retail, see Article 154(1) CRR.</p> <p>The SME and Infrastructure Projects supporting factors referred to in Articles 501 and 501a CRR shall not be taken into account.</p>
0256	<p><u>(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR</u></p> <p>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 CRR, as applicable and RWEA* in accordance with Article 501 CRR.</p>
0257	<p><u>(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO (-) INFRASTRUCTURE PROJECTS SUPPORTING FACTOR</u></p> <p>Deduction of the difference of the risk weighted exposure amounts calculated in accordance with Title II of Part Three CRR 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 in accordance with Article 501a CRR.</p>
0260	<p><u>RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS</u></p> <p>For central governments and central banks, corporate and institutions, see paragraphs 1, 2, 3 and 4 of Article 153 CRR. For retail, see Article 154(1) CRR.</p> <p>The SME and Infrastructure Projects supporting factors referred to in Article 501 and 501a CRR shall be taken into account.</p>
0270	<p><u>OF WHICH: LARGE FINANCIAL SECTOR ENTITIES AND UNREGULATED FINANCIAL ENTITIES</u></p> <p>Breakdown of the risk weighted exposure amount after SME supporting factor for all exposures to large financial sectors entities as defined in Article 142(4) CRR and to unregulated financial sector entities as defined in Article 142(5) CRR, subject to the higher coefficient of correlation determined in accordance with Article 153(2) CRR.</p>
0280	<p><u>EXPECTED LOSS AMOUNT</u></p> <p>For the definition of Expected Loss, see Article 5(3) CRR and, for the calculation of expected loss amounts, see Article 158 CRR. For defaulted exposures, see point (h) of Article 181(1) CRR. The expected loss amount to be reported shall be based on the risk parameters really used in the internal rating scale approved by the respective competent authority.</p>
0290	<p><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>Value Adjustments as well as specific and general credit risk adjustments in accordance with Article 159 CRR shall be reported. General credit risk adjustments shall be reported</p>

	by assigning the amount pro rata on the basis of the expected loss of the different obligor grades.
0300	<p><u>NUMBER OF OBLIGORS</u></p> <p>Paragraphs 1 and 2 of Article 172 CRR.</p> <p>For all exposure classes, with the exception of the exposure class retail and the cases mentioned in the second sentence of point (e) of Article 172(1) 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.</p> <p>Within the exposure class retail, or if separate exposures to the same obligor are assigned to different obligor grades in accordance with the second sentence of point (e) of Article 172(1) 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) CRR applies, an obligor may be considered in more than one grade.</p> <p>As this column deals with an element of the structure of the rating scales, 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).</p>
0310	<p><u>PRE-CREDIT DERIVATIVES RISK WEIGHTED EXPOSURE AMOUNT</u></p> <p>Hypothetical risk weighted exposure amount calculated the actual RWEA assuming only the absence of recognition of the credit derivative as a CRM technique as specified in Article 20 CRR. The amounts shall be presented in the exposure classes relevant for the exposures to the original obligor.</p>

Rows	Instructions
0010	<u>TOTAL EXPOSURES</u>
0015	<p><u>of which: Exposures subject to SME-supporting factor</u></p> <p>Only exposures which meet the requirements of Article 501 CRR shall be reported here.</p>
0016	<p><u>of which: Exposures subject to Infrastructure Projects Supporting Factor</u></p> <p>Only exposures which meet the requirements of Article 501a CRR shall be reported here.</p>
0020-0060	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:
0020	<p><u>On balance sheet items subject to credit risk</u></p> <p>Assets referred to in Article 24 CRR shall not be included in any other category.</p> <p>Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be reported in this row.</p> <p>Free deliveries as referred to in Article 379(1) CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p>

0030	<p><u>Off balance sheet items subject to credit risk</u></p> <p>Off-balance sheet items shall comprise items in accordance with Article 166(8) CRR, as well as those items that are listed in Annex I CRR.</p> <p>Exposures that are subject to counterparty credit risk shall be reported in rows 0040-0060 and, therefore, shall not be in this row.</p>
0040-0060	<p><u>Exposures / Transactions subject to counterparty credit risk</u></p> <p>See the corresponding CR SA instructions in rows 0090-0130.</p>
0040	<p><u>Securities Financing Transactions netting sets</u></p> <p>See the corresponding CR SA instructions in row 0090.</p>
0050	<p><u>Derivatives and Long Settlement Transactions netting sets</u></p> <p>See the corresponding CR SA instructions in row 0110.</p>
0060	<p><u>From Contractual Cross Product netting sets</u></p> <p>See the corresponding CR SA instructions in row 0130.</p>
0070	<p><u>EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</u></p> <p>For exposures to corporates, institutions and central governments and central banks, see point (6) of Article 142(1) and point (c) of Article 170(1) CRR.</p> <p>For retail exposures see point (b) of Article 170(3) CRR. For exposures arising from purchased receivables, see Article 166(6) CRR.</p> <p>Exposures for dilution risk of purchased receivables shall not be reported by obligor grades or pools and shall be reported in row 0180.</p> <p>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.</p> <p>A supervisory master scale is not used. Instead, institutions shall determine the scale to be used themselves.</p>
0080	<p><u>SPECIALISED LENDING SLOTTING APPROACH: TOTAL</u></p> <p>Article 153(5) CRR. This shall only apply to the exposure classe corporate – specialised lending.</p>
0160	<p><u>ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</u></p> <p>Paragraphs 1 and 2 of Article 193, paragraphs 1 to 7 of Article 194 and Article 230(3) CRR.</p> <p>This alternative is available only for institutions using Foundation-IRB approach.</p>

0170	<p><u>EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</u></p> <p>Exposures arising from free deliveries for which the alternative treatment referred to in the last sentence of the first subparagraph of Article 379(2) CRR is used, or for which a 100% risk weight is applied in accordance with the last subparagraph of Article 379(2) CRR. Unrated nth-to-default credit derivatives in accordance with Article 153(8) CRR and any other exposure subject to risk weights not included in any other row shall be reported in this row.</p>
0180	<p><u>DILUTION RISK: TOTAL PURCHASED RECEIVABLES</u></p> <p>See point (53) of Article 4(1) CRR for a definition of dilution risk. For calculation of risk weighted exposure amounts for dilution risk see Article 157 CRR. Dilution risk shall be reported for corporate and retail purchased receivables.</p>

3.3.4. 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)

Column	Instructions
0005	<p><u>Obligor grade (row identifier)</u></p> <p>This is a row identifier and shall be unique for each row on a particular sheet of the template. It shall follow the numerical order 1, 2, 3, etc.</p> <p>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.</p>
0010-0300	Instructions for each of these columns are the same as for the corresponding numbered columns in CR IRB 1 template.

Row	Instructions
0010-0001 – 0010-NNNN	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 in accordance with the PD of the obligor and shall not be reported in this template.

3.3.1. C 08.03 - Credit risk and free deliveries: IRB approach to Capital Requirements (break-down by PD ranges (CR IRB 3))

3.3.1.1. General remarks

77. Institutions shall report the information included in this template in application of points (i) to (v) of Article 452(g) 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) CRR, which is included in template C 08.06. This template excludes counterparty credit risk (CCR) exposures (Chapter 6 of Title II of Part Three CRR).

3.3.1.2. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>ON-BALANCE SHEET EXPOSURES</u></p> <p>Exposure value calculated in accordance with Article 166(1) to (7) CRR without taking into account any credit risk adjustments.</p>
0020	<p><u>OFF-BALANCE SHEET EXPOSURES PRE-CONVERSION FACTORS</u></p> <p>Exposure value in accordance with paragraphs (1) to (7) of Article 166 CRR, without taking into account any credit risk adjustments and any conversion factors, neither own estimates nor conversion factors specified in Article 166(8) CRR, or any percentages specified in Article 166(10) CRR.</p> <p>Off balance sheet exposures comprise all committed but undrawn amounts and all off-balance sheet items, as listed in Annex I CRR.</p>
0030	<p><u>EXPOSURE WEIGHTED AVERAGE CONVERSION FACTORS</u></p> <p>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.</p>
0040	<p><u>EXPOSURE VALUE POST CONVERSION FACTORS AND POST CRM</u></p> <p>Exposure value in accordance with Article 166 CRR.</p> <p>This column includes the sum of exposure value of on-balance sheet exposures and off-balance sheet exposures post conversion factors in accordance with paragraphs (8) to (10) of Article 166 CRR and after CRM techniques.</p>
0050	<p><u>EXPOSURE WEIGHTED AVERAGE PD (%)</u></p> <p>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.</p>
0060	<p><u>NUMBER OF OBLIGORS</u></p> <p>The number of legal entities or obligors allocated to each bucket of the fixed PD range.</p>

	<p>The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration.</p>
0070	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></p> <p>For all exposures included in each bucket of the fixed PD range, the average of the LGD estimates for each exposure, weighted by the exposure value post-CCF and post-CRM as reported in column 0040.</p> <p>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) CRR.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected in accordance with Article 161 (4) CRR.</p> <p>For defaulted exposures under A-IRB approach, provisions laid down in point (h) of Article 181(1) CRR shall be considered. The LGD reported shall correspond to the estimate of LGD in-default in accordance with the applicable estimation methodologies.</p>
0080	<p><u>EXPOSURE-WEIGHTED AVERAGE MATURITY (YEARS)</u></p> <p>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.</p> <p>The value of maturity reported reflects Article 162 CRR.</p> <p>The average maturity is reported in years.</p> <p>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 Chapter 3 of Title II of Part Three CRR. This means that this column shall not be filled in for the exposure class “retail”.</p>
0090	<p><u>RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS</u></p> <p>For exposures to central governments and central banks, institutions and corporates, the risk weighted exposure amount calculated in accordance with paragraphs (1) to (4) of Article 153. For retail exposures, the risk weighted exposure amount calculated in accordance with Article 154 CRR.</p> <p>The SME-supporting factor in accordance with Article 501 CRR and the supporting factor for Infrastructure Projects in accordance with Article 501a CRR shall be taken into account.</p>
0100	<p><u>EXPECTED LOSS AMOUNT</u></p> <p>The expected loss amount calculated in accordance with Article 158 CRR.</p> <p>The expected loss amount to be reported shall be based on the actual risk parameters used in the internal rating scale approved by the respective competent authority.</p>
0110	<p><u>VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>Specific and general credit risk adjustments in accordance with the Commission Delegated Regulation (EU) No 183/2014, additional value adjustments in accordance with Articles</p>

	<p>34 and 110 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 CRR.</p> <p>General provisions shall be reported by assigning the amount pro rata – in accordance with the expected loss of different obligor grades.</p>
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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 effects due to CRM). 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%.

3.3.2. C 08.04 - Credit risk and free deliveries: IRB approach to Capital Requirements (RWEA flow statements (CR IRB 4))

3.3.2.1. General remarks

78. Institutions shall report the information included in this template in application of point (h) of Article 438 CRR. This template excludes counterparty credit risk (CCR) exposures (Chapter 6 of Title II of Part Three CRR).
79. Institutions shall report the flows of RWEA as the changes between the risk-weighted exposure amounts at the end of the reference date and the risk-weighted exposure amounts at end of the prior reference date. In the case of quarterly reporting, end-of-quarter prior to the quarter of the reporting reference date shall be reported.

3.3.2.2. Instructions concerning specific positions

Column	Instructions
0010	<p><u>RISK WEIGHTED EXPOSURE AMOUNT</u></p> <p>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 CRR.</p>

Rows	Instructions
0010	<p><u>RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE PREVIOUS REPORTING PERIOD</u></p> <p>Risk weighted exposure amount in the previous reporting period after SME and Infrastructure projects supporting factors in accordance with Articles 501 and 501a CRR.</p>
0020	<p><u>ASSET SIZE (+/-)</u></p>

	<p>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.</p> <p>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.</p>
0030	<p><u>ASSET QUALITY (+/-)</u></p> <p>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.</p> <p>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.</p>
0040	<p><u>MODEL UPDATES (+/-)</u></p> <p>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.</p> <p>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.</p>
0050	<p><u>METHODOLOGY AND POLICY (+/-)</u></p> <p>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 0040.</p> <p>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.</p>
0060	<p><u>ACQUISITIONS AND DISPOSALS (+/-)</u></p> <p>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.</p> <p>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.</p>
0070	<p><u>FOREIGN EXCHANGE MOVEMENTS (+/-)</u></p> <p>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.</p> <p>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.</p>

0080	<p><u>OTHER (+/-)</u></p> <p>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.</p> <p>This category shall be used to capture changes that cannot be attributed to any other category.</p> <p>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.</p>
0090	<p><u>RISK WEIGHTED EXPOSURE AMOUNT AT THE END OF THE REPORTING PERIOD</u></p> <p>Risk weighted exposure amount in the reporting period after SME and Infrastructure projects supporting factors in accordance with Articles 501 and 501a CRR.</p>

3.3.3. C 08.05 - Credit risk and free deliveries: IRB approach to Capital Requirements (Back-testing of PD (CR IRB 5))

3.3.3.1. General remarks

80. Institutions shall report the information included in this template in application of point (h) of Article 452 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 (Chapter 6 of Title II of Part Three CRR).

3.3.3.2. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>ARITHMETIC AVERAGE PD (%)</u></p> <p>Arithmetic average of PD at the beginning of the reporting period of the obligors that fall within the bucket of the fixed PD range and counted in column 0020 (average weighted by the number of obligors).</p>
0020	<p><u>NUMBER OF OBLIGORS AT THE END OF THE PREVIOUS YEAR</u></p> <p>Number of obligors at the end of the previous year subject to reporting. All obligors carrying a credit obligation at the relevant point in time shall be included.</p> <p>The number of obligors shall be counted in accordance with the instructions in column 0300 of template C 08.01. Joint obligors shall be treated the same as for the purpose of PD calibration.</p>
0030	<p><u>OF WHICH: DEFAULTED DURING THE YEAR</u></p> <p>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 CRR.</p>

	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.
0040	<p><u>OBSERVED AVERAGE DEFAULT RATE (%)</u></p> <p>One-year default rate referred to in point (78) Article 4 (1) CRR.</p> <p>Institutions shall ensure:</p> <p>(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 (i.e. beginning of the year prior to the reporting reference date); 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.</p> <p>(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 (year prior to the reporting reference date).</p> <p>Regarding the calculation of the number of obligors see {C08.01,c0300}.</p>
0050	<p><u>AVERAGE HISTORICAL ANNUAL DEFAULT RATE (%)</u></p> <p>The simple average of the annual default rate of the five most recent years (obligors at the beginning of each year that are defaulted during that year/total obligor hold at the beginning of the year) is a minimum. The institution may use a longer historical period that is consistent with the institution’s actual risk management practices.</p>

Rows	Instructions
PD RANGE	Exposures shall be allocated to an appropriate bucket of the fixed PD range based on the PD estimated at the beginning of the reporting period for each obligor assigned to this exposure class (without considering any substitution effects due to CRM). 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%.

3.3.4. C 08.05b - Credit risk and free deliveries: IRB approach to Capital Requirements (Back-testing of PD in accordance with point (f) of Article 180(1)) (CR IRB 5B))

3.3.4.1. Instructions concerning specific positions

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

Columns	Instructions
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0005	<p><u>PD RANGE</u></p> <p>Institutions shall report the PD ranges in accordance with their internal grades that they map to the scale used by the external ECAI, instead of a fixed external PD range.</p>
0006	<p><u>EXTERNAL RATING EQUIVALENT</u></p> <p>Institutions shall report one column for each ECAI considered following point (f) of Article 180(1) CRR. Institutions shall include in these columns the external rating to which their internal PD ranges are mapped.</p>

3.3.5. C 08.06 - Credit risk and free deliveries: IRB approach to Capital Requirements (Specialised lending slotting approach (CR IRB 6))

3.3.5.1. General remarks

82. Institutions shall report the information included in this template in application of point (e) of Article 438 CRR. Institutions shall report information on the following types of specialised lending exposures referred to in Table 1 of Article 153(5):

- (a) Project finance
- (b) Income-producing real estate and high volatility commercial real estate
- (c) Object finance
- (d) Commodities finance

3.3.5.2. Instructions concerning specific positions

Columns	Instructions
0010	<p><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>See CR-IRB instructions</p>
0020	<p><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></p> <p>See CR-IRB instructions</p>
0030, 0050	<p><u>OF WHICH: OFF-BALANCE SHEET ITEMS</u></p> <p>See CR-SA instructions</p>
0040	<p><u>EXPOSURE VALUE</u></p> <p>See CR-IRB instructions</p>
0060	<p><u>OF WHICH: ARISING FROM COUNTERPARTY CREDIT RISK</u></p> <p>See CR SA instructions.</p>

0070	<u>RISK WEIGHT</u> Article 153(5) CRR. This is a fixed column for information purposes. It shall not be altered.
0080	<u>RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS</u> See CR-IRB instructions
0090	<u>EXPECTED LOSS AMOUNT</u> See CR-IRB instructions
0100	<u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u> See CR-IRB instructions

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

3.3.6. C 08.07 - Credit risk and free deliveries: IRB approach to Capital Requirements (Scope of use of IRB and SA approaches (CR IRB 7))

3.3.6.1. General remarks

83. For the purpose of this template, institutions calculating the risk-weighted exposure amounts under the IRB approach to credit risk shall allocate their exposures subject to Standardised approach laid down in Chapter 2 of Title II of Part Three CRR or to the IRB approach laid down in Chapter 3 of Title II of Part Three CRR, as well as the part of each exposure class subject to a roll-out plan. 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.

84. Columns 0020 to 0040 should cover the full spectrum of exposures, so the sum of each row for those three columns should be 100% of all exposure classes except of securitisation positions and deducted positions.

3.3.6.2. Instructions concerning specific positions

Columns	Instructions
0010	<u>TOTAL EXPOSURE VALUE AS DEFINED IN ART 166 CRR</u> Institutions shall use the exposure value before CRM in accordance with Article 166 CRR.
0020	<u>TOTAL EXPOSURE VALUE SUBJECT TO SA AND IRB</u>

	Institutions shall use the exposure value before CRM in accordance with Article 429(4) CRR to report the total exposure value, including both the exposures under the standardized approach and the exposures under the IRB approach.
0030	<p><u>PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO PERMANENT PARTIAL USE OF SA (%)</u></p> <p>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 in column 0020), respecting the scope of permission for permanent partial use of the Standardised approach received from a competent authority in accordance with Article 150 CRR.</p>
0040	<p><u>PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO A ROLL-OUT PLAN (%)</u></p> <p>Part of exposure for each exposure class subject to the sequential implementation of IRB approach pursuant to Article 148 CRR. This shall include:</p> <ul style="list-style-type: none"> - 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 not included in column 0040.
0050	<p><u>PERCENTAGE OF TOTAL EXPOSURE VALUE SUBJECT TO IRB APPROACH (%)</u></p> <p>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 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 specialised lending exposures and equity exposures under the simple risk weight approach, as well as those exposures reported in row 0170 of C 08.01.</p>

Rows	Instructions
EXPO-SURE CLASSES	Institutions shall include the information in this template by exposure classes, in accordance with the breakdown of exposure classes in accordance with the breakdown of exposure classes included in the rows of the template.

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

- 85. All institutions shall submit information aggregated at a total level. Additionally, institutions fulfilling the threshold set in Article 5(5) of this Implementing Regulation shall submit information broken down by country regarding the domestic country as well as any non-domestic country. The threshold shall be considered only in relation to the CR GB 1 and CR GB 2 templates. Exposures to supranational organisations shall be assigned to the geographical area “other countries”.
- 86. 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.
- 87. 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.

3.4.1. C 09.01 – Geographical breakdown of exposures by residence of the obligor: SA exposures (CR GB 1)

3.4.1.1. Instructions concerning specific positions

Columns	
0010	<p><u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>Same definition as for column 0010 of CR SA template</p>
0020	<p><u>Defaulted exposures</u></p> <p>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”.</p> <p>This ‘memorandum item’ shall provide additional information about the obligor structure of defaulted exposures. Exposures classified as “exposures in default” as referred to in point (j) of Article 112 CRR shall be reported where the obligors would have been reported if those exposures were not assigned to the exposure classes 'exposures in default'.</p> <p>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” as referred to in points (j), (k) and (p) of Article 112 CRR.</p>
0040	<p><u>Observed new defaults for the period</u></p>

	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.
0050	<p><u>General credit risk adjustments</u></p> <p>Credit risk adjustments as referred to in Article 110 CRR, as well as Regulation (EU) 183/2014.</p> <p>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 point (c) of Article 62 CRR.</p> <p>The amount to be reported shall be gross of tax effects.</p>
0055	<p><u>Specific credit risk adjustments</u></p> <p>Credit risk adjustments as referred to in Article 110 CRR, as well as Regulation (EU) 183/2014.</p>
0060	<p><u>Write-offs</u></p> <p>Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9.</p>
0061	<p><u>Additional value adjustments and other own funds reductions</u></p> <p>In line with Article 111 CRR.</p>
0070	<p><u>Credit risk adjustments/write-offs for observed new defaults</u></p> <p>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.</p>
0075	<p><u>Exposure value</u></p> <p>Same definition as for column 0200 of CR SA template</p>
0080	<p><u>RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS</u></p> <p>Same definition as for column 0215 of CR SA template</p>
0081	<p><u>(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR</u></p> <p>Same definition as for column 0216 of CR SA template.</p>
0082	<p><u>(-) ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUCTURE PROJECTS SUPPORTING FACTOR</u></p> <p>Same definition as for column 0217 of CR SA template.</p>
0090	<p><u>RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS</u></p> <p>Same definition as for column 0220 of CR SA template</p>

Rows

0010	<u>Central governments or central banks</u> Point (a) of Article 112 CRR
0020	<u>Regional governments or local authorities</u> Point (b) of Article 112 CRR.
0030	<u>Public sector entities</u> Point (c) of Article 112 CRR
0040	<u>Multilateral developments banks</u> Point (d) of Article 112 CRR
0050	<u>International organisations</u> Point (e) of Article 112 CRR
0060	<u>Institutions</u> Point (f) of Article 112 CRR
0070	<u>Corporates</u> Point (g) of Article 112 CRR
0075	<u>of which: SME</u> Same definition as for row 0020 of CR SA template
0080	<u>Retail</u> Point (h) of Article 112 CRR
0085	<u>of which: SME</u> Same definition as for row 0020 of CR SA template
0090	<u>Secured by mortgages on immovable property</u> Point (i) of Article 112 CRR
0095	<u>of which: SME</u> Same definition as for row 0020 of CR SA template
0100	<u>Exposures in default</u> Point (j) of Article 112 CRR
0110	<u>Items associated with particularly high risk</u> Point (k) of Article 112 CRR
0120	<u>Covered bonds</u> Point (l) of Article 112 CRR

0130	<u>Claims on institutions and corporates with a short-term credit assessment</u> Point (n) of Article 112 CRR
0140	<u>Collective investments undertakings (CIU)</u> Point (o) of Article 112 CRR Sum of rows 0141 to 0143
0141	<u>Look-through approach</u> Same definition as for row 0281 of CR SA template.
0142	<u>Mandate-based approach</u> Same definition as for row 0282 of CR SA template.
0143	<u>Fall-back approach</u> Same definition as for row 0283 of CR SA template.
0150	<u>Equity exposures</u> Point (p) of Article 112 CRR
0160	<u>Other exposures</u> Point (q) of Article 112 CRR
0170	<u>Total exposures</u>

3.4.2. C 09.02 – Geographical breakdown of exposures by residence of the obligor: IRB exposures (CR GB 2)

3.4.2.1. Instructions concerning specific positions

Columns	
0010	<u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u> Same definition as for column 0020 of CR IRB template
0030	<u>Of which defaulted</u> Original exposure value for those exposures which have been classified as defaulted exposures in accordance with Article 178 CRR.
0040	<u>Observed new defaults for the period</u> Original exposure value for those exposures which have been classified as defaulted defaulted exposures in accordance with Article 178 CRR during the 3-month period since the last reporting reference date shall be reported against the exposure class to which the obligor belongs.

0050	<p><u>General credit risk adjustments</u></p> <p>Credit risk adjustments as referred to in Article 110 CRR, as well as Regulation (EU) 183/2014.</p>
0055	<p><u>Specific credit risk adjustments</u></p> <p>Credit risk adjustments as referred to in Article 110 CRR, as well as Regulation (EU) 183/2014.</p>
0060	<p><u>Write-offs</u></p> <p>Write-offs as referred to in IFRS 9.5.4.4 and B5.4.9.</p>
0070	<p><u>Credit risk adjustments/write-offs for observed new defaults</u></p> <p>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.</p>
0080	<p><u>INTERNAL RATING SCALE/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u></p> <p>Same definition as for column 0010 of CR IRB template</p>
0090	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></p> <p>Same definition as for columns 0230 and 0240 of CR IRB template: the exposure weighted average LGD (%) shall refer to all exposures, including exposures to large financial sector entities and unregulated financial entities. Point (h) of Article 181(1) CRR shall apply.</p> <p>For specialised lending exposures where the PD is estimated, the reported value should be either the estimated or the regulatory LGD. For specialised lending exposures referred to in Article 153(5) CRR, data cannot be reported as it is not available.</p>
0100	<p><u>Of which: defaulted</u></p> <p>Exposure weighted LGD for those exposures which have been classified as defaulted exposures in accordance with Article 178 CRR.</p>
0105	<p><u>Exposure value</u></p> <p>Same definition as for column 0110 of CR IRB template.</p>
0110	<p><u>RISK WEIGHTED EXPOSURE AMOUNT PRE SUPPORTING FACTORS</u></p> <p>Same definition as for column 0255 of CR IRB template.</p>
0120	<p><u>Of which defaulted</u></p> <p>Risk weighted exposure amount for those exposures which have been classified as defaulted exposures in accordance with Article 178(1) CRR.</p>
0121	<p><u>(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO SME SUPPORTING FACTOR</u></p> <p>Same definition as for column 0256 of CR IRB template.</p>

0122	<u>(-) ADJUSTMENT TO RISK-WEIGHTED EXPOSURE AMOUNT DUE TO INFRASTRUCTURE PROJECTS SUPPORTING FACTOR</u> Same definition as for column 0257 of CR IRB template.
0125	<u>RISK WEIGHTED EXPOSURE AMOUNT AFTER SUPPORTING FACTORS</u> Same definition as for column 0260 of CR IRB template.
0130	<u>EXPECTED LOSS AMOUNT</u> Same definition as for column 0280 of CR IRB template.

Rows	
0010	<u>Central banks and central governments</u> Point (a) of Article 147(2) CRR.
0020	<u>Institutions</u> Point (b) of Article 147(2) CRR.
0030	<u>Corporates</u> All exposures to corporates as referred to in point (c) of Article 147(2) CRR.
0042	<u>Of which: Specialised lending (excl. SL subject under the slotting approach)</u> Point (a) of Article 147(8) CRR. Data shall not be reported for specialised lending exposures as referred to in Article 153(5) CRR.
0045	<u>Of which: Specialised lending under the slotting approach</u> Point (a) of Article 147(8) and Article 153(5) CRR.
0050	<u>Of which: SME</u> Point (c) of Article 147(2) CRR. Under the IRB approach, the reporting entities shall use their internal definition of SME, as applied in internal risk management processes.
0060	<u>Retail</u> All retail exposures as referred to in point (d) of Article 147(2) CRR.
0070	<u>Retail – Secured by immovable property</u> Retail exposures as referred to in point (d) of Article 147(2) 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.
0080	<u>SME</u> Retail exposures as referred to in point (d) of Article 147(2) and Article 154(3) CRR which are secured by real estate.
0090	<u>non-SME</u> Retail exposures as referred to in point (d) of Article 147(2) CRR which are secured by real estate.
0100	<u>Retail – Qualifying revolving</u> Retail exposures as referred to in point (d) of Article 147(2) in conjunction with Article 154(4) CRR.
0110	<u>Other Retail</u> Other retail exposures as referred to in point (d) of Article 147(2) CRR which are not reported in rows 0070 – 0100.
0120	<u>SME</u> Other retail exposures to SMEs as referred to in point (d) of Article 147(2) CRR to SMEs.
0130	<u>non-SME</u> Other retail exposures to individuals as referred to in point (d) of Article 147(2) CRR to non-SMEs.
0140	<u>Equity</u> Equity exposures as referred to in point (e) of Article 147(2) CRR.
0150	<u>Total exposures</u>

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

88. This template 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 Title II and Title IV of Part Three CRR and the geographical location for credit exposures, securitisation exposures and trading book exposures relevant for the calculation of the institution-specific countercyclical capital buffer (CCB) in accordance with Article 140 CRD (relevant credit exposures).

89. Information in template C 09.04 shall be reported for the ‘Total’ of relevant credit exposures across all jurisdictions where those 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.
90. The threshold set in Article 5(5) of this Implementing Regulation shall not apply for the reporting of this breakdown.
91. In order to determine the geographical location, the exposures shall be allocated on an immediate obligor basis as provided for in Commission Delegated Regulation (EU) No 1152/2014⁹. Therefore, CRM techniques shall 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

Columns	
0010	<p><u>Amount</u></p> <p>The value of the relevant credit exposures and their associated own-funds requirements determined in accordance with the instructions for the respective row.</p>
0020	<p><u>Percentage</u></p>
0030	<p><u>Qualitative Information</u></p> <p>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.</p> <p>Institutions shall report either {y} or {n} in accordance with the instructions for the relevant row.</p>

Rows	
0010-0020	<p><u>Relevant credit exposures – Credit risk</u></p> <p>Relevant credit exposures as referred to in point (a) of Article 140(4) CRD.</p>
0010	<p><u>Exposure value under the Standardised approach</u></p> <p>Exposure value calculated in accordance with Article 111 CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD.</p>

⁹ Commission Delegated Regulation (EU) No 1152/2014 of 4 June 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council 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 (OJ L 309, 30.10.2014, p. 5).

	The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055.
0020	<p><u>Exposure value under the IRB approach</u></p> <p>Exposure value calculated in accordance with Article 166 CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD.</p> <p>The exposure value of securitisation positions in the banking book shall be excluded from this row and reported in row 0055.</p>
0030-0040	<p><u>Relevant credit exposures – Market risk</u></p> <p>Relevant credit exposures as referred to in point (b) of Article 140(4) CRD.</p>
0030	<p><u>Sum of long and short positions of trading book exposures for Standardised approach</u></p> <p>Sum of net long and net short positions in accordance with Article 327 CRR of relevant credit exposures as referred to in point (b) of Article 140(4) CRD subject to own funds requirements under Chapter 2 of Title IV of Part Three CRR:</p> <ul style="list-style-type: none"> - exposures to debt instruments other than securitisation; - exposures to securitisation positions in the trading book; - exposures to correlation trading portfolios; - exposures to equity securities; - exposures to CIUs where capital requirements are calculated in accordance with Article 348 CRR.
0040	<p><u>Value of trading book exposures under internal models</u></p> <p>For relevant credit exposures as referred to in point (b) of Article 140(4) CRD subject to own funds requirements under Chapters 2 and 5 of Title IV of Part Three CRR, the sum of the following shall be reported:</p> <ul style="list-style-type: none"> - Fair value of non-derivative positions, that represent relevant credit exposures as referred to in point (b) of Article 140(4) CRD, determined in accordance with Article 104 CRR. - Notional value of derivatives, that represent relevant credit exposures as referred to in point (b) of Article 140(4) CRD.
0055	<p><u>Relevant credit exposures – Securitisation positions in the banking book</u></p> <p>Exposure value calculated in accordance with Article 248 CRR for relevant credit exposures as referred to in point (c) of Article 140(4) CRD.</p>
0070-0110	<u>Own funds requirements and weights</u>
0070	<p><u>Total own funds requirements for CCB</u></p> <p>The sum of rows 0080, 0090 and 0100.</p>
0080	<p><u>Own funds requirements for relevant credit exposures – Credit risk</u></p> <p>Own funds requirements calculated in accordance with Chapters 1 to 4 and Chapter 6 of Title II of Part Three CRR for relevant credit exposures as referred to in point (a) of Article 140(4) CRD, in the country in question.</p>

	<p>Own fund requirements for securitisation positions in the banking book shall be excluded from this row and reported in row 0100.</p> <p>The own-funds requirements are 8% of the risk-weighted exposure amount determined in accordance with Chapters 1 to 4 and Chapter 6 of Title II of Part Three CRR.</p>
0090	<p><u>Own funds requirements for relevant credit exposures – Market risk</u></p> <p>Own funds requirements calculated in accordance with Chapter 2 of Title IV of Part Three CRR for specific risk, or in accordance with Chapter 5 of Title IV of Part Three CRR for incremental default and migration risk for relevant credit exposures as referred to in point (b) of Article 140(4) CRD, in the country in question.</p> <p>The own funds requirements for relevant credit exposures under the market risk framework shall include, among others, the own fund requirements for securitisation positions calculated in accordance with Chapter 2 of Title IV of Part Three, CRR and the own funds requirements for exposures to Collective Investment Undertakings determined in accordance with Article 348 CRR.</p>
0100	<p><u>Own funds requirements for relevant credit exposures – Securitisation positions in the banking book</u></p> <p>Own funds requirements calculated in accordance with Chapter 5 of Title II of Part Three CRR for relevant credit exposures as referred to in point (c) of Article 140(4) CRD in the country in question.</p> <p>The own-funds requirements are 8% of the risk-weighted exposure amount calculated in accordance with Chapter 5 of Title II of Part Three, CRR.</p>
0110	<p><u>Own funds requirements weights</u></p> <p>The weight applied to the countercyclical buffer rate in each country shall be calculated as a ratio of own fund requirements, determined as follows:</p> <ol style="list-style-type: none"> 1. Numerator: The total own funds requirements that relate to the relevant credit exposures in the country in question [r0070; c0010; country sheet], 2. Denominator: The total own funds requirements that relate to all credit exposures relevant for the calculation of the countercyclical buffer as referred to in Article 140(4) CRD [r0070; c0010; 'Total']. <p>Information on the Own fund requirements weights shall not be reported for the 'Total' of all countries.</p>
0120-0140	<p><u>Countercyclical buffer rates</u></p>
0120	<p><u>Countercyclical capital buffer rate set by the Designated Authority</u></p> <p>Countercyclical capital buffer rate set for the country in question by the Designated Authority of that country in accordance with Articles 136, 137, 139, points (a) and (c) of Article 140(2) and point (b) of Article 140(3) CRD.</p> <p>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.</p>

	<p>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.</p> <p>Information on the Countercyclical capital buffer rate set by the Designated Authority shall not be reported for the ‘Total’ of all countries.</p>
0130	<p><u>Countercyclical capital buffer rate applicable for the country of the institution</u></p> <p>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 Articles 137, 138, 139 and point (b) of Article 140(2) and point (a) of Article 140(3) CRD. Countercyclical capital buffer rates that are not yet applicable at the reporting reference date shall not be reported.</p> <p>Information on the Countercyclical capital buffer rate applicable in the country of the institution shall not be reported for the ‘Total’ of all countries.</p>
0140	<p><u>Institution-specific countercyclical capital buffer rate</u></p> <p>Institution-specific countercyclical capital buffer rate, calculated in accordance with Article 140(1) CRD.</p> <p>The institution-specific countercyclical capital buffer rate shall be 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 paragraphs 2 or 3 of Article 139 CRD. The relevant countercyclical buffer rate shall reported in [r0120; c0020; country sheet], or [r0130; c0020; country sheet], as applicable.</p> <p>The weight applied to the countercyclical buffer rate in each country shall be the share of own funds requirements in total own funds requirements, and shall be reported in [r0110; c0020; country sheet].</p> <p>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.</p>
0150 - 0160	<p><u>Use of the 2% threshold</u></p>
0150	<p><u>Use of 2 % threshold for general credit exposure</u></p> <p>In accordance with point (b) of Article 2(5) of Commission Delegated Regulation (EU) No 1152/2014, foreign general credit risk exposures, the aggregate of which 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 shall be calculated by excluding the general credit exposures located in accordance with point (a) of Article 2(5) and Article 2(4) of Commission Delegated Regulation (EU) No 1152/2014.</p> <p>If the institution makes use of this derogation, it shall indicate ‘y’ in the template for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.</p> <p>If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell.</p>

0160	<p><u>Use of 2 % threshold for trading book exposure</u></p> <p>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 where the total trading book exposures do not exceed 2% of their total general credit, trading book and securitisation exposures.</p> <p>If the institution makes use of this derogation, it shall indicate ‘y’ in the template for the jurisdiction corresponding to its home Member State and for the ‘Total’ of all countries.</p> <p>If an institution does not make use of this derogation, it shall indicate ‘n’ in the respective cell.</p>
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3.5. 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

92. 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.

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

94. In accordance with Article 147(6) 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;
- (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).

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

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

- the Simple Risk Weight approach;
- the PD/LGD approach;

- 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 in accordance with the Simple Risk Weight approach or the (temporary or permanent) partial use of the Standardised approach for credit risk), e.g. equity exposures attracting a risk-weight of 250% in accordance with Article 48(4) CRR, respectively a risk-weight of 370% in accordance with Article 471(2) CRR.

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

- Equity exposures in the trading book (where institutions are not exempted from calculating own funds requirements for trading book positions (Article 94 CRR)).
- Equity exposures subject to the partial use of the Standardised approach (Article 150 CRR), including:
 - Equity exposures grandfathered in accordance with Article 495(1) CRR;
 - Equity exposures to entities the credit obligations of which are assigned a 0% risk weight under the Standardised approach, including those publicly sponsored entities where a 0% risk weight can be applied (point (g) of Article 150(1) 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 (point (h) of Article 150(1) CRR),
 - Equity exposures to ancillary services undertakings the risk weighted exposure amounts of which may be calculated in accordance with the treatment of “other non credit-obligation assets” (Article 155(1) CRR),
 - Equity claims deducted from own funds in accordance with Articles 46 and 48 CRR.

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

Columns	
0005	<p><u>OBLIGOR GRADE (ROW IDENTIFIER)</u></p> <p>The obligor grade shall be a row identifier and shall be unique for each row in the template. It shall follow the numerical order 1, 2, 3, etc.</p>
0010	<p><u>INTERNAL RATING SCALE</u></p> <p><u>PD ASSIGNED TO THE OBLIGOR GRADE (%)</u></p> <p>Institutions applying the PD/LGD approach shall report in column 0010 the probability of default (PD) calculated in accordance with Article 165(1) CRR.</p> <p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements laid down in Section 6 of Chapter 3 of Title II of Part</p>

	<p>Three 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 scale approved by the respective competent authority.</p> <p>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 0060) shall be used for weighting purposes.</p>
0020	<p><u>ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>Institutions report in column 0020 the original exposure value (pre-conversion factors). In accordance with Article 167 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.</p> <p>Institutions shall also include in column 0020 the off balance sheet items referred to in Annex I CRR assigned to the equity exposure class (e.g. “the unpaid portion of partly-paid shares”).</p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 165(1) CRR) shall also take into account the offsetting referred to in the second subparagraph of Article 155(2) CRR.</p>
0030-0040	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p><u>UNFUNDED CREDIT PROTECTION</u></p> <p><u>GUARANTEES</u></p> <p><u>CREDIT DERIVATIVES</u></p> <p>Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for equity exposures, institutions may recognise unfunded credit protection obtained on equity exposures (Paragraphs 2, 3 and 4 of Article 155 CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in columns 0030 and 0040 the amount of unfunded credit protection under the form of guarantees (column 0030) or credit derivatives (column 0040) recognised in accordance with the methods set out in Chapter 4 of Title II of Part Three CRR.</p>
0050	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p><u>(-) TOTAL OUTFLOWS</u></p>

	Institutions shall report in column 0050 the part of the original exposure pre-conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Chapter 4 of Title II of Part Three CRR.
0060	<p><u>EXPOSURE VALUE</u></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach shall report in column 0060 the exposure value, taking into account substitution effects stemming from unfunded credit protection (Paragraphs 2 and 3 of Article 155 and Article 167 CRR).</p> <p>In the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 167 CRR).</p>
0061	<p><u>OF WHICH: OFF BALANCE SHEET ITEMS</u></p> <p><u>See CR-SA instructions.</u></p>
0070	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></p> <p>Institutions applying the PD/LGD approach shall report the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation.</p> <p>The exposure value taking into account unfunded credit protection (column 0060) shall be used for the calculation of the exposure-weighted average LGD.</p> <p>Institutions shall take into account Article 165(2) CRR.</p>
0080	<p><u>RISK WEIGHTED EXPOSURE AMOUNT</u></p> <p>Institutions shall report risk-weighted exposure amounts for equity exposures calculated in accordance with Article 155 CRR.</p> <p>Where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 178 CRR, a scaling factor of 1,5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 155(3) CRR).</p> <p>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) CRR).</p>
0090	<p><u>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</u></p> <p>Institutions shall report in column 0090 the expected loss amount for equity exposures calculated in accordance with paragraphs 4, 7, 8 and 9 of Article 158 CRR.</p>

98. In accordance with Article 155 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 in accordance with the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach).

Rows	
CR EQU IRB 1 - row 0020,	<p><u>PD/LGD APPROACH: TOTAL</u></p> <p>Institutions applying the PD/LGD approach (Article 155(3) CRR) shall report the required information in row 0020 of the CR EQU IRB 1 template.</p>
CR EQU IRB 1 - rows 0050-0090	<p><u>SIMPLE RISK WEIGHT APPROACH: TOTAL</u></p> <p><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</u></p> <p>Institutions applying the Simple Risk Weight approach (Article 155(2) CRR) shall report the required information in accordance with the characteristics of the underlying exposures in rows 0050 to 0090.</p>
CR EQU IRB 1 - row 0100	<p><u>INTERNAL MODELS APPROACH</u></p> <p>Institutions applying the Internal Models approach (Article 155(4) CRR) shall report the required information in row 0100.</p>
CR EQU IRB 1 - row 0110	<p><u>EQUITY EXPOSURES SUBJECT TO RISK WEIGHTS</u></p> <p>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 in accordance with the Simple Risk Weight approach or the (temporary or permanent) partial use of the credit risk Standardised approach). As an example:</p> <ul style="list-style-type: none"> - the risk weighted exposure amount of equity positions in financial sector entities treated in accordance with Article 48(4) CRR, as well as - equity positions risk-weighted with 370% in accordance with Article 471(2) CRR shall be reported in row 0110.
CR EQU IRB 2	<p><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</u></p> <p>Institutions applying the PD/LGD approach (Article 155(3) CRR) shall report the required information in the CR EQU IRB 2 template.</p> <p>Institutions using the PD/LGD approach that apply a unique rating scale or that are able to report in accordance with an internal master scale shall report in CR EQU IRB 2 the rating grades or pools associated to this unique rating scale/master scale. In any other case, the different rating scales shall be merged and ordered in accordance with the following criteria: Obligor grades or pools of the different rating scales shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p>

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

3.6.1. General remarks

- 99. 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 as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR.
- 100. Institutions shall 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.
- 101. In accordance with Article 378 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 own funds requirements for settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates shall nevertheless be subject to own funds requirements for settlement/delivery risk as determined in Article 378 CRR.
- 102. In case of unsettled transactions after the due delivery date, institutions shall calculate the price difference to which they are exposed. That 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.
- 103. Institutions shall multiply that difference by the appropriate factor of Table 1 of Article 378 CRR to determine the corresponding own funds requirements.
- 104. In accordance with point (b) of Article 92(4) CRR, the own funds requirements for settlement/delivery risk shall be multiplied by 12,5 to calculate the risk exposure amount.
- 105. Note that own funds requirements for free deliveries as laid down in Article 379 CRR are not within the scope of the CR SETT template. Those own funds requirements shall be reported in the credit risk templates (CR SA, CR IRB).

3.6.2. Instructions concerning specific positions

Columns	
0010	<p><u>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</u></p> <p>Institutions shall report the unsettled transactions after their due delivery date at the respective agreed settlement prices as referred to in Article 378 CRR.</p> <p>All unsettled transactions shall be included in this column, irrespective of whether or not they are at a gain or at a loss after the due settlement date.</p>

0020	<p><u>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</u></p> <p>Institutions shall report 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, as referred to in Article 378 CRR.</p> <p>Only unsettled transactions at a loss after the due settlement date shall be reported in this column.</p>
0030	<p><u>OWN FUNDS REQUIREMENTS</u></p> <p>Institutions shall report the own funds requirements calculated in accordance with Article 378 CRR.</p>
0040	<p><u>TOTAL SETTLEMENT RISK EXPOSURE AMOUNT</u></p> <p>In accordance with point (b) of Article 92(4) CRR, institutions shall multiply their own funds requirements reported in column 0030 by 12.5 in order to obtain the settlement risk exposure amount.</p>

Rows	
0010	<p><u>Total unsettled transactions in the Non-trading Book</u></p> <p>Institutions shall report aggregated information about settlement/delivery risk for non-trading book positions (as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR).</p> <p>Institutions shall report in {r0010;c0010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions shall report in {r0010;c0020} the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions shall report in {r0010;c0030} the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 0020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 CRR).</p>
0020 to 0060	<p><u>Transactions unsettled up to 4 days (Factor 0%)</u></p> <p><u>Transactions unsettled between 5 and 15 days (Factor 8%)</u></p> <p><u>Transactions unsettled between 16 and 30 days (Factor 50 %)</u></p> <p><u>Transactions unsettled between 31 and 45 days (Factor 75%)</u></p> <p><u>Transactions unsettled for 46 days or more (Factor 100%)</u></p>

	<p>Institutions shall report in rows 0020 to 0060 the information about settlement/delivery risk for non-trading book positions in accordance with the categories referred to in Table 1 of Article 378 CRR.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>
0070	<p><u>Total unsettled transactions in the Trading Book</u></p> <p>Institutions shall report aggregated information about settlement/delivery risk for trading book positions (as referred to in point (c)(ii) of Article 92(3) and Article 378 CRR).</p> <p>Institutions shall report in {r0070;c0010} the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions shall report in {r0070;c0020} the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions shall report in {r0070;c0030} the aggregated own funds requirements derived from summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 0020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 378 CRR).</p>
0080 to 0120	<p><u>Transactions unsettled up to 4 days (Factor 0%)</u></p> <p><u>Transactions unsettled between 5 and 15 days (Factor 8%)</u></p> <p><u>Transactions unsettled between 16 and 30 days (Factor 50 %)</u></p> <p><u>Transactions unsettled between 31 and 45 days (Factor 75%)</u></p> <p><u>Transactions unsettled for 46 days or more (Factor 100%)</u></p> <p>Institutions shall report in rows 0080 to 0120 the information about settlement/delivery risk for trading book positions in accordance with the categories referred to in Table 1 of Article 378 CRR.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>

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

3.7.1. General remarks

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

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

108. This template shall gather joint information on both traditional and synthetic securitisations held in the banking book.

3.7.2. Instructions concerning specific positions

Columns	
0010	<p><u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u></p> <p>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.</p> <p>In 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 that purpose, securitisation positions held by the originator shall include early amortisation provisions, as defined in Article 242(16) CRR, in a securitisation of revolving exposures.</p>
0020-0040	<p><u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u></p> <p>Articles 251 and 252 CRR.</p> <p>Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure.</p>
0020	<p><u>(-) FUNDED CREDIT PROTECTION (C_{VA})</u></p>

	<p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C_{VA}) which shall be reported in this column is laid down in Article 223(2) CRR.</p>
0030	<p><u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</u></p> <p>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 to which the reporting entity allocates the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection).</p> <p>The calculation procedure of the ‘foreign exchange risk’- adjusted nominal amount of the credit protection (G^*) is laid down in Article 233(3) CRR.</p>
0040	<p><u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u></p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p> <p>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.</p>
0050	<p><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>This column shall include the exposure values of securitisation positions held by the reporting institution, calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, without applying credit conversion factors, gross of value adjustments and provisions, and any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and gross of value adjustments and provisions on the securitisation position.</p> <p>Netting shall only be relevant with respect to multiple derivative contracts provided to the same SSPE, covered by an eligible netting agreement.</p> <p>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.</p>
0060	<p><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>Article 248 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.</p>

0070	<p><u>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>This column shall include the exposure values of securitisation positions calculated in accordance with paragraphs 1 and 2 of Article 248 CRR, net of value adjustments and provisions, without applying conversion factors and gross of any non-refundable purchase price discounts on the securitised exposures as referred to in point (d) of Article 248(1) CRR, and net of value adjustments and provisions on the securitisation position.</p>
0080-0110	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Point (57) of Article 4(1) CRR, Chapter 4 of Title II of Part Three CRR and Article 249 CRR</p> <p>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).</p> <p>Collateral that has an effect on the exposure value (e.g. if used for credit risk mitigation techniques with substitution effects on the exposure) shall be capped at the exposure value.</p> <p>Items to be reported here:</p> <ol style="list-style-type: none"> 1. collateral, incorporated in accordance with Article 222 CRR (Financial Collateral Simple Method); 2. eligible unfunded credit protection.
0080	<p><u>(-) UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G_A)</u></p> <p>Unfunded credit protection as defined in Article 4(1)(59), Articles 234 to 236 CRR.</p>
0090	<p><u>(-) FUNDED CREDIT PROTECTION</u></p> <p>Funded credit protection as defined in Article 4(1)(58) CRR, as referred to in the first subparagraph of Article 249(2) CRR and as regulated in Articles 195, 197 and 200 CRR.</p> <p>Credit linked notes and on-balance sheet netting as referred to in Articles 218 and 219 CRR shall be treated as cash collateral.</p>
0100-0110	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM:</u></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall be reported.</p>
0100	<p><u>(-) TOTAL OUTFLOWS</u></p>

	<p>Article 222(3), paragraphs 1 and 2 of Article 235 and Article 236 CRR.</p> <p>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, where relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, where relevant, risk weight or obligor grade.</p> <p>That amount shall be considered as an Inflow into the protection provider's exposure class and, where relevant, risk weights or obligor grades.</p>
0110	<p><u>TOTAL INFLOWS</u></p> <p>Securitisation positions which are debt securities and are used as eligible financial collateral in accordance with Article 197(1) CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p>
0120	<p><u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE-CONVERSION FACTORS</u></p> <p>This column shall include the exposures 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’.</p>
0130	<p><u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</u></p> <p>Articles 223 to 228 CRR</p> <p>The reported amount shall also include credit linked notes (Article 218 CRR).</p>
0140	<p><u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u></p> <p>The exposure value of securitisation positions calculated in accordance with Article 248 CRR, but without applying the conversion factors laid down in point (b) of Article 248(1) CRR</p>
0150	<p><u>OF WHICH: SUBJECT TO A CCF OF 0%</u></p> <p>Point (b) of Article 248(1) CRR</p> <p>In this respect, point (56) of Article 4(1) CRR defines a conversion factor.</p> <p>For reporting purposes, fully adjusted exposure values (E*) shall be reported for the 0% conversion factor.</p>

0160	<p><u>(-)NON REFUNDABLE PURCHASE PRICE DISCOUNT</u></p> <p>In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position which is assigned a 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.</p>
0170	<p><u>(-) SPECIFIC CREDIT RISK ADJUSTMENTS ON UNDERLYING EXPOSURES</u></p> <p>In accordance with point (d) of Article 248(1) CRR, an originator institution may deduct from the exposure value of a securitisation position, which is assigned a 1 250 % risk weight or is deducted from Common Equity Tier 1, the amount of the specific credit risk adjustments on the underlying exposures as determined in accordance with Article 110 CRR.</p>
0180	<p><u>EXPOSURE VALUE</u></p> <p>The exposure value of securitisation positions calculated in accordance with Article 248 CRR</p>
0190	<p><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></p> <p>In accordance with point (b) of Article 244(1), point (b) of Article 245(1) and Article 253(1) CRR, in case of a securitisation position to which a 1 250% 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.</p>
0200	<p><u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u></p> <p>Exposure value minus the exposure value deducted from own funds.</p>
0210	<p><u>SEC-IRBA</u></p> <p>Point (a) of Article 254(1) CRR</p>
0220-0260	<p><u>BREAKDOWN BY RW BANDS</u></p> <p>SEC-IRBA exposures broken down by risk-weight bands.</p>
0270	<p><u>OF WHICH: CALCULATED UNDER ARTICLE 255(4) (PURCHASED RECEIVABLES)</u></p> <p>Article 255(4) CRR</p>

	For the purpose of this column, retail exposures shall be treated as purchased retail receivables and non-retail exposures as purchased corporate receivables.
0280	<u>SEC-SA</u> Point (b) of Article 254(1) CRR
0290-0340	<u>BREAKDOWN BY RW BANDS</u> SEC-SA exposures broken down by risk-weight bands. For the RW = 1 250% (W unknown), the fourth paragraph of point (b) of Article 261(2) CRR stipulates that the position in the securitisation shall be risk-weighted at 1 250 % where the institution does not know the delinquency status for more than 5 % of underlying exposures in the pool.
0350	<u>SEC-ERBA</u> Point (c) of Article 254(1) CRR
0360-0570	<u>BREAKDOWN BY CREDIT QUALITY STEPS (SHORT/LONG TERM CREDIT QUALITY STEPS)</u> Article 263 CRR SEC-ERBA Securitisation positions with an inferred rating as referred to in Article 254(2) CRR shall be reported as positions with a rating. Exposure values subject to risk weights shall be broken down by short and long-term and credit quality steps (CQS) as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR.
0580-0630	<u>BREAKDOWN BY REASON FOR APPLICATION OF SEC-ERBA</u> For each securitisation position, institutions shall consider one of the following options in columns 0580-0620.
0580	<u>AUTO LOANS, AUTO LEASES AND EQUIPMENT LEASES</u> Point (c) of Article 254(2) 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	<u>SEC-ERBA OPTION</u> Article 254(3) CRR
0600	<u>POSITIONS SUBJECT TO POINT (a) OF ARTICLE 254(2) CRR</u>

	Point (a) of Article 254(2) CRR
0610	<u>POSITIONS SUBJECT TO POINT (b) OF ARTICLE 254(2) CRR</u> Point (b) of Article 254(2) CRR
0620	<u>POSITIONS SUBJECT TO ARTICLES 254(4) OR 258(2) CRR</u> Securitisation positions subject to SEC-ERBA, where the application of SEC-IRBA or SEC-SA has been precluded by the competent authorities in accordance with Articles 254(4) or 258(2) CRR
0630	<u>FOLLOWING THE HIERARCHY OF APPROACHES</u> Securitisation positions where SEC-ERBA is applied by following the hierarchy of approaches laid down in Article 254(1) CRR
0640	<u>INTERNAL ASSESSMENT APPROACH</u> Article 254(5) CRR on the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes
0650-0690	<u>BREAKDOWN BY RW BANDS</u> Internal Assessment Approach exposures broken down by risk-weight bands
0700	<u>OTHER (RW=1 250%)</u> Where none of the previous approaches is applied, a risk weight of 1 250 % shall be assigned to securitisation positions in accordance with Article 254(7) CRR.
0710-0860	<u>RISK-WEIGHTED EXPOSURE AMOUNT</u> Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures re-distributed via outflows to another template.
0840	<u>IAA: AVERAGE RISK WEIGHT (%)</u> The exposure-weighted average risk weights of the securitisation positions shall be reported in this column.
0860	<u>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</u> For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.

0870	<p><u>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u></p> <p>Maturity mismatches in synthetic securitisations $RW^*-RW(SP)$, as calculated in accordance with Article 252 CRR, shall be included, except in the case of tranches subject to a risk weighting of 1 250% 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.</p>
0880	<p><u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402¹⁰</u></p> <p>In accordance with Article 270a CRR, whenever certain requirements are not met by the institution, competent authorities shall impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1 250%) which would apply to the relevant securitisation positions under Section 3 of Chapter 5 of Title II of Part Three CRR.</p>
0890	<p><u>BEFORE CAP</u></p> <p>Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, before applying the limits specified in Articles 267 and 268 CRR.</p>
0900	<p><u>(-) REDUCTION DUE TO RISK WEIGHT CAP</u></p> <p>In accordance with Article 267 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.</p>
0910	<p><u>(-) REDUCTION DUE TO OVERALL CAP</u></p> <p>In accordance with Article 268 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 of Title II of Part Three CRR in respect of the underlying exposures had they not been securitised.</p>
0920	<p><u>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT</u></p>

¹⁰ Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012 (OJ L 347, 28.12.2017, p. 35).

	Total risk-weighted exposure amount calculated in accordance with Section 3 of Chapter 5 of Title II of Part Three CRR, considering the total risk weight as specified in Article 247(6) CRR.
0930	<p><u>MEMORANDUM ITEM: RISK WEIGHTED EXPOSURE AMOUNT CORRESPONDING TO THE OUTFLOWS FROM SECURITISATIONS TO OTHER EXPOSURE CLASSES</u></p> <p>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.</p>

109. 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.

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

Rows	
0010	<p><u>TOTAL EXPOSURES</u></p> <p>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.</p>
0020	<p><u>SECURITISATION POSITIONS</u></p> <p>Total amount of outstanding securitisation positions, as defined in point (62) of Article 4(1) CRR, which are not re-securitisations as defined in point (63) of Article 4(1) CRR.</p>
0030	<p><u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u></p> <p>Total amount of securitisation positions which fulfil the criteria of Article 243 or 270 CRR and therefore qualify for differentiated capital treatment.</p>
0040	<p><u>STS EXPOSURES</u></p>

	Total amount of STS securitisation positions that meet the requirements set out in Article 243 CRR.
0050	<u>SENIOR POSITION IN SMEs SECURITISATIONS</u> Total amount of senior securitisation positions in SMEs which meet the conditions set out in Article 270 CRR.
0060, 0120, 0170, 0240, 0290, 0360 and 0410	<u>NOT QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Paragraphs 1, 4, 5 and 6 of Article 254 and Articles 259, 261, 263, 265, 266 and 269 CRR Total amount of securitisation positions which do not qualify for differentiated capital treatment.
0070, 0190, 0310 and 0430	<u>RE-SECURITISATION POSITIONS</u> Total amount of outstanding re-securitisations positions as defined in point (64) of Article 4(1) CRR.
0080	<u>ORIGINATOR: TOTAL EXPOSURES</u> 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 in point (13) of Article 4(1) CRR.
0090- 0130, 0210-0250 and 0330- 0370	<u>SECURITISATION POSITIONS: ON-BALANCE SHEET ITEMS</u> In accordance with point (a) of Article 248(1) 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 CRR. On-balance sheet items shall be broken down to capture information regarding application of differentiated capital treatment, as referred to in Article 243 CRR, in rows 0100 and 0120 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0110 and 0130.
0100, 0220 and 0340	<u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Total amount of securitisation positions which fulfil the criteria of Article 243 CRR and therefore qualify for differentiated capital treatment.
0110, 0130, 0160, 0180, 0230, 0250,	<u>OF WHICH: SENIOR EXPOSURES</u> Total amount of senior securitisation positions as defined in Article 242(6) CRR.

0280, 0300, 0350, 0370, 400 and 420	
0140- 0180, 0260-0300 and 0380- 0420	<p><u>SECURITISATION POSITIONS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>These rows shall 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.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II to the CRR, shall be determined in accordance with Chapter 6 of Title II of Part Three CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II to the CRR shall be determined in accordance with Chapter 6 of Title II of Part Three CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps, the exposure value (calculated in accordance with Article 248(1) CRR) shall be provided.</p> <p>Off-balance sheet items and derivatives shall be broken down to capture information regarding the application of differentiated capital treatment, as referred to in Article 270 CRR, in rows 0150 and 0170 and on the total amount of senior securitisation positions, as defined in Article 242(6) CRR, in rows 0160 and 0180. The same legal references as for rows 0100 to 0130 shall apply.</p>
0150, 0270 and 0390	<p><u>QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u></p> <p>Total amount of securitisation positions which fulfil the criteria of Article 243 or Article 270 CRR and therefore qualify for differentiated capital treatment.</p>
0200	<p><u>INVESTOR: TOTAL EXPOSURES</u></p> <p>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 an investor.</p> <p>For the purposes of this template, an investor shall be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
0320	<p><u>SPONSOR: TOTAL EXPOSURES</u></p>

	<p>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 a sponsor, as defined in point (14) of Article 4(1) 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.</p>
0440-0670	<p><u>BREAKDOWN OF OUTSTANDING POSITIONS BY CQS AT INCEPTION</u></p> <p>These rows gather information on outstanding positions (at reporting date) for which a credit quality step (as laid down in Tables 1 and 2 of Article 263 and Tables 3 and 4 of Article 264 CRR) was determined at origination date (inception). For securitisations positions treated under IAA, the CQS shall 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.</p> <p>These rows are only to be reported for columns 0180-0210, 0280, 0350-0640, 0700-0720, 0740, 0760-0830 and 0850.</p>

3.8. Detailed information on securitisations (SEC DETAILS)

3.8.1. Scope of the SEC DETAILS template

111. 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.

112. 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 Regulation (EU) 2017/2402 and, where Article 43(6) of that Regulation applies, Article 405 CRR in the version applicable on 31 December 2018.
- b. Securitisations, the ultimate underlying of which are financial liabilities originally issued by the reporting institution and (partially) acquired by a securitisation vehicle. That underlying could include covered bonds or other liabilities and shall be identified as such in column 0160.
- c. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

113. These templates shall be reported by consolidated groups and stand-alone institutions¹¹ 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.

114. Because of Article 5 of Regulation (EU) 2017/2402, 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 shall be applied to investors to a limited extent. In particular, they shall report columns 0010-0040; 0070-0110; 0160; 0190; 0290-0300; 0310-0470.

115. 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.

3.8.2 Breakdown of the SEC DETAILS template

116. 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.

117. Securitisation positions in the trading book shall only be reported in columns 0005-0020, 0420, 0430, 0431, 0432, 0440 and 0450-0470. For columns 0420, 0430 and 0440, institutions shall take into account the RW corresponding to the own funds requirement of the net position.

3.8.3 C 14.00 – Detailed information on securitisations (SEC DETAILS)

Columns	
0010	<p><u>INTERNAL CODE</u></p> <p>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.</p>
0020	<p><u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u></p> <p>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 case of an internal or private securitisation. Where 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.</p>
0021	<p><u>INTRA-GROUP, PRIVATE OR PUBLIC SECURITISATION?</u></p>

¹¹ 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

	<p>This column identifies whether the securitisation is an intra-group, private or public securitisation,</p> <p>Institutions shall report one of the following abbreviations:</p> <ul style="list-style-type: none"> - 'PRI' for Private - 'INT' for Intra-group - 'PUB' for Public.
0110	<p><u>ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)</u></p> <p>Institutions shall report the following abbreviations:</p> <ul style="list-style-type: none"> - 'O' for Originator; - 'S' for Sponsor; - 'I' for Investor. - 'L' for Original Lender; <p>Originator as defined in point (13) of Article 4(1) CRR and Sponsor as defined in point (14) of Article 4(1) CRR. Investors are assumed to be those institutions to which Article 5 of Regulation (EU) 2017/2402 applies. In case Article 43(5) of Regulation (EU) 2017/2402 applies, Articles 406 and 407 CRR in the version applicable on 31 December 2018 shall apply.</p>
0030	<p><u>IDENTIFIER OF THE ORIGINATOR (Code/Name)</u></p> <p>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 in this column.</p> <p>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.</p> <p>In the case of multi-seller securitisations where the reporting institution holds a position in the securitisation as an investor, the reporting institution shall provide the identifier of all the different originators involved in the securitisation, or, if not available, the names of the different originators. Where the names are not known by the reporting institution, the reporting institution shall report that the securitisation is 'multi-seller'.</p>
0040	<p><u>SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC / ABCP PROGRAMME / ABCP TRANSACTION)</u></p>

	<p>Institutions shall report the following abbreviations:</p> <ul style="list-style-type: none"> - ‘AP’ for ABCP programme; - ‘AT’ for ABCP transaction; - ‘T’ for Traditional; - ‘S’ for Synthetic. <p>The definitions of ‘Asset Backed Commercial Paper Programme’, ‘Asset Backed Commercial Paper Transaction’, ‘traditional securitisation’ and ‘synthetic securitisation’ are provided in points (11) to (14) of Article 242 CRR.</p>
0051	<p><u>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</u></p> <p>Institutions as originators, sponsors and original lenders shall report one of the following abbreviations:</p> <ul style="list-style-type: none"> - ‘K’ if entirely recognised; - ‘P’ if partially derecognised; - ‘R’ if entirely derecognised; - ‘N’ if not applicable. <p>This column summarises the accounting treatment of the transaction. Significant risk transfer (SRT) under Articles 244 and 245 CRR shall not affect the accounting treatment of the transaction under the relevant accounting framework.</p> <p>In the case of securitisations of liabilities, originators shall not report this column. Option ‘P’ (partially removed) shall be reported where the securitised assets are recognised in the balance sheet to the extent of the reporting entity’s continuing involvement in accordance with IFRS 9.3.2.16 – 3.2.21.</p>
0060	<p><u>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</u></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> - ‘N’ not subject to own funds requirements; - ‘B’ banking book; - ‘T’ trading book; - ‘A’ partly in both books. <p>Articles 109, 244 and 245 CRR.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether own funds requirements are calculated on the basis of securitised exposures or securitisation positions (banking book/trading book).</p> <p>Where own funds requirements are based on <i>securitised exposures</i> (as no significant risk transfer was achieved) the calculation of own funds requirements for credit risk shall be reported in the CR SA template, for those securitised exposures for which the Standardised Approach is used, or in the CR IRB template</p>

	<p>for those securitised exposures for which the Internal Ratings Based Approach is used by the institution.</p> <p>Conversely, where own funds requirements are based on <i>securitisation positions held in the banking book</i> (as a significant risk transfer was achieved), the information on the calculation of own funds requirements for credit risk shall be reported in the CR SEC template. In case of <i>securitisation positions held in the trading book</i>, the information on the calculation 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.</p> <p>In the case of the securitisations of liabilities, originators shall not report this column.</p>
0061	<p><u>SIGNIFICANT RISK TRANSFER</u></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> - 'N' Not applied for SRT and the reporting entity risk weights its securitised exposures - 'A' Achieved SRT under point (a) of Article 244(2) or point (a) of Article 245(2) CRR; - 'B' Achieved SRT under point (b) of Article 244(2) or point (b) of Article 245(2) CRR; - 'C' Achieved SRT under point (a) of Article 244(3) or point (a) of Article 245(3) CRR; - 'D' Applying a 1 250% RW or deducting retained positions in accordance with point (b) of Article 244(1) or point (b) of Article 245(1) CRR. <p>This column summarises whether a significant transfer has been achieved and, if so, by which means. The achievement of SRT will determine the appropriate solvency treatment by the originator.</p>
0070	<p><u>SECURITISATION OR RE-SECURITISATION?</u></p> <p>In accordance with the definition of ‘securitisation’ in point (61) of Article 4(1) CRR and the definition of ‘re-securitisation’ in point (64) of Article 4(1)CRR, report the type of underlying using the following abbreviations:</p> <ul style="list-style-type: none"> - 'S' for securitisation; - 'R' for re-securitisation.
0075	<p><u>STS SECURITISATION</u></p> <p>Article 18 of Regulation (EU) 2017/2402</p> <p>Report one of the following abbreviations</p> <p>Y – Yes</p> <p>N – No</p>
0446	<p><u>SECURITISATION QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u></p>

	<p>Articles 243 and 270 CRR.</p> <p>Institutions shall report one of the following abbreviations Y – Yes N – No</p> <p>‘Yes’ shall be reported both in case of STS securitisations qualifying for the differentiated capital treatment in accordance with Article 243 CRR and in case of senior positions in (non-STs) SME securitisations eligible for this treatment in accordance with Article 270 CRR.</p>
0080-0100	<p><u>RETENTION</u></p> <p>Article 6 of the Regulation (EU) 2017/2402. In case Article 43(6) of Regulation (EU) 2017/2402 applies, Article 405 CRR in the version applicable on 31 December 2018,</p>
0080	<p><u>TYPE OF RETENTION APPLIED</u></p> <p>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:</p> <p>A - Vertical slice (securitisation positions): <i>“retention of no less than 5% of the nominal value of each of the tranches sold or transferred to the investors”</i>.</p> <p>V - Vertical slice (securitised exposures): retention of no less than 5% of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks <i>pari passu</i> with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B - Revolving exposures: <i>“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”</i>.</p> <p>C- On-balance sheet: <i>“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”</i>.</p> <p>D- First loss: <i>“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”</i>.</p>

	<p>E – Exempted. This code shall be reported for those securitisations affected by the application of Article 6(6) of Regulation (EU) 2017/2402.</p> <p>U – In breach or unknown. This code shall be reported where the reporting institution does not know with certainty which type of retention is being applied, or in case of non-compliance.</p>
0090	<p><u>% OF RETENTION AT REPORTING DATE</u></p> <p>The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be not less than 5% (at origination date).</p> <p>This column shall not be reported where codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 0080 (Type of retention applied).</p>
0100	<p><u>COMPLIANCE WITH THE RETENTION REQUIREMENT?</u></p> <p>Institutions shall report the following abbreviations: Y - Yes; N - No.</p> <p>This column shall not be reported where code ‘E’ (exempted) is reported under column 0080 (Type of retention applied).</p>
0120-0130	<p>NON ABCP PROGRAMMES</p> <p>Because of the special character of ABCP programmes resulting from the fact that they comprise several single securitisation positions, ABCP programmes (as defined in Article 242(11) CRR) shall be exempted from reporting in columns 0120, 0121 and 0130.</p>
0120	<p>ORIGINATION DATE (yyyy-mm-dd)</p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported in the following format: ‘mm/yyyy’.</p> <p>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.</p> <p>This piece of information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0121	<p><u>DATE OF LATEST ISSUANCE (yyyy-mm-dd)</u></p> <p>The month and year of the date of the latest issuance of securities in the securitisation shall be reported in the following format: ‘yyyy-mm-dd’.</p> <p>Regulation (EU) 2017/2402 only applies to securitisations the securities of which are issued on or after 1 January 2019. The date of the latest issuance of</p>

	<p>securities determines whether each securitisation scheme falls under the scope of Regulation (EU) 2017/2402.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0130	<p><u>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</u></p> <p>This column gathers the amount (calculated on the basis of original exposures pre-conversion factors) of the securitised portfolio at the origination date.</p> <p>For securitisation schemes backed by open pools, the amount referring to the origination date of the first issuance of securities shall be reported. For traditional securitisations, no other assets of the securitisation pool shall be included. For 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. For securitisations of liabilities, only the amounts issued by the reporting entity shall be reported.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0140-0225	<p><u>SECURITISED EXPOSURES</u></p> <p>Columns 0140 to 0225 request information on several features of the securitised portfolio by the reporting entity.</p>
0140	<p><u>TOTAL AMOUNT</u></p> <p>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.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0150	<p><u>INSTITUTION'S SHARE (%)</u></p> <p>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 0140 in relative terms).</p>

	<p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0160	<p><u>TYPE</u></p> <p>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:</p> <p>Retail: Residential mortgages; Credit card receivables; Consumer loans; Loans to SMEs (treated as retail); Other retail exposures.</p> <p>Wholesale: Commercial mortgages; Leasing; Loans to corporates; Loans to SMEs (treated as corporates); Trade receivables; Other wholesale exposures.</p> <p>Liabilities: Covered bonds; Other liabilities.</p> <p>Where the pool of securitised exposures is a mix of the types listed above, 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.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
0171	<p><u>% OF IRB IN APPROACH APPLIED</u></p> <p>This column gathers information on the approach(es) that at the reporting date the institution would apply to the securitised exposures.</p> <p>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.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation. This column shall, however, not apply to securitisations of liabilities.</p>

0180	<p><u>NUMBER OF EXPOSURES</u></p> <p>Article 259(4) CRR.</p> <p>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.</p> <p>This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets). This column shall not be reported where the reporting institution does not hold any positions in the securitisation. This column shall not be reported by investors.</p>
0181	<p><u>EXPOSURES IN DEFAULT 'W' (%)</u></p> <p>Article 261(2) CRR.</p> <p>Even where 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) CRR.</p>
0190	<p><u>COUNTRY</u></p> <p>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). Where the pool of the securitisation consists of different countries, the institution shall indicate the most important country. Where no country exceeds a 20 % threshold based on the amount of assets/liabilities, then 'other countries' shall be reported.</p>
0201	<p><u>LGD (%)</u></p> <p>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 0170). The LGD is to be calculated as indicated in Article 259(5) CRR.</p> <p>This column shall not be reported in case of a securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).</p>
0202	<p><u>EL (%)</u></p> <p>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 0171). In the case of SA securitised assets, the EL reported shall be the specific credit risk adjustments as referred to in Article 111 CRR. The EL shall be calculated as indicated in Section 3, Chapter 3 of Title II, Part Three CRR. This column shall not be reported in case of securitisation of</p>

	liabilities or where the own funds requirements are based on the securitised exposures (in case of a securitisation of assets).
0203	<p><u>UL (%)</u></p> <p>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 0170). 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 CRR. This column shall not be reported in case of securitisation of liabilities or where the own funds requirements are based on the securitised exposures (in the case of a securitisation of assets).</p>
0204	<p><u>EXPOSURE-WEIGHTED AVERAGE MATURITY OF ASSETS</u></p> <p>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 points (a) and (f) of Article 162(2) CRR, without applying the 5 year cap.</p>
0210	<p><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>Value adjustments and provisions (Article 159 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 assets purchased when in default as referred to in Article 166(1) CRR. Provisions shall include accumulated amounts of credit losses in off-balance sheet items.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in the case of a securitisation of liabilities.</p> <p>This information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0221	<p><u>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) K_{IRB}</u></p> <p>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 K_{IRB}, as referred to in Article 255 CRR. K_{IRB} shall be expressed as a percentage (with two decimals).</p>

	<p>This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0222	<p><u>% OF RETAIL EXPOSURES IN IRB POOLS</u></p> <p>IRB pools as defined in Article 242(7) CRR, provided that the institution is able to calculate K_{IRB} in accordance with Section 3 of Chapter 6 of Title II of Part Three CRR on a minimum of 95 % of the underlying exposure amount (Article 259(2) CRR)</p>
0223	<p><u>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%) K_{sa}</u></p> <p>Even where the institution does not apply the SEC-SA approach to the securitisation positions, the institution shall report this column. This column gathers information on K_{SA}, as referred to in Article 255(6) CRR. K_{SA} shall be expressed as a percentage (with two decimals).</p> <p>This column shall not be reported in case of a securitisation of liabilities. In case of a securitisation of assets, this information shall be reported even where the reporting entity does not hold any positions in the securitisation.</p>
0225	<p><u>MEMORANDUM ITEMS</u></p>
0225	<p><u>CREDIT RISK ADJUSTMENTS DURING THE CURRENT PERIOD</u></p> <p>Article 110 CRR</p>
0230-0304	<p><u>SECURITISATION STRUCTURE</u></p> <p>This block of columns gathers information on the structure of the securitisation on the basis of on/off balance sheet positions, tranches (senior/mezzanine/ first loss) and maturity at reporting date.</p> <p>For multi-seller securitisations, only the amount corresponding or attributed to the reporting institution shall be reported.</p>
0230-0252	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).</p>
0230-0232	<p><u>SENIOR</u></p>
0230	<p><u>AMOUNT</u></p> <p>The amount of senior securitisation positions as defined in Article 242(6) CRR.</p>
0231	<p><u>ATTACHMENT POINT (%)</u></p> <p>The attachment point (%) as referred to in Article 256(1) CRR</p>

0232 and 0252	<p><u>CQS</u></p> <p>Credit quality steps (CQS) as envisaged for institutions applying SEC-ERBA (Table 1 and 2 in Article 263 and Tables 3 and 4 in Article 264 CRR). These columns shall be reported for all rated transactions irrespective of the approach applied.</p>
0240- 0242	<p><u>MEZZANINE</u></p>
0240	<p><u>AMOUNT</u></p> <p>The amount to be reported includes:</p> <ul style="list-style-type: none"> - mezzanine securitisation positions as defined in Article 242(18) CRR; - additional securitisation positions which are not those positions that are defined in Article 242(6), (17) or (18) CRR.
0241	<p><u>NUMBER OF TRANCHES</u></p> <p>Number of mezzanine tranches.</p>
0242	<p><u>CQS OF THE MOST SUBORDINATED ONE</u></p> <p>CQS, as determined in accordance with Table 2 of Article 263 and Table 3 of Article 264 CRR, of the most subordinated mezzanine tranche.</p>
0250- 0252	<p><u>FIRST LOSS</u></p>
0250	<p><u>AMOUNT</u></p> <p>The amount of first loss tranche as defined in Article 242(17) CRR</p>
0251	<p><u>DETACHMENT POINT (%)</u></p> <p>The detachment point (%) as referred to in Article 256(2) CRR</p>
0260- 0280	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>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.</p>
0290- 0300	<p><u>MATURITY</u></p>
0290	<p><u>FIRST FORESEEABLE TERMINATION DATE</u></p> <p>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:</p>

	<p>(i) the date when a clean-up call option (as defined in Article 242(1) 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;</p> <p>(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.</p> <p>The day, month and year of the first expected termination date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.</p>
0291	<p><u>ORIGINATOR'S CALL OPTIONS INCLUDED IN TRANSACTION</u></p> <p>Type of call relevant for the first expected termination date:</p> <ul style="list-style-type: none"> - Clean-up call option meeting the requirements of point (g) of Article 244(4) CRR; - Other clean-up call option; - Other type of call option.
0300	<p><u>LEGAL FINAL MATURITY DATE</u></p> <p>The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).</p> <p>The day, month and year of the legal final maturity date shall be reported. The exact day shall be reported where that information is available, otherwise the first day of the month shall be reported.</p>
0302-0304	<p><u>MEMORANDUM ITEMS</u></p>
0302	<p><u>ATTACHMENT POINT OF RISK SOLD (%)</u></p> <p>Originators, only, shall report the attachment point of the most subordinated tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
0303	<p><u>DETACHMENT POINT OF RISK SOLD (%)</u></p> <p>Originators, only, shall report the detachment point of the most senior tranche sold to, for traditional securitisations, or protected by, for synthetic securitisations, third parties.</p>
0304	<p><u>RISK TRANSFER CLAIMED BY ORIGINATOR INSTITUTION (%)</u></p> <p>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</p>

	total EL plus UL. The EL and UL of the underlying exposures shall be reported, which shall then be allocated via the securitisation waterfall to the respective tranches of the securitisation. For SA banks, EL shall be the specific credit risk adjustment of the securitised assets and the UL shall be the capital requirement of the securitised exposures.
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3.8.4. C 14.01 – Detailed information on securitisations (SEC DETAILS 2)

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

- 1) SEC-IRBA;
- 2) SEC-SA;
- 3) SEC-ERBA;
- 4) 1 250%.

Columns	
0010	<p><u>INTERNAL CODE</u></p> <p>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.</p>
0020	<p><u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u></p> <p>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. Where 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.</p>
0310-0400	<p><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE-CONVERSION FACTORS</u></p> <p>This block of columns gathers information on the securitisation positions broken down by on/off balance sheet positions and the tranches (senior/mezzanine/ first loss) at reporting date.</p>
0310-0330	<p><u>ON-BALANCE SHEET ITEMS</u></p>

	The same criteria of classification among tranches used for columns 0230, 0240 and 0250 shall be applied here.
0340-0361	<u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u> The same criteria of classification among tranches used for columns 0260 to 0280 shall be applied here.
0351 and 0361	<u>RW CORRESPONDING TO PROTECTION PROVIDER / INSTRUMENT</u> % RW of the eligible guarantor or % RW of the corresponding instrument that provides credit protection in accordance with Article 249 CRR.
0370-0400	<u>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES PRE-CONVERSION FACTORS</u> 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 0340-0361).
0370	<u>DIRECT CREDIT SUBSTITUTES (DCS)</u> This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS). In accordance with Annex I to CRR, the following full risk off-balance sheet items shall be regarded as DCS: - <i>Guarantees having the character of credit substitutes.</i> - <i>Irrevocable standby letters of credit having the character of credit substitutes.</i>
0380	<u>IRS / CRS</u> IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. Those derivatives are listed in Annex II to the CRR.
0390	<u>LIQUIDITY FACILITIES</u> Liquidity facilities (LF) as defined in Article 242(3) CRR.
0400	<u>OTHER</u> Remaining off-balance sheet items.
0411	<u>EXPOSURE VALUE</u> This information is closely related to column 0180 in the CR SEC template.
0420	<u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u>

	<p>This information is closely related to column 0190 in the CR SEC template.</p> <p>A negative figure shall be reported in this column.</p>
0430	<p><u>TOTAL RISK WEIGHTED EXPOSURE AMOUNT BEFORE CAP</u></p> <p>This column gathers information on the risk weighted exposure amount before cap applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. risk weighted exposure amount determined on the basis of securitised exposures), no data shall be reported in this column.</p> <p>In the case of securitisations of liabilities, this column shall not be reported.</p> <p>In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 0570 of MKR SA SEC, or columns 0410 and 0420 (the relevant for the own funds requirement) of MKR SA CTP, respectively.</p>
0431	<p><u>(-) REDUCTION DUE TO RISK WEIGHT CAP</u></p> <p>Article 267 CRR</p>
0432	<p><u>(-) REDUCTION DUE TO OVERALL CAP</u></p> <p>Article 268 CRR</p>
0440	<p><u>TOTAL RISK WEIGHTED EXPOSURE AMOUNT AFTER CAP</u></p> <p>This column gathers information on the risk weighted exposure amount after caps applicable to the securitisation positions (i.e. for securitisation schemes with significant risk transfer). For securitisation schemes without significant risk transfer (i.e. own funds requirements determined on the basis of securitised exposures) no data shall be reported in this column.</p> <p>In the case of securitisations of liabilities, this column shall not be reported.</p> <p>In the case of securitisations in the trading book, the RWEA concerning the specific risk shall be reported. See column 0600 of MKR SA SEC, or column 0450 of MKR SA CTP, respectively.</p>
0447-0448	<p><u>MEMORANDUM ITEMS</u></p>
0447	<p><u>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-ERBA</u></p> <p>Articles 263 and 264 CRR. This column shall only be reported for rated transactions before cap and it shall not be reported for transactions under SEC-ERBA.</p>

0448	<u>RISK WEIGHTED EXPOSURE AMOUNT UNDER SEC-SA</u> Articles 261 and 262 CRR. This column shall be reported before cap and it shall not be reported for transactions under SEC-SA.
0450-0470	<u>SECURITISATION POSITIONS - TRADING BOOK</u>
0450	<u>CTP OR NON-CTP?</u> Institutions shall report the following abbreviations: C - Correlation Trading Portfolio (CTP); N - Non-CTP
0460-0470	<u>NET POSITIONS - LONG/SHORT</u> See columns 0050 / 0060 of MKR SA SEC or MKR SA CTP, respectively.

3.9. Counterparty Credit Risk

3.9.1. Scope of the counterparty credit risk templates

119. The counterparty credit risk templates cover information on exposures subject to counterparty credit risk in application of Chapters 4 and 6 of Title II of Part Three CRR.
120. The templates exclude the own funds requirements for CVA risk (point (d) of Article 92(3) and Title VI of Part Three CRR), which are reported in the CVA risk template.
121. Counterparty credit risk exposures to central counterparties (Chapter 4 and Section 9 of Chapter 6 of Title II of Part Three CRR) should be included in the CCR figures, unless otherwise stated. However, default fund contributions calculated in accordance with Articles 307 to 310 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 0460.

3.9.2. C 34.01 - Size of the derivative business

3.9.2.1. General remarks

122. In accordance with Article 273a 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 Title II of Part Three 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 and, more generally, important information on the size of the derivative business.

123. Month 1, Month 2 and Month 3 refer to the first, second and last month, respectively, of the quarter that is being reported. Information shall be reported only for month-ends after the 28 June 2021.

3.9.2.2. Instructions concerning specific positions

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

Rows	
0010	<p><u>Size of the derivative business</u></p> <p>Article 273a(3) CRR</p> <p>All on- and off-balance sheet derivatives shall be included, except credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures.</p>
0020	<p><u>On- and off-balance sheet derivatives</u></p> <p>Point (a) and (b) Article 273a(3) CRR</p> <p>The total market value of the on- and off-balance sheet derivative positions as of the last day of the month shall be reported. Where the market value of a position is not available on 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.</p>
0030	<p><u>(-) Credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures</u></p>

	<p>Point (c) of Article 273a(3) CRR</p> <p>The total market value of the credit derivatives that are recognised as internal hedges against non-trading book credit risk exposures.</p>
0040	<p><u>Total assets</u></p> <p>The total assets in accordance with the applicable accounting standards.</p> <p>For consolidated reporting the institution shall report the total assets following the prudential scope of consolidation in accordance with Section 2 of Chapter 2 of Title II of Part One CRR.</p>
0050	<p><u>Percentage of total assets</u></p> <p>Ratio to be calculated taking the size of the derivative business (row 0010) divided by total assets (row 0040).</p>
DEROGATION IN ACCORDANCE WITH ARTICLE 273a (4) CRR	
0060	<p><u>Are the conditions of article 273a (4) crr met, including the approval from the competent authority?</u></p> <p>Article 273a(4) CRR</p> <p>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) CRR, shall indicate (with Yes/No) whether they meet all the conditions of that article.</p> <p>This item shall be reported only by those institutions applying the derogation in accordance with Article 273a(4) CRR.</p>
0070	<p><u>Method for calculating exposure values at consolidated level</u></p> <p>Article 273a(4) CRR</p> <p>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) CRR:</p> <ul style="list-style-type: none"> - OEM: Original Exposure Method - Simplified SA-CCR: Simplified standardised approach for counterparty credit risk <p>This item shall be reported only by those institutions applying the derogation in accordance with Article 273a(4) CRR.</p>

3.9.3. C 34.02 - CCR exposures by approach

3.9.3.1. General remarks

124. Institutions shall report the template separately for all CCR exposures and for all CCR exposures excluding exposures to central counterparties (CCPs) as defined for the purpose of template C34.10.

3.9.3.2. Instructions concerning specific positions

Columns	
0010	<p><u>NUMBER OF COUNTERPARTIES</u></p> <p>Number of individual counterparties towards which the institution has CCR exposures.</p>
0020	<p><u>NUMBER OF TRANSACTIONS</u></p> <p>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 is split into two or more legs (at least) for the sake of modelling shall still be considered as one single transaction.</p>
0030	<p><u>NOTIONAL AMOUNTS</u></p> <p>Sum of the notional amounts for derivatives and for SFTs before any netting and without any adjustments in accordance with Article 279b CRR.</p>
0040	<p><u>CURRENT MARKET VALUE (CMV), POSITIVE</u></p> <p>Article 272(12) CRR</p> <p>Sum of the current market values (CMV) of all the netting sets with positive CMV as defined in Article 272(12) CRR.</p>
0050	<p><u>CURRENT MARKET VALUE (CMV), NEGATIVE</u></p> <p>Article 272(12) CRR</p> <p>Sum of the absolute current market values (CMV) of all the netting sets with negative CMV as defined in Article 272(12) CRR.</p>
0060	<p><u>VARIATION MARGIN (VM), RECEIVED</u></p> <p>Article 275(2), 275(3) and 276 CRR</p> <p>Sum of the variation margin amounts (VM) of all the margin agreements for which the VM is received, computed in accordance with Article 276.</p>
0070	<p><u>VARIATION MARGIN (VM), POSTED</u></p> <p>Article 275(2), 275(3) and 276 CRR</p> <p>Sum of the variation margin amounts (VM) of all the margin agreements for which the VM is posted, computed in accordance with Article 276 CRR.</p>
0080	<p><u>NET INDEPENDENT COLLATERAL AMOUNT (NICA), RECEIVED</u></p> <p>Article 272(12a), 275(3) and 276 CRR</p> <p>Sum of the net independent collateral amounts (NICA) of all the margin agreements for which the NICA is received, computed in accordance with Article 276 CRR.</p>

0090	<p><u>NET INDEPENDENT COLLATERAL AMOUNT (NICA), POSTED</u></p> <p>Article 272(12a), 275(3) and 276 CRR</p> <p>Sum of the net independent collateral amounts (NICA) of all the margin agreements for which the NICA is posted, computed in accordance with Article 276 CRR.</p>
0100	<p><u>REPLACEMENT COST (RC)</u></p> <p>Articles 275, 281 and 282 CRR</p> <p>The replacement cost (RC) per netting set shall be calculated in accordance with:</p> <ul style="list-style-type: none"> - Article 282(3) CRR for the Original Exposure Method, - Article 281 CRR for the Simplified SA-CCR, - Article 275 CRR for the SA-CCR. <p>The institution shall report the sum of the replacement costs of the netting sets in the respective row.</p>
0110	<p><u>POTENTIAL FUTURE EXPOSURE (PFE)</u></p> <p>Articles 278, 281 and 282 CRR</p> <p>The potential future exposure (PFE) per netting set shall be calculated in accordance with:</p> <ul style="list-style-type: none"> - Article 282(4) CRR for the Original Exposure Method, - Article 281 CRR for the Simplified SA-CCR, - Article 278 CRR for the SA-CCR. <p>The institution shall report the sum of all potential future exposures of the netting sets in the respective row.</p>
0120	<p><u>CURRENT EXPOSURE</u></p> <p>Article 272(17) CRR</p> <p>The current exposure per netting set shall be the value as defined under Article 272(17) CRR.</p> <p>The institution shall report the sum of all current exposures of the netting sets in the respective row.</p>
0130	<p><u>EFFECTIVE EXPECTED POSITIVE EXPOSURE (EEPE)</u></p> <p>Articles 272(22) and 284(3) and 284(6) CRR</p> <p>The EEPE per netting set is defined in Article 272(22) CRR and shall be calculated in accordance with Article 284(6) CRR.</p> <p>The institution shall report the sum of all EEPEs applied for the determination of own funds requirements in accordance with 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.</p>

0140	<p><u>ALPHA USED FOR COMPUTING REGULATORY EXPOSURE VALUE</u></p> <p>Articles 274(2), 282(2), 281(1), 284(4) and (9) CRR</p> <p>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) 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) CRR or permit institutions to use their own estimates in accordance with Article 284(9) CRR.</p>
0150	<p><u>EXPOSURE VALUE PRE-CRM</u></p> <p>The exposure value pre-CRM for CCR netting sets shall be calculated in accordance with the methods laid down in Chapters 4 and 6 of Title II of Part Three CRR taking into account the effect of netting, but disregarding any other credit risk mitigation techniques (e.g. margin collateral).</p> <p>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.</p> <p>Furthermore, collateralised business shall be handled as uncollateralised, i.e. no margining effects apply.</p> <p>The exposure value pre-CRM for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 CRR.</p> <p>The exposure value pre-CRM shall not consider the deduction of the incurred CVA loss in accordance with Article 273(6) CRR.</p> <p>The institution shall report the sum of all exposure values pre-CRM in the respective row.</p>
0160	<p><u>EXPOSURE VALUE POST-CRM</u></p> <p>The exposure value post-CRM for CCR netting sets shall be calculated in accordance with the methods laid down in Chapters 4 and 6 of Title II of Part Three CRR, having applied CRM techniques as applicable in accordance with Chapters 4 and 6 of Title II of Part Three CRR.</p> <p>The exposure value post-CRM for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 CRR.</p> <p>The exposure value post-CRM shall not consider the deduction of the incurred CVA loss in accordance with Article 273(6) CRR.</p> <p>The institution shall report the sum of all exposure values post-CRM in the respective row.</p>
0170	<p><u>EXPOSURE VALUE</u></p> <p>Exposure value for CCR netting sets calculated in accordance with the methods laid down in Chapters 4 and 6 of Title II of Part Three CRR, which is the</p>

	<p>amount relevant for the calculation of risk weighted exposure amounts, i.e. having applied CRM techniques as applicable in accordance with Chapters 4 and 6 of Title II of Part Three CRR and considering the deduction of the incurred CVA loss in accordance with Article 273(6) CRR.</p> <p>The exposure value for transactions where specific wrong way risk has been identified must be determined in accordance with Article 291 CRR.</p> <p>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.</p> <p>The institution shall report the sum of all exposure values in the respective row.</p>
0180	<p><u>Positions treated with the CR Standardised Approach</u></p> <p>Exposure value for CCR of positions that are treated with the standardised approach for credit risk in accordance with Chapter 2 of Title II of Part Three CRR.</p>
0190	<p><u>Positions treated with the CR IRB Approach</u></p> <p>Exposure value for CCR of positions that are treated with the IRB approach for credit risk in accordance with Chapter 3 of Title II of Part Three CRR.</p>
0200	<p><u>RISK WEIGHTED EXPOSURE AMOUNTS</u></p> <p>Risk weighted exposure amounts for CCR as defined in Article 92(3) and (4) CRR, calculated in accordance with the methods laid down in Chapters 2 and 3 of Title II of Part Three .</p> <p>The SME-supporting factor in accordance with Article 501 and the supporting factor for Infrastructure Projects in accordance with Article 501a CRR shall be taken into account.</p>
0210	<p><u>Positions treated with the CR Standardised Approach</u></p> <p>Risk weighted exposure amounts for CCR exposures that are treated with the standardised approach for credit risk in accordance with Chapter 2 of Title II of Part Three CRR.</p> <p>The amount corresponds to the amount that shall be included in column 0220 of template C07.00 for CCR positions.</p>
0220	<p><u>Positions treated with the CR IRB Approach</u></p> <p>Risk weighted exposure amounts for CCR exposures that are treated with the IRB approach for credit risk in accordance with Chapter 3 of Title II of Part Three CRR.</p> <p>The amount corresponds to the amount that shall be included in column 0260 of template C08.01 for CCR positions.</p>

Row	
0010	<p><u>ORIGINAL EXPOSURE METHOD (FOR DERIVATIVES)</u></p> <p>Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance with Section 5 of Chapter 6 of Title II of Part Three CRR. This simplified method for calculating the exposure value can only be used by institutions meeting the conditions laid down in Article 273a(2) or 273a(4) CRR.</p>
0020	<p><u>SIMPLIFIED STANDARDISED APPROACH FOR CCR (SIMPLIFIED SA-CCR FOR DERIVATIVES)</u></p> <p>Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance with Section 4 Chapter 6 of Title II of Part Three CRR. This simplified standardised approach for calculating the exposure value can only be used by institutions meeting the conditions laid down in Article 273a(1) or 273a(4) CRR.</p>
0030	<p><u>STANDARDISED APPROACH FOR CCR (SA-CCR FOR DERIVATIVES)</u></p> <p>Derivatives and long settlement transactions for which the institution calculates the exposure value in accordance with Section 3 Chapter 6 of Title II of Part Three CRR.</p>
0040	<p><u>IMM (FOR DERIVATIVES AND SFTS)</u></p> <p>Derivatives, long settlement transactions 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 Chapter 6 of Title II of Part Three CRR.</p>
0050	<p><u>Securities financing transactions netting sets</u></p> <p>Netting sets containing only SFTs as defined in Article 4(139) CRR, for which the institution has been permitted to determine the exposure value using the IMM.</p> <p>SFTs that are included in a contractual cross product netting set and therefore reported in row 0070, shall not be reported in this row.</p>
0060	<p><u>Derivatives and long settlement transactions netting sets</u></p> <p>Netting sets containing only derivative instruments listed in Annex II CRR and long settlement transactions as defined in Article 272(2) CRR, for which the institution has been permitted to determine the exposure value using the IMM.</p>

	Derivatives and Long Settlement Transactions that are included in a contractual Cross Product Netting set and therefore reported in row 0070, shall not be reported in this row.
0070	<p><u>From contractual cross-product netting sets</u></p> <p>Article 272(11) and (25) CRR</p> <p>Netting sets containing transactions of different product categories (Article 272(11) CRR), i.e. derivatives and SFTs, for which a contractual cross product netting agreement as defined in Article 272 (25) CRR exists and for which the institution has been permitted to determine the exposure value using the IMM.</p>
0080	<p><u>FINANCIAL COLLATERAL SIMPLE METHOD (FOR SFTS)</u></p> <p>Article 222 CRR</p> <p>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 CRR as opposed to Chapter 6 of Title II of Part Three CRR in accordance with Article 271(2) of the same regulation.</p>
0090	<p><u>FINANCIAL COLLATERAL COMPREHENSIVE METHOD (FOR SFTS)</u></p> <p>Article 220 and 223 CRR</p> <p>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 CRR, as opposed to Chapter 6 of Title II of Part Three CRR in accordance with Article 271(2) of the same regulation.</p>
0100	<p><u>VAR FOR SFTS</u></p> <p>Article 221 CRR</p> <p>Repurchase transactions, securities or commodities lending or borrowing transactions or margin lending transactions, or other capital market-driven transactions other than derivative transactions for which, in accordance with Article 221 of CRR and subject to the permission of the competent authority, the exposure value is calculated using an internal model approach that takes into account correlation effects between security positions subject to the master netting agreement, as well as the liquidity of the instruments concerned.</p>
0110	<p><u>TOTAL</u></p>
0120	<p><u>Of which: SWWR positions</u></p> <p>Article 291 CRR</p> <p>CCR exposures for which specific wrong way risk (SWWR) has been identified in accordance with Article 291 CRR.</p>

0130	<p><u>Margined business</u></p> <p>Article 272(7) CRR</p> <p>CCR exposures that are margined, i.e. netting sets subject to a margin agreement in accordance with Article 272(7) CRR.</p>
0140	<p><u>Unmargined business</u></p> <p>CCR exposures not covered in 0130.</p>

3.9.4. C 34.03 - CCR exposures treated with standardised approaches: SA-CCR and Simplified SA-CCR

3.9.4.1. General remarks

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

3.9.4.2. Instructions concerning specific positions

Columns	
0010	<p><u>CURRENCY</u></p> <p>For transactions mapped to the interest rate risk category, the currency of denomination of the transaction shall be reported.</p> <p>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 0020 with USD.</p> <p>Currency ISO codes shall be used.</p>
0020	<p><u>SECOND CURRENCY IN PAIR</u></p> <p>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 0010) 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 0010 with EUR.</p> <p>Currency ISO codes shall be used.</p>
0030	<p><u>NUMBER OF TRANSACTIONS</u></p> <p>See instructions to column 0020 in template C34.02.</p>
0040	<p><u>NOTIONAL AMOUNTS</u></p> <p>See instructions to column 0030 in template C34.02.</p>

0050	<p><u>CURRENT MARKET VALUE (CMV), POSITIVE</u></p> <p>Sum of the current market values (CMV) of all hedging sets with positive CMV in the respective risk category.</p> <p>The CMV on hedging set level shall be determined by netting positive and negative market values of the transactions within one hedging set gross of any collateral held or posted.</p>
0060	<p><u>CURRENT MARKET VALUE (CMV), NEGATIVE</u></p> <p>Sum of the absolute current market values (CMV) of all hedging sets with negative CMV in the respective risk category.</p> <p>The CMV on hedging set level shall be determined by netting positive and negative market values of the transactions within one hedging set gross of any collateral held or posted.</p>
0070	<p><u>ADD-ON</u></p> <p>Article 280a to 280f and 281 (2) CRR</p> <p>The institution shall report the sum of all the add-ons in the respective hedging set/risk category.</p> <p>The add-on per risk category that is used to determine the potential future exposure of a netting set in accordance with Article 278(1) or point (f) of Article 281(2) CRR shall be calculated in accordance with Articles 280a to 280f CRR. For the Simplified SA-CCR the provisions set out in Article 281(2) CRR apply.</p>

Rows	
0050,0120, 0190, 0230, 0270, 0340	<p><u>RISK CATEGORIES</u></p> <p>Article 277 and 277a CRR</p> <p>Transactions shall be classified according to the risk category they belong to in accordance with Article 277(1) to (4) CRR.</p> <p>The assignment to hedging sets according to the risk category shall be performed in accordance with Article 277a CRR.</p> <p>For the Simplified SA-CCR the provisions set out in Article 281(2) CRR apply.</p>
0020-0040	<p><u>Of which mapped to more than one risk category</u></p> <p>Article 277(3) CRR</p> <p>Derivative transactions with more than one material risk driver mapped to two (0020), three (0030) or more than three (0040) risk categories on the basis of the most material of the risk drivers in each risk category, in accordance with Article 277(3) CRR and the EBA RTS referred to in Article 277(5) CRR.</p>

0070-0110 and 0140- 0180	<p><u>Largest currency and currency pair</u></p> <p>This classification shall be done on the basis of the CMV 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.</p> <p>For the purpose of the classification, the absolute value of the CMV of positions shall be summed.</p>
0060,0130, 0200,0240, 0280	<p><u>Exclusive mapping</u></p> <p>Article 277(1) and (2) CRR</p> <p>Derivative transactions mapped exclusively to one risk category in accordance with Article 277(1) and (2) CRR.</p> <p>Transactions that are mapped to different risk categories in accordance with Article 277(3) CRR shall be excluded.</p>
0210, 0250	<p><u>Single-name transactions</u></p> <p>Single-name transactions that are mapped to the credit risk and equity risk category, respectively.</p>
0220, 0260	<p><u>Multi-names transactions</u></p> <p>Multi-name transactions that are mapped to the credit risk and equity risk category, respectively.</p>
0290-0330	<p><u>Commodity risk category hedging sets</u></p> <p>Derivative transactions assigned to the commodity risk category hedging sets as listed in point (e) Article 277a(1) CRR.</p>

3.9.5. C 34.04 - CCR exposures treated with the Original Exposure Method (OEM)

3.9.5.1. Instructions concerning specific positions

Columns	
0010 - 0020	Instructions for the columns 0010 and 0020 shall be those provided for template C34.02.
0030	<p><u>CURRENT MARKET VALUE (CMV), POSITIVE</u></p> <p>Sum of the current market values (CMV) of all transactions with positive CMV in the respective risk category.</p>
0040	<p><u>CURRENT MARKET VALUE (CMV), NEGATIVE</u></p> <p>Sum of the absolute current market values (CMV) of all transactions with negative CMV in the respective risk category.</p>

0050	<u>POTENTIAL FUTURE EXPOSURE (PFE)</u> The institution shall report the sum of PFEs for all the transactions belonging to the same risk category.
Rows	
0020 - 0070	<u>RISK CATEGORIES</u> Derivative transactions mapped to the risk categories as listed in point (b) of Article 282(4) CRR

3.9.6. C 34.05 – CCR exposures treated with the Internal Model Method (IMM)

3.9.6.1. Instructions concerning specific positions

Columns	
00010 - 0080	<u>MARGINED</u> See instructions to row 0130 in template C34.02.
0090 - 0160	<u>UNMARGINED</u> See instructions to row 0140 in template C34.02.
0010,0090	<u>NUMBER OF TRANSACTIONS</u> See instructions to column 0020 in template C34.02.
0020,0100	<u>NOTIONAL AMOUNTS</u> See instructions to column 0030 in template C34.02.
0030,0110	<u>CURRENT MARKET VALUE (CMV), POSITIVE</u> Sum of the current market values (CMV) of all transactions with positive CMV belonging to the same asset class.
0040,0120	<u>CURRENT MARKET VALUE (CMV), NEGATIVE</u> Sum of the absolute current market values (CMV) of all transactions with negative CMV belonging to the same asset class.
0050,0130	<u>CURRENT EXPOSURE</u> See instructions to column 0120 in template C34.02.
0060,0140	<u>EFFECTIVE EXPECTED POSITIVE EXPOSURE (EEPE)</u> See instructions to column 0130 in template C34.02.
0070,0150	<u>STRESS EEPE</u> Article 284(6) and Article 292(2) CRR The Stress EEPE is calculated in analogy to the EEPE (Article 284(6) CRR), but using a stress calibration in accordance with Article 292(2) CRR.

0080, 0160,0170	<u>EXPOSURE VALUE</u> See instructions to column 0170 in template C34.02.
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Row	Explanation
0010	<u>TOTAL</u> Article 283 CRR The institution shall report the relevant information regarding derivatives, long settlement transactions 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 CRR.
0020	<u>Of which: SWWR positions</u> See instructions to row 0120 in C34.02.
0030	<u>Netting sets treated with the CR Standardised Approach</u> See instructions to column 0180 in C34.02.
0040	<u>Netting sets treated with the CR IRB Approach</u> See instructions to column 0190 in C34.02.
0050 - 0110	<u>OTC DERIVATIVES</u> The institution shall report the relevant information regarding netting sets containing only OTC derivatives or long settlement transactions 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	<u>EXCHANGE TRADED DERIVATIVES</u> The institution shall report the relevant information regarding netting sets containing only exchange traded derivatives or long settlement transactions 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	<u>SECURITIES FINANCING TRANSACTIONS</u> 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	<u>CONTRACTUAL CROSS-PRODUCT NETTING SETS</u> See instructions to row 0070 in C34.02.

3.9.7. C 34.06 – Top twenty counterparties

3.9.7.1. General remarks

126. Institutions shall report information on the top 20 counterparties with whom they have the highest CCR exposures. The ranking shall be done using the CCR exposure values, as reported in column 0120 of this template, of all netting sets with the respective counterparties. Intra-group exposures or other exposures that give raise to counterparty credit risk but for which the institutions assign a risk weight of zero for the own funds requirements calculation, in accordance with Article 113(6) and 113(7) CRR, shall still be considered when determining the list of top 20 counterparties.

127. Institutions applying the standardised approach (SA-CCR) or the Internal Model Method (IMM) for the calculation of CCR exposures following Sections 3 and 6 of Chapter 6 of Title II of Part Three CRR shall report this template on a quarterly basis. Institutions applying the simplified standardised approach or the original exposure method (OEM) for the calculation of CCR exposures following Sections 4 and 5 of Chapter 6 of Title II of Part Three CRR shall report this template on a semi-annual basis. Instructions concerning specific positions.

3.9.7.2. Instructions concerning specific positions

Columns	
0010	<p><u>NAME</u> Name of the counterparty.</p>
0020	<p><u>CODE</u> The code as part of a row identifier must be unique for each reported entity. For institutions and insurance undertakings 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.</p>
0030	<p><u>TYPE OF CODE</u> The institution shall identify the type of code reported in column 0020 as a ‘LEI code’ or ‘National code’. The type of code shall always be reported.</p>
0035	<p><u>NATIONAL CODE</u> The institution may additionally report the national code when it reports LEI code as identifier in the ‘Code’ column 0020.</p>

0040	<p><u>SECTOR OF THE COUNTERPARTY</u></p> <p>One sector shall be chosen for every counterparty on the basis of the following FINREP economic sector classes (see Part 3 Annex V to this Implementing Regulation):</p> <ul style="list-style-type: none"> (i) Central Banks; (ii) General Governments; (iii) Credit institutions; (iv) Investment firms as defined in point (2) of Article 4(1) CRR; (v) Other financial corporations (excluding investment firms); (vi) Non-financial corporations.
0050	<p><u>COUNTERPARTY TYPE</u></p> <p>The institution shall indicate the counterparty type which can be:</p> <ul style="list-style-type: none"> - 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	<p><u>RESIDENCY OF THE COUNTERPARTY</u></p> <p>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).</p>
0070	<p><u>NUMBER OF TRANSACTIONS</u></p> <p>See instructions to column 0020 in template C34.02.</p>
0080	<p><u>NOTIONAL AMOUNTS</u></p> <p>See instructions to column 0030 in template C34.02.</p>
0090	<p><u>CURRENT MARKET VALUE (CMV), positive</u></p> <p>See instructions to column 0040 in template C34.02.</p> <p>The institution shall report the sum of netting sets with positive CMV if there are several netting sets for the same counterparty.</p>
0100	<p><u>CURRENT MARKET VALUE (CMV), negative</u></p> <p>See instructions to column 0040 in template C34.02.</p> <p>The institution shall report the absolute sum of netting sets with negative CMV if there are several netting sets for the same counterparty.</p>
0110	<p><u>EXPOSURE VALUE POST-CRM</u></p> <p>See instructions to column 0160 in template C34.02.</p> <p>The institution shall report the sum of netting set exposure values post-CRM if there are several netting sets for the same counterparty.</p>

0120	<u>EXPOSURE VALUE</u> See instructions to column 0170 in template C34.02.
0130	<u>RISK WEIGHTED EXPOSURE AMOUNTS</u> See instructions to column 0200 in template C34.02.

3.9.8. C 34.07 - IRB approach – CCR exposures by exposure class and PD scale

3.9.8.1. General remarks

128. 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 CRR, irrespective of the CCR approach used to determine exposure values in accordance with Chapters 4 and 6 of Title II of Part Three CRR.

129. 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 CRR. This template excludes exposures cleared through a CCP.

130. 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)

3.9.8.2. Instructions concerning specific positions

Columns	
0010	<u>Exposure value</u> Exposure value (see instructions to column 0170 in template C34.02), broken down by the given PD scale.
0020	<u>Exposure weighted average PD (%)</u> Average of individual obligor grade PDs weighted by their corresponding exposure value as defined for column 0010.
0030	<u>Number of obligors</u> 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.

	<p>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 point (e) of Article 172(1) second sentence CRR.</p>
0040	<p><u>Exposure weighted average LGD (%)</u></p> <p>Average of obligor grade LGDs weighted by their corresponding exposure value as defined for column 0010.</p> <p>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 Chapters 3 and 4 of Title II of Part Three 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* in accordance with Article 228(2) CRR. If own estimates of LGD are applied, Article 175 and Article 181(1) and (2) CRR shall be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported shall correspond to the one selected in accordance with Article 161(4) CRR.</p> <p>For defaulted exposures under A-IRB Approach, provisions laid down in point (h) of Article 181(1) CRR shall be considered. The LGD reported shall correspond to the estimate of LGD in-default.</p>
0050	<p><u>Exposure weighted average maturity (years)</u></p> <p>Average of obligor maturities in years weighted by their corresponding exposure value as defined for column 0010.</p> <p>The maturity reported reflects Article 162 CRR.</p>
0060	<p><u>Risk weighted exposure amounts</u></p> <p>Risk weighted exposure amounts, as defined in Article 92(3) and (4) CRR, for positions whose risk weights are estimated on the basis of the requirements laid down in Chapter 3 of Title II of Part Three CRR and for which the exposure value for CCR business is calculated in accordance with Chapters 4 and 6 of Title II of Part Three CRR.</p> <p>The SME-supporting factor in accordance with Article 501 and the supporting factor for Infrastructure Projects in accordance with Article 501a CRR shall be taken into account.</p>
0070	<p><u>Density of risk weighted exposure amounts</u></p> <p>Ratio of the total risk weighted exposure amounts (reported in column 0060) to the exposure value (reported in column 0010).</p>

Rows	
0010 - 0170	<p><u>PD scale</u></p> <p>CCR exposures (determined at counterparty level) 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%.</p>

3.9.9. C 34.08 - Composition of collateral for CCR exposures

3.9.9.1. General remarks

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

3.9.9.2. Instructions concerning specific positions

Columns	
0010 - 0080	<p><u>Collateral used in derivative transactions</u></p> <p>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 CRR or a long settlement transaction as per Article 271 (2) of the same regulation not qualifying as an SFT.</p>
0090 - 0180	<p><u>Collateral used in SFTs</u></p> <p>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.</p>
0010, 0020, 0050, 0060, 0090, 0100, 0140, 0150	<p><u>Segregated</u></p> <p>Article 300(1) CRR</p> <p>Collateral that is held in a bankruptcy-remote manner as defined in Article 300(1) CRR, further broken down into collateral appearing in the form of initial or variation margin.</p>
0030, 0040, 0070, 0080, 0110, 0120, 0130, 0160, 0170, 0180	<p><u>Unsegregated</u></p> <p>Article 300(1) CRR</p>

	Collateral that is not held in a bankruptcy-remote manner as defined in Article 300(1) CRR, further broken down into initial margin, variation margin and the SFT security.
0010, 0030, 0050, 0070, 0090, 0110, 0140, 0160	<u>Initial margin</u> Article 4(140) CRR Institutions shall report the fair values of collateral received or posted as initial margin (defined in Article 4(140) CRR).
0020, 0040, 0060, 0080, 0100, 0120, 0150, 0170	<u>Variation margin</u> Institutions shall report the fair values of collateral received or posted as variation margin.
0130, 0180	<u>SFT security</u> Institutions shall report the fair values of collateral appearing as security in SFTs (e.g. the security leg of the SFT that has been received for column 0130, or posted for column 0180).

Rows	
0010 – 0080	<u>Collateral type</u> Breakdown by different collateral types.

3.9.10. C 34.09 - Credit derivatives exposures

3.9.10.1. Instructions concerning specific positions

Columns	
0010-0040	<u>CREDIT DERIVATIVE PROTECTION</u> Credit derivative protection bought or sold.
0010, 0020	<u>NOTIONAL AMOUNTS</u> Sum of the notional derivative amounts before any netting, broken down by product type.
0030, 0040	<u>FAIR VALUES</u> Sum of fair values broken down by protection bought and protection sold.

Rows

0010 – 0050	<u>Product type</u> Breakdown of credit derivatives product types.
0060	<u>Total</u> Sum of all product types.
0070, 0080	<u>Fair values</u> Fair values broken down by product type as well as assets (positive fair values) and liabilities (negative fair values).

3.9.11. C 34.10 - Exposures to CCPs

3.9.11.1. General remarks

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

3.9.11.2. Instructions concerning specific positions

Columns	
0010	<u>EXPOSURE VALUE</u> Exposure value for transactions in the scope of Section 9 of Chapter 6 of Title II of Part Three 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 Section 9 of Chapter 6 of Title II of Part Three 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) CRR.
0020	<u>RISK WEIGHTED EXPOSURE AMOUNTS</u> Risk weighted exposure amounts determined in accordance with Section 9 of Chapter 6 of Title II of Part Three CRR, considering the requirements in Article 497 of that regulation during the transitional period provided for by that Article.

Rows

0010-0100	<p><u>Qualifying CCP (QCCP)</u></p> <p>Article 4 (88) CRR</p> <p>A qualifying central counterparty or “QCCP” is defined in Article 4(88) CRR.</p>
0070, 0080 0170, 0180	<p><u>Initial margin</u></p> <p>See instructions for template C34.08.</p> <p>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).</p>
0090, 0190	<p><u>Prefunded default fund contributions</u></p> <p>Articles 4 (89), 308 and 309 CRR</p> <p>The contribution to the default fund of a CCP that is paid in by the institution.</p> <p>Default fund is defined in Article 4(89) CRR.</p>
0100, 0200	<p><u>Unfunded default fund contributions</u></p> <p>Articles 4(89), 309 and 310 CRR</p> <p>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.</p> <p>Default fund is defined in Article 4(89) CRR.</p>
0070, 0170	<p><u>Segregated</u></p> <p>See instructions for template C34.08.</p>
0080,0180	<p><u>Unsegregated</u></p> <p>See instructions for template C34.08.</p>

3.9.12. C 34.11 - Risk weighted exposure amounts flow statements of CCR exposures under the IMM

3.9.12.1. General remarks

133. Institutions using the IMM to compute risk weighted exposure amounts for all or part of their CCR exposures in accordance with Chapter 6 of Title II of Part Three 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.

134. Institutions that shall report this template with quarterly frequency shall fill in only column 0010. Institutions that shall report this template with annually frequency shall fill in only column 0020.

135. This template excludes risk weighted exposure amounts for exposures to a central counterparty (Section 9 of Chapter 6 of Title II of Part Three CRR).

3.9.12.2. Instructions concerning specific positions

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

Rows	
0010	<p><u>Risk weighted exposure amounts as at the end of the previous reporting period</u></p> <p>Risk weighted exposure amounts for CCR exposures under the IMM as at the end of the previous reporting period.</p>
0020	<p><u>Asset size</u></p> <p>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.</p>
0030	<p><u>Credit quality of counterparties</u></p> <p>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.</p>
0040	<p><u>Model updates (IMM only)</u></p>

	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	<u>Methodology and policy (IMM only)</u> 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	<u>Acquisitions and disposals</u> Risk weighted exposure amount changes (positive or negative) due to changes in book sizes due to acquisitions and disposal of entities.
0070	<u>Foreign exchange movements</u> Risk weighted exposure amount changes (positive or negative) due to changes arising from foreign currency translation movements.
0080	<u>Other</u> This category is intended to capture Risk weighted exposure amount changes (positive or negative) that cannot be attributed to the above categories.
0090	<u>Risk weighted exposure amounts as at the end of the current reporting period</u> 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

136. This template provides information on the calculation of own funds requirements in accordance with Articles 312 to 324 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.

137. Institutions using the BIA, TSA or ASA shall calculate their own funds requirement, based on the information at financial year-end. Where audited figures are not available, institutions may use business estimates. Where 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.

138. Where 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. The competent authority may also on its own initiative require an institution to modify the calculation. An institution that has been in operation for less than three years may use forward looking business estimates in calculating the relevant indicator, provided that it starts using historical data as soon as those data are available.
139. 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. Where applicable, it must be detailed which part of that 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.
140. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.
141. This template shall be submitted by all institutions subject to operational risk own funds requirement.

4.1.2. Instructions concerning specific positions

Columns	
0010-0030	<p><u>RELEVANT INDICATOR</u></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) shall report the relevant indicator for the respective years in columns 0010 to 0030. Moreover, in case of a combined use of different approaches as referred in Article 314 CRR, institutions shall also report, for information purposes, relevant the indicator for the activities subject to AMA. The same shall apply for all other AMA banks.</p> <p>Hereafter, the term "relevant indicator" refers to "the sum of the elements" at the end of the financial year as referred to in point 1 in Table 1 of Article 316 CRR.</p> <p>Where 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 template. Where, for instance, historical data for only one year is available, those data shall be reported in column 0030. Where it seems reasonable, the forward looking estimates shall be included in column 0020 (estimate of next year) and column 0010 (estimate of year +2).</p>

	Furthermore, where there are no historical data on "relevant indicator" available, the institution may use forward-looking business estimates.
0040-0060	<p><u>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</u></p> <p>These columns shall be used to report the amounts of the loans and advances, as referred to in point (b) of Article 319(1) CRR, for business lines “commercial banking” and “retail banking”. Those amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to the alternative standard approach (point (a) of Article 319(1) CRR).</p> <p>For the "commercial banking" business line, securities held in the non-trading book shall also be included.</p>
0070	<p><u>OWN FUND REQUIREMENT</u></p> <p>The own fund requirement shall be calculated in accordance with the approaches used and in accordance with Articles 312 to 324 CRR. The resulting amount shall be reported in column 0070.</p>
0071	<p><u>TOTAL OPERATIONAL RISK EXPOSURE AMOUNT</u></p> <p>Article 92(4) CRR</p> <p>Own funds requirements in column 0070 multiplied by 12.5.</p>
0080	<p><u>OF WHICH: DUE TO AN ALLOCATION MECHANISM</u></p> <p>Where a permission to use the AMA at consolidated level (Article 18(1) CRR) has been granted in accordance with Article 312(2) CRR, operational risk capital shall be allocated between the different entities of the group on the basis of the methodology applied by the institutions to consider diversification effects 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 an EU parent mixed financial holding company. The result of that allocation shall be reported in this column.</p>
0090-0120	<p><u>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</u></p>
0090	<p><u>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</u></p> <p>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).</p>
0100	<p><u>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</u></p>

	In column 100, the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in point (a) of Article 322(2) CRR) shall reported.
0110	<p><u>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</u></p> <p>The diversification effect reported in this column shall be 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 where the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is calculated as the sum of the individual operational risk measures of the chosen risk classes. In that case, the correlation between the risk classes is assumed to be 100% and the value in the column has to be set to zero. Conversely, where the institution calculates 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 the AMA capital 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 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.</p>
0120	<p><u>(-) ALLEVIATION OF OWN FUNDS REQUIREMENT DUE TO RISK MITIGATION TECHNIQUES (INSURANCE AND OTHER RISK TRANSFER MECHANISMS)</u></p> <p>The impact of insurance and other risk transfer mechanisms as referred to in Article 323 CRR shall be reported in this column.</p>

Rows	
0010	<p><u>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</u></p> <p>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 CRR).</p>
0020	<p><u>BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES</u></p>

	The own funds requirement calculated in accordance with the TSA and ASA (Articles 317, 318 and 319 CRR) shall be reported.
0030-0100	<p><u>SUBJECT TO TSA</u></p> <p>Where the TSA is used, the relevant indicator for each respective year shall be distributed in rows 0030 to 0100 amongst the business lines referred to in Table 2 of Article 317 CRR. The mapping of activities into business lines shall follow the principles described in Article 318 CRR.</p>
0110-0120	<p><u>SUBJECT TO ASA</u></p> <p>Institutions using the ASA (Article 319 CRR) shall report for the respective years the relevant indicator separately for each business line in rows 0030 to 0050 and 0080 to 0100 and in rows 0110 and 0120 for business lines "commercial banking" and "retail banking".</p> <p>Rows 110 and 120 shall present the amount of the relevant indicator of activities subject to ASA, distinguishing between the amount corresponding to the business line "commercial banking" and the amounts corresponding to the business line "retail banking" (Article 319 CRR). There can be amounts for the rows corresponding to "commercial banking" and "retail banking" under the TSA (rows 0060 and 0070) as well as under the ASA rows 0110 and 0120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p>
0130	<p><u>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</u></p> <p>The relevant data for AMA institutions (Article 312(2) and Articles 321, 322 and 323 CRR) shall be reported.</p> <p>Where different approaches are combined as indicated in Article 314 CRR, information on relevant indicator for activities subject to AMA shall be reported. The same shall apply for all other AMA banks.</p>

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

4.2.1. General Remarks

- 142. 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 by event types and business lines. Template C 17.02 (OPR DETAILS 2) provides detailed information on the largest loss events in the most recent year.
- 143. 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.
- 144. In case of a combined use of different approaches for the calculation of own funds requirements for operational risk in accordance with 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.

145. “Gross loss” means a loss - as referred to in point (b) of Article 322(3) CRR - stemming from an operational risk event or loss event type before recoveries of any kind, without prejudice to “rapidly recovered loss events” as defined below.
146. “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.
147. “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, and neither into the OPR DETAILS reporting.
148. “Date of accounting” means the date when a loss or reserve/provision was first recognised in the Profit and Loss statement, against an operational risk loss. Those date logically follow 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).
149. 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.
150. The figures reported in June of the respective year shall be interim figures, while the final figures shall be reported in December. Therefore, the figures in June shall have a six-month reference period (i.e. from 1 January to 30 June of the calendar year) while the figures in December shall have a twelve-month reference period (i.e. from 1 January to 31 December of the calendar year). Both for data reported in June and December, “previous reporting reference periods” shall mean all reporting reference periods until and including the one ending at the preceding calendar year end.

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

4.2.2.1. General Remarks

- 151. In template C 17.01, the information shall be presented by distributing the losses and recoveries above internal thresholds amongst business lines (as listed in Table 2 of Article 317 CRR, including the additional business line "corporate items" referred to in point (b) of Article 322(3) CRR) and loss event types (as referred to in Article 324 CRR). It is possible that the losses corresponding to one loss event are distributed amongst several business lines.
- 152. Columns present the different loss 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 where there is more than one threshold.
- 153. Rows present the business lines, and within each business line, information on the number of loss events (new loss events), the gross loss amount (new loss events), the number of loss 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).
- 154. For the total business lines, data on the number of loss events and the gross loss amount shall also be reported for certain ranges based on set thresholds, that is 10,000, 20,000, 100,000, and 1,000,000. The thresholds are set in EUR and are included for comparability purposes of the reported losses among institutions. Those thresholds do therefore not necessarily relate to 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

Columns	
0010-0070	<p><u>EVENT TYPES</u></p> <p>Institutions shall report the losses in the respective columns 0010 to 0070 in accordance with the loss event types referred to in Article 324 CRR.</p> <p>Institutions that calculate their own funds requirement in accordance with the BIA may report those losses for which the loss event type is not identified in column 080 only.</p>
0080	<p><u>TOTAL LOSS EVENT TYPES</u></p> <p>In column 0080, for each business line, institutions shall report the total ‘number of loss events (new loss events)’, the total of ‘gross loss amount (new loss events)’, the total ‘number of loss 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’.</p>

	<p>Provided that the institution has identified the loss event types for all losses, column 080 shall show 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 0010 to 0070.</p> <p>The ‘maximum single loss’ reported in column 0080 shall be the maximum single loss within a business line and identical to the maximum of the ‘maximum single losses’ reported in columns 0010 to 0070, provided that the institution has identified the loss event types for all losses.</p> <p>For the sum of the five largest losses, in column 0080 the sum of the five largest losses within one business line shall be reported.</p>
0090-0100	<p><u>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</u></p> <p>Institutions shall report in columns 0090 and 0100 the minimum loss thresholds they are using for the internal loss data collection in accordance with the last sentence of point (c) of Article 322(3) CRR.</p> <p>Where the institution applies only one threshold for in each business line, only column 0090 shall be filled in.</p> <p>Where there are different thresholds applied within the same regulatory business line, the highest applicable threshold (column 0100) shall be filled in as well.</p>

Rows	
0010-0880	<p><u>BUSINESS LINES: CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</u></p> <p>For each business line referred to in Table 2 of Article 317(4) CRR, including the additional business line "Corporate items" as referred to in point (b) of Article 322(3) CRR, and for each loss event type, the institution shall report, in accordance with the internal thresholds, the following information: number of loss events (new loss events), gross loss amount (new loss events), the number of loss 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.</p> <p>For a loss event that affects more than one business line the “gross loss amount” shall be distributed amongst all the affected business lines.</p> <p>Institutions that calculate their own funds requirement in accordance with the BIA can report those losses for which the business line is not identified in rows 0910-0980 only.</p>
0010, 0110, 0210, 0310, 0410, 0510,	<p><u>Number of loss events (new loss events)</u></p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p>

<p>0610, 0710, 0810</p>	<p>(i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss 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.</p> <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
<p>0020, 0120, 0220, 0320, 0420, 0520, 0620, 0720, 0820</p>	<p><u>Gross loss amount (new loss events)</u></p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g. direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not 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.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
<p>0030, 0130, 0230, 0330, 0430, 0530, 0630, 0730, 0830</p>	<p><u>Number of loss events subject to loss adjustments</u></p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss 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.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
<p>0040, 0140, 0240, 0340, 0440, 0540, 0640, 0740, 0840</p>	<p><u>Loss adjustments relating to previous reporting periods</u></p> <p>Loss adjustments relating to previous reporting reference periods shall be the sum of the following elements (positive or negative):</p> <p>(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;</p>

	<p>(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 loss events “accounted for the first time” and reported in previous reporting reference periods.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss 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.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
<p>0050, 0150, 0250, 0350, 0450, 0550, 0650, 0750, 0850</p>	<p><u>Maximum single loss</u></p> <p>The maximum single loss is the larger of:</p> <p>(i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and</p> <p>(ii) the largest positive loss adjustment amount (as referred to in rows 0040, 0140, ..., 0840 above) related to a loss event reported for the first time within a previous reporting reference period.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
<p>0060, 0160, 0260, 0360, 0460, 0560, 0660, 0760, 0860</p>	<p><u>Sum of the five largest losses</u></p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <p>(i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and</p> <p>(ii) the positive loss adjustment amounts (as defined for rows 0040, 0140, ..., 0840 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
<p>0070, 0170, 0270, 0370, 0470, 0570,</p>	<p><u>Total direct loss recovery</u></p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those which are subject to Article 323 CRR as referred to in the row of this table below.</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and</p>

0670, 0770, 0870	pertinent to operational risk loss 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	<p><u>Total recovery from insurance and other risk transfer mechanisms</u></p> <p>Recoveries from insurance and other risk transfer mechanisms shall be those recoveries which are subject to Article 323 CRR.</p> <p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0910- 0980	<p><u>TOTAL BUSINESS LINES</u></p> <p>For each loss event type (column 0010 to 0080), the information on total business lines has to be reported.</p>
0910- 0914	<p><u>Number of loss events</u></p> <p>In row 0910, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>In rows 0911 – 0914, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported.</p> <p>Provided that the institution has assigned all its losses to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" as referred to in point (b) of Article 322(3) CRR or that it has identified the loss event types for all losses, the following shall apply for column 0080, as appropriate:</p> <ul style="list-style-type: none"> - The total number of loss events reported in rows 0910 to 0914 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event. - The figure reported in column 0080, row 0910 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 0080, because one loss event can have an impact in different business lines simultaneously.
0920- 0924	<p><u>Gross loss amount (new loss events)</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR, the gross loss amount (new loss events) reported in row 0920 shall be the simple aggregation of the gross loss amounts of new loss events for each business line.</p>

	<p>In rows 0921 – 0924, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>
<p>0930, 0935, 0936</p>	<p><u>Number of loss events subject to loss adjustments</u></p> <p>In row 0930, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0130, ..., 0830 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts in different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p>
<p>0940, 0945, 0946</p>	<p><u>Loss adjustments relating to previous reporting periods</u></p> <p>In row 0940, the total of the loss adjustment amounts relating to previous reporting periods per business lines (as reported in rows 0040, 0140, ..., 0840) shall be reported. Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR, the amount reported in row 0940 shall be the simple aggregation of the loss adjustments relating to previous reporting periods reported for the different business lines.</p> <p>The amount of loss adjustments shall be broken down into the amount related to loss events for which a positive loss adjustment was made in the reporting reference period (row 0945, reported with as positive figure) and the amount related to loss events for which a negative loss adjustment was made within the reporting period (row 0946, reported as negative figure). Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the loss 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 0946 instead of the amount of the negative loss adjustment itself.</p>
<p>0950</p>	<p><u>Maximum single loss</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR, the maximum single loss shall be the maximum loss over the internal threshold for each loss event type and amongst all business lines. Those figures may be higher than the highest single loss recorded in each business line where a loss event impacts different business lines.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items"</p>

	<p>referred to in point (b) of Article 322(3) CRR respectively that it has identified the loss event types for all losses, the following shall apply for column 0080:</p> <ul style="list-style-type: none"> - The maximum single loss reported shall be equal to the highest of the values reported in columns 0010 – 0070 of this row. - Where there are loss events having an impact in different business lines, the amount reported in {r0950, c0080} may be higher than the amounts of “Maximum single loss” per business line reported in other rows of column 0080.
0960	<p><u>Sum of the five largest losses</u></p> <p>The sum of the five largest gross losses for each loss event type and amongst all business lines shall be reported. That sum may be higher than the highest sum of the five largest losses recorded in each business line. That sum has to be reported regardless of the number of losses.</p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR and that it has identified the loss event types for all losses, for column 0080, the sum of the five largest losses shall be the sum of the five largest losses in the whole matrix, which means that it is not necessarily equal to either the maximum value of “sum of the five largest losses” in row 0960 or the maximum value of “sum of the five largest losses” in column 0080.</p>
0970	<p><u>Total direct loss recovery</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR, the total direct loss recovery shall be the simple aggregation of the total direct loss recovery for each business line.</p>
0980	<p><u>Total recovery from insurance and other risk transfer mechanisms</u></p> <p>Provided that the institution has assigned all its losses either to a business line listed in Table 2 of Article 317(4) CRR or the business line "corporate items" referred to in point (b) of Article 322(3) CRR, the total recovery from insurance and other risk transfer mechanisms shall be the simple aggregation of the total loss recovery from insurance and other risk transfer mechanisms for each business line.</p>

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

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

156. The information reported in this template shall refer to “new loss 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, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss 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.

157. Only loss 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) Loss events shall be ranked based on the gross loss attributed to them.
- (d) A loss event shall only be considered once.

4.2.3.2. Instructions concerning specific positions

Columns	
0010	<p><u>Event ID</u></p> <p>The event ID is a row identifier and shall be unique for each row in the template. 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.</p>
0020	<p><u>Date of Accounting</u></p> <p>Date of accounting means the date where a loss or reserve / provision against an operational risk loss was first recognised in the Profit and Loss statement.</p>
0030	<p><u>Date of occurrence</u></p> <p>Date of occurrence shall be the date when the operational risk loss event happened or first began.</p>
0040	<p><u>Date of discovery</u></p> <p>Date of discovery shall be the date on which the institution became aware of the operational risk loss event.</p>
0050	<p><u>Loss event type</u></p> <p>Loss event types as referred to in Article 324 CRR.</p>

0060	<p><u>Gross loss</u></p> <p>Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01</p>
0070	<p><u>Gross loss net of direct recoveries</u></p> <p>Gross loss related to the loss event reported in rows 0020, 0120 etc. of template C 17.01, net of direct recoveries pertinent to that loss event</p>
0080 - 0160	<p><u>Gross loss by business line</u></p> <p>The gross loss as reported in column 0060 shall be allocated to the relevant business lines as referred to in Table 2 of Article 317(4) CRR and point (b) of Article 322(3) CRR.</p>
0170	<p><u>Legal Entity name</u></p> <p>Name of the legal entity as reported in column 0010 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.</p>
0180	<p><u>Legal Entity ID</u></p> <p>Code of the legal entity as reported in column 0020 of C 06.02 where the loss – or the greatest share of the loss, if several entities were affected – occurred.</p>
0190	<p><u>Business Unit</u></p> <p>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.</p>
0200	<p><u>Description</u></p> <p>Narrative description of the loss event, where necessary in a generalised or anonymised manner, which shall comprise at least information about the event itself and information about the drivers or causes of the loss event, where known.</p>

5. Market Risk Templates

158. These instructions refer to the templates for the reporting of the calculation of own funds requirements in accordance with 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 for the reporting of the calculation of own funds requirements in accordance with the internal models approach (MKR IM) are included in this part.

159. 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 — that 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 — that 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 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

160. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the Standardised Approach (point (a) of Article 325 (2) 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 has only 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 {0325;0060} (securitisations) and {0330;0060} (CTP) respectively.

161. 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

Columns	
0010-0020	<p><u>ALL POSITIONS (LONG AND SHORT)</u></p> <p>Article 102 and Article 105(1) CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwrit-</p>

	ten by third parties in accordance with the second sentence of the first subparagraph of Article 345(1) CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 328(2) CRR.
0030-0040	<u>NET POSITIONS (LONG AND SHORT)</u> Articles 327 to 329 and Article 334 CRR. Regarding the distinction between Long and Short positions, see Article 328(2) CRR.
0050	<u>POSITIONS SUBJECT TO CAPITAL CHARGE</u> Those net positions that, in accordance with the different approaches considered in Chapter 2 of Title IV of Part Three CRR, receive a capital charge.
0060	<u>OWN FUNDS REQUIREMENTS</u> The capital charge for any relevant position in accordance with Chapter 2 of Title IV of Part Three CRR.
0070	<u>TOTAL RISK EXPOSURE AMOUNT</u> Point (b) of Article 92(4) CRR. Result of the multiplication of the own funds requirements by 12,5.

Rows	
0010-0350	<u>TRADED DEBT INSTRUMENTS IN TRADING BOOK</u> Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk in accordance with point (b)(i) of Article 92(3) CRR and Chapter 2 of Title IV of Part Three CRR shall be reported depending on risk category, maturity and approach used.
0011	<u>GENERAL RISK.</u>
0012	<u>Derivatives</u> Derivatives included in the calculation of interest rate risk of trading book positions, taking into account Articles 328 to 331 CRR, where applicable.
0013	<u>Other assets and liabilities</u> Instruments other than derivatives included in the calculation of interest rate risk of trading book positions.
0020-0200	<u>MATURITY BASED APPROACH</u> Positions in traded debt instruments subject to the maturity-based approach referred to in paragraphs 1 to 8 of Article 339 CRR and the corresponding own funds requirements calculated in accordance with Article 339(9) CRR. The position shall be split by zones 1, 2 and 3 and those zones shall be split by the maturity of the instruments.
0210-0240	<u>GENERAL RISK. DURATION BASED APPROACH</u> Positions in traded debt instruments subject to the duration-based approach referred to in paragraphs 1 to 6 of Article 340 CRR and the corresponding own

	funds requirements calculated in accordance with Article 340(7) CRR. The position shall be split by zones 1, 2 and 3.
0250	<p><u>SPECIFIC RISK</u></p> <p>Sum of amounts reported in rows 0251, 0325 and 0330.</p> <p>Positions in traded debt instruments subject to the specific risk capital requirements and their corresponding capital requirements in accordance with point (b) of Article 92(3) and Article 335, paragraphs 1, 2 and 3 of Article 336 and Articles 337 and 338 CRR. Be also aware of the last sentence in Article 327(1) CRR.</p>
0251-0321	<p><u>Own funds requirement for non-securitisation debt instruments</u></p> <p>Sum of the amounts reported in rows 260 to 321.</p> <p>The own funds requirement of the n-th to default credit derivatives which are not rated externally shall be calculated by summing up the risk weights of the reference entities (point (e) of Article 332(1) CRR and the second subparagraph of Article 332(1) CRR – “look-through”). N-th-to-default credit derivatives which are rated externally (the third subparagraph of Article 332(1) CRR) shall be reported separately in line 321.</p> <p>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 in accordance with Article 129(3) CRR (covered bonds). The specific own funds requirements shall be half of the percentage of the second category referred to in Table 1 of Article 336 CRR. Those positions have to be assigned to rows 0280-0300 in accordance with the residual term to final maturity.</p> <p>Where the general risk of interest rate positions is hedged by a credit derivative, Articles 346 and 347 CRR shall be applied.</p>
0325	<p><u>Own funds requirement for securitisation instruments</u></p> <p>Total own funds requirements reported in column 0601 of template MKR SA SEC. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.</p>
0330	<p><u>Own funds requirement for the correlation trading portfolio</u></p> <p>Total own funds requirements reported in column 0450 of template MKR SA CTP. Those total own funds requirements shall only be reported on Total level of the MKR SA TDI.</p>
0350-0390	<p><u>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</u></p> <p>Article 329(3) CRR.</p> <p>The additional requirements for options related to non-delta risks shall be reported broken down by the method used for their calculation.</p>

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

5.2.1. General Remarks

162. 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.

163. The MKR SA SEC template presents the own funds requirement only for the specific risk of securitisation positions in accordance with Article 335 CRR in connection with 337 CRR. Where 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 approach institutions apply to determine the risk weight for each of the positions in accordance with Chapter 5 of Title II of Part Three CRR. The own funds requirements of the general risk of those positions shall be reported in the MKR SA TDI or the MKR IM template.

164. Positions which receive a risk weight of 1 250% can alternatively be deducted from CET1 (see point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR). Where this is the case, those positions have to be reported in row 0460 of CA1.

5.2.2. Instructions concerning specific positions

Columns	
0010-0020	<u>ALL POSITIONS (LONG AND SHORT)</u> Article 102 and Article 105(1) CRR in conjunction with Article 337 CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to those gross positions, see Article 328(2) CRR.
0030-0040	<u>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</u> Point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR
0050-0060	<u>NET POSITIONS (LONG AND SHORT)</u> Articles 327, 328, 329 and 334 CRR. Regarding the distinction between long and short positions, see Article 328(2) CRR.
0061-0104	<u>BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS</u> Articles 259 to 262, Tables 1 and 2 of Article 263, Tables 3 and 4 of Article 264 and Article 266 CRR. The breakdown shall be done separately for long and short positions.
0402-0406	<u>BREAKDOWN OF THE NET POSITIONS BY APPROACHES</u> Article 254 CRR

0402	<u>SEC-IRBA</u> Article 259 and 260 CRR
0403	<u>SEC-SA</u> Article 261 and 262 CRR
0404	<u>SEC-ERBA</u> Article 263 and 264 CRR
0405	<u>INTERNAL ASSESSMENT APPROACH</u> Articles 254 and 265 CRR and Article 266(5) CRR.
0406	<u>OTHER (RW=1 250%)</u> Article 254(7) CRR
0530-0540	<u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF CHAPTER 2 OF REGULATION (EU) 2017/2402</u> Article 270a CRR
0570	<u>BEFORE CAP</u> Article 337 CRR, without taking into account the discretion of Article 335 CRR which allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.
0601	<u>AFTER CAP / TOTAL OWN FUND REQUIREMENTS</u> Article 337 CRR, taking into account the discretion of Article 335 CRR.

Rows	
0010	<u>TOTAL EXPOSURES</u> Total amount of outstanding securitisations and re-securitisations (held in the trading book) reported by the institution playing the role/s of originator or investor or sponsor.
0040, 0070 and 0100	<u>SECURITISATION POSITIONS</u> Point (62) of Article 4(1) CRR.
0020, 0050, 0080 and 0110	<u>RE-SECURITISATIONS POSITIONS</u> Point (64) of Article 4(1) CRR
0041, 0071 and 0101	<u>OF WHICH: QUALIFYING FOR DIFFERENTIATED CAPITAL TREATMENT</u> Total amount of securitisation positions which fulfil the criteria of Article 243 CRR or Article 270 CRR and therefore qualify for differentiated capital treatment.
0030-0050	<u>ORIGINATOR</u>

	Point (13) of Article 4(1) CRR
0060-0080	<u>INVESTOR</u> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender.
0090-0110	<u>SPONSOR</u> Point (14) of Article 4(1) CRR. A sponsor that also securitises its own assets 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

165. This template requests information on positions of the Correlation Trading Portfolio (CTP) (comprising securitisations, nth-to-default credit derivatives and other CTP positions included in accordance with Article 338(3) CRR) and the corresponding own funds requirements under the Standardised Approach.
166. The MKR SA CTP template presents the own funds requirement only for the specific risk of positions assigned to the CTP in accordance with Article 335 CRR in conjunction with paragraphs 2 and 3 of Article 338 CRR. If CTP-positions of the trading book are hedged by credit derivatives, Articles 346 and 347 CRR apply. There is only one template for all CTP-positions of the trading book, irrespective of the approach institutions apply to determine the risk weight for each of the positions in accordance with Chapter 5 of Title II of Part Three CRR. The own funds requirements for the general risk of these positions are reported in the MKR SA TDI or the MKR IM template.
167. The template separates securitisation positions, n-th to default credit derivatives and other CTP-positions. Securitisation positions shall always be reported in rows 0030, 0060 or 0090 (depending on the role of the institution in the securitisation). N-th to default credit derivatives shall always be reported in row 0110. The "other CTP-positions" are positions that are neither securitisation positions nor n-th to default credit derivatives (see Article 338(3) CRR), but they are explicitly "linked" to one of those two positions (because of the hedging intent).
168. Positions which receive a risk weight of 1 250% can alternatively be deducted from CET1 (see point (b) of Article 244(1), point (b) of Article 245(1) and Article 253 CRR). Where this is the case, those positions have to be reported in row 0460 of CA1.

5.3.2. Instructions concerning specific positions

Columns	
0010-0020	<p><u>ALL POSITIONS (LONG AND SHORT)</u></p> <p>Article 102 and Article 105(1) CRR in conjunction paragraphs (2) and (3) of Article 338 CRR (positions assigned to the Correlation Trading Portfolio)</p> <p>Regarding the distinction between long and short positions, also applicable to those gross positions, see Article 328(2) CRR.</p>
0030-0040	<p><u>(-) POSITIONS DEDUCTED FROM OWN FUNDS (LONG AND SHORT)</u></p> <p>Article 253 CRR</p>
0050-0060	<p><u>NET POSITIONS (LONG AND SHORT)</u></p> <p>Articles 327, 328, 329 and 334 CRR</p> <p>Regarding the distinction between long and short positions, see Article 328(2) CRR.</p>
0071-0097	<p><u>BREAKDOWN OF THE NET POSITIONS BY RISK WEIGHTS</u></p> <p>Articles 259 to 262, Tables 1 and 2 of Article 263, Tables 3 and 4 of Article 264 and Article 266 CRR</p>
0402-0406	<p><u>BREAKDOWN OF THE NET POSITIONS BY APPROACHES</u></p> <p>Article 254 CRR</p>
0402	<p><u>SEC-IRBA</u></p> <p>Articles 259 and 260 CRR</p>
0403	<p><u>SEC-SA</u></p> <p>Articles 261 and 262 CRR</p>
0404	<p><u>SEC-ERBA</u></p> <p>Articles 263 and 264 CRR</p>
0405	<p><u>INTERNAL ASSESSMENT APPROACH</u></p> <p>Articles 254 and 265 and Article 266(5) CRR.</p>
0406	<p><u>OTHER (RW=1 250%)</u></p> <p>Article 254(7) CRR</p>
0410-0420	<p><u>BEFORE CAP - WEIGHTED NET LONG / SHORT POSITIONS</u></p> <p>Article 338 CRR, without taking into account the discretion of Article 335 CRR</p>
0430-0440	<p><u>AFTER CAP - WEIGHTED NET LONG / SHORT POSITIONS</u></p> <p>Article 338 CRR, taking into account the discretion of Article 335 CRR</p>

0450	<p><u>TOTAL OWN FUNDS REQUIREMENTS</u></p> <p>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 0430) or (ii) the specific risk charge that would apply just to the net short positions (column 0440).</p>
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Rows	
0010	<p><u>TOTAL EXPOSURES</u></p> <p>Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator, investor or sponsor.</p>
0020-0040	<p><u>ORIGINATOR</u></p> <p>Point (13) of Article 4(1) CRR</p>
0050-0070	<p><u>INVESTOR</u></p> <p>Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator, sponsor nor original lender</p>
0080-0100	<p><u>SPONSOR</u></p> <p>Point (14) of Article 4(1) CRR</p> <p>A sponsor that also securitises its own assets shall fill in the originator's rows with the information regarding its own securitised assets.</p>
0030, 0060 and 0090	<p><u>SECURITISATION POSITIONS</u></p> <p>The correlation trading portfolio shall comprise securitisations, n-th-to-default credit derivatives and possibly other hedging positions that meet the criteria set out in paragraphs 2 and 3 of Article 338 CRR.</p> <p>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'.</p>
0110	<p><u>N-TH-TO-DEFAULT CREDIT DERIVATIVES</u></p> <p>N-th to default credit derivatives that are hedged by n-th-to-default credit derivatives in accordance with Article 347 CRR shall both be reported here.</p> <p>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.</p>
0040, 0070, 0100 and 0120	<p><u>OTHER CTP POSITIONS</u></p> <p>The following positions are included:</p> <ul style="list-style-type: none"> • Derivatives of securitisation exposures that provide a pro-rata share, as well as positions hedging CTP positions;

	<ul style="list-style-type: none"> • CTP positions hedged by credit derivatives in accordance with Article 346 CRR; • Other positions that satisfy Article 338(3) CRR.
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5.4. C 21.00 - Market Risk: Standardised Approach for Position Risk in Equities (MKR SA EQU)

5.4.1. General Remarks

169. 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.

170. The template has to be filled out separately for the “Total”, plus a static, pre-defined list of the 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 525/2014¹²).

5.4.2. Instructions concerning specific positions

Columns	
0010-0020	<p><u>ALL POSITIONS (LONG AND SHORT)</u></p> <p>Article 102 and Article 105(1) CRR.</p> <p>These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties as referred to in the second sentence of the first subparagraph of Article 345(1) CRR.</p>
0030-0040	<p><u>NET POSITIONS (LONG AND SHORT)</u></p> <p>Articles 327, 329, 332, 341 and 345 CRR.</p>
0050	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></p> <p>Those net positions that, in accordance with the different approaches considered in Chapter 2 of Title IV of Part Three CRR receive a capital charge. The capital charge has to be calculated for each national market separately. Positions in stock-index futures as referred to in the second sentence of Article 344(4) CRR shall not be included in this column.</p>
0060	<p><u>OWN FUNDS REQUIREMENTS</u></p>

¹² Commission Delegated Regulation (EU) No 525/2014 of 12 March 2014 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the definition of market (OJ L 148, 20.5.2014, p. 15).

	The own funds requirement in accordance with Chapter 2 of Title IV of Part Three CRR for any relevant position
0070	<u>TOTAL RISK EXPOSURE AMOUNT</u> Point (b) of Article 92(4) CRR. Result of the multiplication of the own funds requirements by 12,5.

Rows	
0010-0130	<u>EQUITIES IN TRADING BOOK</u> Own funds requirements for position risk as referred to in point (b)(i) of Article 92(3) CRR and Section 3 of Chapter 2 of Title IV of Part Three CRR.
0020-0040	<u>GENERAL RISK</u> Positions in equities subject to general risk (Article 343 CRR) and their correspondent own funds requirement in accordance with Section 3 of Chapter 2 of Title IV of Part Three CRR Both breakdowns (rows 0021/0022 as well as rows 0030/0040) are a breakdown related to all positions subject to general risk. Rows 0021 and 0022 request information on the breakdown by instruments. Only the breakdown in rows 0030 and 0040 shall be used as a basis for the calculation of own funds requirements.
0021	<u>Derivatives</u> Derivatives included in the calculation of equity risk of trading book positions taking into account Articles 329 and 332 CRR, where applicable
0022	<u>Other assets and liabilities</u> Instruments other than derivatives included in the calculation of equity risk of trading book positions.
0030	<u>Exchange traded stock-index futures broadly diversified and subject to a particular approach</u> Exchange traded stock-index futures broadly diversified and subject to a particular approach in accordance with Commission Implementing Regulation (EU) No 945/2014 ¹³ Those positions shall be only subject to general risk and, accordingly, must not be reported in row 0050.
0040	<u>Other equities than exchange traded stock-index futures broadly diversified</u>

¹³ Commission Implementing Regulation (EU) No 945/2014 of 4 September 2014 laying down implementing technical standards with regard to relevant appropriately diversified indices according to Regulation (EU) No 575/2013 of the European Parliament and of the Council

	Other positions in equities subject to specific risk as well as the correspondent own funds requirements in accordance with Article 343 CRR, including positions in stock index futures treated in accordance with Article 344(3) CRR
0050	<u>SPECIFIC RISK</u> Positions in equities subject to specific risk and the correspondent own funds requirement in accordance with Article 342 CRR, excluding positions in stock-index futures treated in accordance with the second sentence of Article 344(4) CRR
0090-0130	<u>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</u> Paragraphs 2 and 3 of Article 329 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

171. Institutions shall report information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange risk treated under the Standardised Approach. The position shall be calculated for each currency (including EUR), gold, and positions to CIUs.

172. Rows 0100 to 0480 of this template shall be reported even where institutions are not required to calculate own funds requirements for foreign exchange risk in accordance with Article 351 CRR. In those memorandum items, all the positions in the reporting currency are included, irrespective of whether they are considered for the purposes of Article 354 CRR. Rows 0130 to 0480 of the memorandum items of the template shall be filled out separately for all currencies of the Member States of the Union, the currencies GBP, 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

Columns	
0020-0030	<u>ALL POSITIONS (LONG AND SHORT)</u> Gross positions due to assets, amounts to be received and similar items referred to in Article 352(1) CRR In accordance with Article 352(2) CRR 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) CRR and positions related to items that are already deducted in the calculation of own funds shall not be reported.

0040-0050	<p><u>NET POSITIONS (LONG AND SHORT)</u></p> <p>Article 352(3), the first two sentences of Article 352(4), and Article 353 CRR</p> <p>The net positions are calculated by each currency in accordance with Article 352 (1) CRR. Consequently, both long and short positions may be reported at the same time.</p>
0060-0080	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></p> <p>The third sentence of Article 352(4) and Articles 353 and 354 CRR</p>
0060-0070	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE (LONG AND SHORT)</u></p> <p>The long and short net positions for each currency shall be calculated by deducting the total of short positions from the total of long positions.</p> <p>Long net positions for each operation in a currency shall be added to obtain the long net position in that currency.</p> <p>Short net positions for each operation in a currency shall be added to obtain the short net position in that currency.</p> <p>Unmatched positions in non-reporting currencies shall be added to positions subject to capital charges for other currencies (row 030) in column 060 or 070, depending on their short or long arrangement.</p>
0080	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE (MATCHED)</u></p> <p>Matched positions for closely correlated currencies.</p>
0090	<p><u>OWN FUNDS REQUIREMENTS</u></p> <p>The capital charge for any relevant position in accordance with Chapter 3 of Title IV of Part Three CRR</p>
0100	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Point (b) of Article 92(4) CRR.</p> <p>Result of the multiplication of the own funds requirements by 12,5.</p>

Rows	
0010	<p><u>TOTAL POSITIONS</u></p> <p>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 for the foreign-exchange risk referred to in point (c)(i) of Article 92(3), taking into account paragraphs 2 and 4 of Article 352 CRR (for conversion into the reporting currency).</p>

0020	<p><u>CURRENCIES CLOSELY CORRELATED</u></p> <p>Positions and their correspondent own funds requirements for closely correlated currencies as referred to in Article 354 CRR.</p>
0025	<p><u>Currencies closely correlated: of which: reporting currency</u></p> <p>Positions in the reporting currency which contribute to the calculation of the capital requirements in accordance with Article 354 CRR.</p>
0030	<p><u>ALL OTHER CURRENCIES (including CIU’s treated as different currencies)</u></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and paragraphs 2 and 4 of Article 352 CRR.</p> <p><u>Reporting of CIU’s treated as separate currencies in accordance with Article 353 CRR:</u></p> <p>There are two different treatments of CIUs treated as separate currencies for calculating the capital requirements:</p> <ol style="list-style-type: none"> 1. The modified gold method, where the direction of the CIUs investment is not available (those CIUs shall be added to an institution’s overall net foreign-exchange position); 2. Where the direction of the CIU’s investment is available, those CIUs shall be added to the total open foreign exchange position (long or short, depending on the direction of the CIU). <p>The reporting of those CIU’s shall follow the calculation of the capital requirements.</p>
0040	<p><u>GOLD</u></p> <p>Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Article 351 and paragraphs 2 and 4 of Article 352 CRR</p>
0050 - 0090	<p><u>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</u></p> <p>Paragraphs 5 and 6 of Article 352 CRR</p> <p>The additional requirements for options related to non-delta risks shall be reported broken down by the method used for their calculation.</p>
0100- 0120	<p><u>Breakdown of total positions (reporting currency included) by exposure types</u></p> <p>Total positions shall be broken down into derivatives, other assets and liabilities, and off-balance sheet items.</p>

0100	<p><u>Other assets and liabilities other than off-balance sheet items and derivatives</u></p> <p>Positions not included in row 0110 or 0120 shall be included here.</p>
0110	<p><u>Off-balance sheet items</u></p> <p>Items within the scope of Article 352 CRR, irrespective of the currency of denomination, which are included in Annex I to CRR, except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.</p>
0120	<p><u>Derivatives</u></p> <p>Positions valued in accordance with Article 352 CRR.</p>
0130-0480	<p><u>MEMORANDUM ITEMS : CURRENCY POSITIONS</u></p> <p>The memorandum items of the template shall be filled in separately for all currencies of the member states of the Union, GBP, 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.</p>

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

5.6.1. General Remarks

173. 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

Columns	
0010-0020	<p><u>ALL POSITIONS (LONG AND SHORT)</u></p> <p>Gross long/short positions considered positions in the same commodity in accordance with Article 357(4) CRR (see also Article 359(1) CRR)</p>
0030-0040	<p><u>NET POSITIONS (LONG AND SHORT)</u></p> <p>As defined in Article 357(3) CRR</p>
0050	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></p> <p>Those net positions that, in accordance with the different approaches considered in Chapter 4 of Title IV of Part Three CRR receive a capital charge.</p>

0060	<p><u>OWN FUNDS REQUIREMENTS</u></p> <p>The own funds requirement calculated in accordance with Chapter 4 of Title IV of Part Three CRR for any relevant position</p>
0070	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Point (b) of Article 92(4) CRR.</p> <p>Result of the multiplication of the own funds requirements by 12,5</p>

Rows	
0010	<p><u>TOTAL POSITIONS IN COMMODITIES</u></p> <p>Positions in commodities and their correspondent own funds requirements for market risk calculated in accordance with point (c)(iii) of Article 92(3) CRR and Chapter 4 of Title IV of Part Three CRR</p>
0020-0060	<p><u>POSITIONS BY CATEGORY OF COMMODITY</u></p> <p>For reporting purposes, commodities shall be grouped in the four groups of commodities referred to in Table 2 of Article 361 CRR.</p>
0070	<p><u>MATURITY LADDER APPROACH</u></p> <p>Positions in commodities subject to the maturity ladder approach referred to in Article 359 CRR</p>
0080	<p><u>EXTENDED MATURITY LADDER APPROACH</u></p> <p>Positions in commodities subject to the extended maturity ladder approach referred to in Article 361 CRR</p>
0090	<p><u>SIMPLIFIED APPROACH</u></p> <p>Positions in commodities subject to the simplified approach referred to in Article 360 CRR</p>
0100-0140	<p><u>ADDITIONAL REQUIREMENTS FOR OPTIONS (NON-DELTA RISKS)</u></p> <p>Article 358(4) CRR</p> <p>The additional requirements for options related to non-delta risks shall be reported in the method used for its calculation.</p>

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

5.7.1. General Remarks

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

175. Generally, it depends on the structure of the model of the institutions whether the figures for general and specific risk can be determined and reported separately or only as a total. 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 refrain from reporting those decompositions if it proves that reporting those figures would be unduly burdensome.

5.7.2. Instructions concerning specific positions

Columns	
0030-0040	<p><u>Value at Risk (VaR)</u></p> <p>VaR means the maximum potential loss that would result from a price change with a given probability over a specific time horizon.</p>
0030	<p><u>Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)</u></p> <p>Point (a)(ii) of Article 364(1) and Article 365(1) CRR</p>
0040	<p><u>Previous day VaR (VaRt-1)</u></p> <p>Point (a)(i) of Article 364(1) and Article 365(1) CRR</p>
0050-0060	<p><u>Stressed VaR</u></p> <p>Stressed VaR means the maximum potential loss that would result from a price change with a given probability over a specific 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.</p>
0050	<p><u>Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)</u></p> <p>Point (b)(ii) of Article 364(1) and Article 365(1) CRR</p>
0060	<p><u>Latest available (SVaRt-1)</u></p> <p>Point (b)(i) of Article 364(1) and Article 365(1) CRR</p>
0070-0080	<p><u>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</u></p> <p>Incremental default and migration risk capital charge means the maximum potential loss that would result from a price change linked to default and migration</p>

	risks calculated in accordance with point (b) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR.
0070	<u>12 weeks average measure</u> Point (b)(ii) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR
0080	<u>Last Measure</u> Point (b)(i) of Article 364(2) in conjunction with Section 4 of Chapter 5 of Title IV of Part Three CRR
0090-0110	<u>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</u>
0090	<u>FLOOR</u> Point (c) of Article 364(3) CRR = 8% of the capital charge that would be calculated in accordance with Article 338(1) CRR for all positions in the 'all price risks' capital charge.
0100-0110	<u>12 WEEKS AVERAGE MEASURE AND LAST MEASURE</u> Point (b) of Article 364(3) CRR
0110	<u>LAST MEASURE</u> Point (a) of Article 364(3) CRR
0120	<u>OWN FUNDS REQUIREMENTS</u> Own funds requirements as referred to in Article 364 CRR of all risk factors, taking into account correlation effects, where 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 to Article 364(2) CRR
0130	<u>TOTAL RISK EXPOSURE AMOUNT</u> Point (b) of Article 92(4) CRR. Result of the multiplication of the own funds requirements by 12.5
0140	<u>Number of overshootings (during previous 250 working days)</u> Referred to in Article 366 CRR The number of overshootings based on which the addend is determined shall be reported.
0150-0160	<u>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</u> As referred to in Article 366 CRR
0170-0180	<u>ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG/SHORT POSITIONS AFTER CAP</u>

	The amount reported and serving as the basis to calculate the floor capital charge for all price risks in accordance with point (c) of Article 364(3) CRR, taking into account the discretion of Article 335 CRR which stipulates 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	
0010	<p><u>TOTAL POSITIONS</u></p> <p>Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 363(1) CRR linked to the risk factors specified in Article 367(2) CRR.</p> <p>Concerning the columns 0030 to 0060 (VAR and Stress-VAR), the figures in the total row are not equal to the decomposition of the figures for the VaR/Stress-VaR of the relevant risk components.</p>
0020	<p><u>TRADED DEBT INSTRUMENTS</u></p> <p>Corresponds to the part of position risk referred to in Article 363(1) CRR, linked to the interest rates risk factors specified in point (a) of Article 367(2) CRR.</p>
0030	<p><u>TDI – GENERAL RISK</u></p> <p>General risk component as referred to in Article 362 CRR</p>
0040	<p><u>TDI – SPECIFIC RISK</u></p> <p>Specific risk component as referred to in Article 362 CRR</p>
0050	<p><u>EQUITIES</u></p> <p>Corresponds to the part of position risk referred to in Article 363(1) CRR linked to the equity risk factors as specified in point (c) of Article 367(2) CRR.</p>
0060	<p><u>EQUITIES – GENERAL RISK</u></p> <p>General risk component as referred to in Article 362 CRR</p>
0070	<p><u>EQUITIES – SPECIFIC RISK</u></p> <p>Specific risk component as referred to in Article 362 CRR</p>
0080	<p><u>FOREIGN EXCHANGE RISK</u></p> <p>Articles 363(1) and point (b) of Article 367(2) CRR</p>
0090	<p><u>COMMODITY RISK</u></p> <p>Articles 363(1) and point (d) of Article 367(2) CRR</p>
0100	<p><u>TOTAL AMOUNT FOR GENERAL RISK</u></p>

	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 where applicable)
0110	<u>TOTAL AMOUNT FOR SPECIFIC RISK</u> 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 where applicable)

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

5.8.1. Instructions concerning specific positions

Columns	
0010	<u>Exposure value</u> Article 271 CRR in conjunction with Article 382 CRR. Total EAD from all transactions subject to CVA charge.
0020	<u>Of which: OTC derivatives</u> Article 271 CRR in conjunction with Article 382(1) 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.
0030	<u>Of which: SFT</u> Article 271 CRR in conjunction with Article 382(2) 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.
0040	<u>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</u> Article 383 CRR in conjunction with point (d) of Article 363(1) CRR. VaR calculation based on internal models for market risk
0050	<u>PREVIOUS DAY (VaRt-1)</u> See instructions for column 0040.
0060	<u>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</u> See instructions for column 0040
0070	<u>LATEST AVAILABLE (SVaRt-1)</u>

	See instructions for column 0040
0080	<u>OWN FUNDS REQUIREMENTS</u> Point (d) of Article 92(3) CRR. Own funds requirements for CVA Risk calculated via the chosen method.
0090	<u>TOTAL RISK EXPOSURE AMOUNT</u> Point (b) of Article 92(4) CRR. Own funds requirements multiplied by 12.5.
	<u>Memorandum items</u>
0100	<u>Number of counterparties</u> Article 382 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 the other contracting party.
0110	<u>Of which: proxy was used to determine credit spread</u> Number of counterparties where the credit spread was determined using a proxy instead of directly observed market data.
0120	<u>INCURRED CVA</u> Accounting provisions due to decreased credit worthiness of derivatives counterparties.
0130	<u>SINGLE NAME CDS</u> Point (a) of Article 386(1) CRR Total notional amounts of single name CDS used as hedge for CVA risk.
0140	<u>INDEX CDS</u> Point (b) of Article 386(1) CRR Total notional amounts of index CDS used as hedge for CVA risk.

Rows	
0010	<u>CVA risk total</u> Sum of rows 0020-0040
0020	<u>Advanced method</u> Advanced CVA risk method as prescribed by Article 383 CRR

0030	<u>Standardised method</u> Standardised CVA risk method as prescribed by Article 384 CRR
0040	<u>Based on OEM</u> Amounts subject to the application of Article 385 CRR

6. Prudent valuation (PruVal)

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

6.1.1. General remarks

176. This template shall be completed by all institutions, irrespective of whether they have adopted the simplified approach for the determination of Additional Valuation Adjustments ('AVAs'). This template is dedicated to the absolute value of fair-valued assets and liabilities used to determine whether the conditions set out in Article 4 of Commission Delegated Regulation (EU) 2016/101¹⁴ for using the simplified approach for the determination of AVAs are met.

177. With regard to institutions using the simplified approach, this template shall provide the total AVA to be deducted from own funds pursuant to Articles 34 and 105 CRR as set out in Article 5 of the Delegated Regulation (EU) 2016/101, which shall be reported accordingly in row 0290 of C 01.00.

6.1.2. Instructions concerning specific positions

Columns	
0010	<u>FAIR-VALUED ASSETS AND LIABILITIES</u> 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 Delegated Regulation (EU) 2016/101, before any exclusion in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0020	<u>OF WHICH: TRADING BOOK</u> Absolute value of fair-valued assets and liabilities, as reported in 010, corresponding to positions held in the trading book.
0030-0070	<u>FAIR-VALUED ASSETS AND LIABILITIES EXCLUDED BECAUSE OF PARTIAL IMPACT ON CET1</u> Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.

¹⁴ Commission Delegated Regulation (EU) 2016/101 of 26 October 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for prudent valuation under Article 105(14) (OJ L 21, 28.1.2016, p. 54).

0030	<u>EXACTLY MATCHING</u> Exactly matching, offsetting fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0040	<u>HEDGE ACCOUNTING</u> 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 in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101.
0050	<u>PRUDENTIAL FILTERS</u> Absolute value of fair-valued assets and liabilities excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 due to the transitional application of the prudential filters referred to in Articles 467 and 468 CRR.
0060	<u>OTHER</u> Any other positions excluded in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 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 in accordance with Article 4(2) of Delegated Regulation (EU) 2016/101 cannot be assigned to columns 0030, 0040 or 0050 of this template.
0070	<u>COMMENT FOR OTHER</u> The main reasons why the positions reported in column 0060 were excluded shall be provided.
0080	<u>FAIR-VALUED ASSETS AND LIABILITIES INCLUDED IN ARTICLE 4(1) THRESHOLD</u> Absolute value of fair-valued assets and liabilities actually included in the threshold computation in accordance with Article 4(1) of Delegated Regulation (EU) 2016/101.
0090	<u>OF WHICH: TRADING BOOK</u> Absolute value of fair-valued assets and liabilities, as reported in column 0080, corresponding to positions held in the trading book.

Rows	
0010 – 0210	The definitions of these categories shall match those of the corresponding rows of FINREP templates 1.1 and 1.2.

0010	<p><u>1 TOTAL FAIR-VALUED ASSETS AND LIABILITIES</u></p> <p>Total of fair-valued assets and liabilities reported in rows 0020 to 0210.</p>
0020	<p><u>1.1 TOTAL FAIR-VALUED ASSETS</u></p> <p>Total of fair-valued assets reported in rows 0030 to 0140.</p> <p>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 Implementing Regulation, depending on the institution's applicable standards:</p> <ul style="list-style-type: none"> - IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 of the European Parliament and of the Council ('EU IFRS')¹⁵; - National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS'); or - National GAAP based on BAD (FINREP 'National GAAP based on BAD').
0030	<p><u>1.1.1 FINANCIAL ASSETS HELD FOR TRADING</u></p> <p>IFRS 9.Appendix A.</p> <p>The information reported in this row shall correspond to row 0050 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0040	<p><u>1.1.2 TRADING FINANCIAL ASSETS</u></p> <p>Articles 32 and 33 BAD; Part 1.17 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to assets measured at fair value that are included in the value reported in row 0091 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0050	<p><u>1.1.3 NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS</u></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4.</p> <p>The information reported in this row shall correspond to row 0096 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0060	<p><u>1.1.4 FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</u></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5; point (a) of Article 8(1) and Article 8(6) AD</p> <p>The information reported in this row shall correspond to row 0100 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>

¹⁵ Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1).

0070	<p><u>1.1.5 FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME</u></p> <p>IFRS 7.8(h); IFRS 9.4.1.2A.</p> <p>The information reported in this row shall correspond to row 0141 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0080	<p><u>1.1.6 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</u></p> <p>Article 36(2) BADThe information reported in this row shall correspond to row 0171 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0090	<p><u>1.1.7 NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS MEASURED AT FAIR VALUE TO EQUITY</u></p> <p>Point (a) of Article 8(1) and Article 8(8) AD</p> <p>The information reported in this row shall correspond to row 0175 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0100	<p><u>1.1.8 OTHER NON-TRADING NON-DERIVATIVE FINANCIAL ASSETS</u></p> <p>Article 37 BAD; Article 12(7) AD; Part 1.20 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to assets measured at fair value that are included in the value reported in row 0234 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0110	<p><u>1.1.9 DERIVATIVES - HEDGE ACCOUNTING</u></p> <p>IFRS 9.6.2.1; Part 1.22 of Annex V to this Implementing Regulation; point (a) of Article 8(1) and paragraphs 6 and 8 of Article 8 AD; IAS 39.9</p> <p>The information reported in this row shall correspond to row 0240 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0120	<p><u>1.1.10 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK</u></p> <p>IAS 39.89A(a); IFRS 9.6.5.8; Paragraphs 5 and 6 of Article 8 ADThe information reported in this row shall correspond to row 0250 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0130	<p><u>1.1.11 INVESTMENTS IN SUBSIDIARIES, JOINT VENTURES AND ASSOCIATES</u></p> <p>IAS 1.54(e); Parts 1.21 and 2.4 of Annex V to this Implementing Regulation; points (7) and (8) of Article 4 BAD; Article 2(2) AD</p> <p>The information reported in this row shall correspond to row 0260 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>

0140	<p><u>1.1.12 (-) HAIRCUTS FOR TRADING ASSETS AT FAIR VALUE</u></p> <p>Part 1.29 of Annex V to this Implementing Regulation</p> <p>The information reported in this row shall correspond to row 0375 of template F 01.01 of Annexes III and IV to this Implementing Regulation.</p>
0150	<p><u>1.2 TOTAL FAIR-VALUED LIABILITIES</u></p> <p>Total of fair-valued liabilities reported in rows 0160 to 0210.</p> <p>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 Implementing Regulation depending on the institution's applicable standards:</p> <ul style="list-style-type: none"> - IFRS as endorsed by the Union in application of Regulation (EC) No 1606/2002 ('EU IFRS') - National accounting standards compatible with EU IFRS ('National GAAP compatible IFRS') - or National GAAP based on BAD (FINREP 'National GAAP based on BAD').
0160	<p><u>1.2.1 FINANCIAL LIABILITIES HELD FOR TRADING</u></p> <p>IFRS 7.8 (e) (ii); IFRS 9.BA.6.</p> <p>The information reported in this row shall correspond to row 0010 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0170	<p><u>1.2.2 TRADING FINANCIAL LIABILITIES</u></p> <p>Point (a) of Article 8(1) and paragraphs 3 and 6 of Article 8 AD</p> <p>The information reported in this row shall correspond to row 0061 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0180	<p><u>1.2.3 FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS</u></p> <p>IFRS 7.8 (e)(i); IFRS 9.4.2.2; point (a) of Article 8(1) and Article 8(6) AD; IAS 39.9.</p> <p>The information reported in this row shall correspond to row 0070 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0190	<p><u>1.2.4 DERIVATIVES - HEDGE ACCOUNTING</u></p> <p>IFRS 9.6.2.1; Part 1.26 of Annex V to this Implementing Regulation; point (a) of Article 8(1), Article 8(6) and point (a) of Article 8(8) AD</p> <p>The information reported in this row shall correspond to row 0150 of template F 01.02 of Annexes III and IV to this Implementing Regulation.</p>
0200	<p><u>1.2.5 FAIR VALUE CHANGES OF THE HEDGED ITEMS IN PORTFOLIO HEDGE OF INTEREST RATE RISK</u></p>

	IAS 39.89A(b), IFRS 9.6.5.8; Paragraphs 5 and 6 of Article 8 AD; Part 2.8 of Annex V to this Implementing Regulation The information reported in this row shall correspond to row 0160 of template F 01.02 of Annexes III and IV to this Implementing Regulation.
0210	<u>1.2.6 HAIRCUTS FOR TRADING LIABILITIES AT FAIR VALUE</u> Part 1.29 of Annex V to this Implementing Regulation The information reported in this row shall correspond to row 0295 of template F 01.02 of Annexes III and IV to this Implementing Regulation.

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

6.2.1. General remarks

178. 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.

179. 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 Delegated Regulation (EU) 2016/101, either on an individual basis or on a consolidated basis as set out in Article 4(3) of that Regulation; or
- (b) have chosen to apply the core approach despite not exceeding the threshold.

180. For the purposes of this template, ‘upside uncertainty’ shall mean the following: As determined by Article 8(2) of Delegated Regulation (EU) 2016/101, AVAs are calculated as the difference between the fair value and a prudent valuation that is determined 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

Columns	
0010 0100	- <u>CATEGORY LEVEL AVA</u>

	<p>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, 10, 11 and 14 to 17 of Delegated Regulation (EU) 2016/101 respectively.</p> <p>For the market price uncertainty, close-out cost and model risk categories, which are subject to diversification benefit as set out in Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101, 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 Delegated Regulation (EU) 2016/101 are reported in items 1.1.2, 1.1.2.1 and 1.1.2.2 of the template].</p> <p>For the market uncertainty, close-out cost and model risk categories, amounts calculated under the expert-based approach as referred to in point (b) of Article 9(5), point (b) of Article 10(6) and Article 11(4) of Delegated Regulation (EU) 2016/101 shall be separately reported in columns 0020, 0040 and 0060.</p>
0010	<p><u>MARKET PRICE UNCERTAINTY</u></p> <p>Article 105(10) CRR.</p> <p>Market price uncertainty AVAs calculated in accordance with Article 9 of Delegated Regulation (EU) 2016/101.</p>
0020	<p><u>OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH</u></p> <p>Market price uncertainty AVAs calculated in accordance with point (b) of Article 9(5) of Delegated Regulation (EU) 2016/101.</p>
0030	<p><u>CLOSE-OUT COSTS</u></p> <p>Article 105(10) CRR.</p> <p>Close-out costs AVAs calculated in accordance with Article 10 of Delegated Regulation (EU) 2016/101.</p>
0040	<p><u>OF WHICH: CALCULATED USING THE EXPERT-BASED APPROACH</u></p> <p>Close-out costs AVAs calculated in accordance with point (b) of Article 10(6) of Delegated Regulation (EU) 2016/101.</p>
0050	<p><u>MODEL RISK</u></p> <p>Article 105(10) CRR</p> <p>Model risk AVAs calculated in accordance with Article 11 of Delegated Regulation (EU) 2016/101.</p>
0060	<p><u>OF WHICH: CALCULATED USING THE EXPERT BASED APPROACH</u></p> <p>Model risk AVAs calculated in accordance with Article 11(4) of Delegated Regulation (EU) 2016/101.</p>

0070	<p><u>CONCENTRATED POSITIONS</u></p> <p>Article 105(11) CRR</p> <p>Concentrated positions AVAs calculated in accordance with Article 14 of Delegated Regulation (EU) 2016/101.</p>
0080	<p><u>FUTURE ADMINISTRATIVE COSTS</u></p> <p>Article 105(10) CRR</p> <p>Future administrative costs AVAs calculated in accordance with Article 15 of Delegated Regulation (EU) 2016/101.</p>
0090	<p><u>EARLY TERMINATION</u></p> <p>Article 105(10) CRR</p> <p>Early termination AVAs calculated in accordance with Article 16 of Delegated Regulation (EU) 2016/101.</p>
0100	<p><u>OPERATIONAL RISK</u></p> <p>Article 105(10) CRR</p> <p>Operational risk AVAs calculated in accordance with Article 17 of Delegated Regulation (EU) 2016/101.</p>
0110	<p><u>TOTAL AVA</u></p> <p>Row 0010: total AVA to be deducted from own funds in accordance with Articles 34 and 105 CRR and reported accordingly in row 0290 of C 01.00. The total AVA shall be the sum of rows 0030 and 0180.</p> <p>Row 0020: Share of the total AVA reported in row 0010 stemming from trading book positions (absolute value).</p> <p>Rows 0030 to 0160: Sum of columns 0010, 0030, 0050 and 0070 to 0100.</p> <p>Rows 0180 to 0210: Total AVA stemming from portfolios under the fall-back approach.</p>
0120	<p><u>UPSIDE UNCERTAINTY</u></p> <p>Article 8(2) of Delegated Regulation (EU) 2016/101.</p> <p>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.</p>
0130 - 0140	<p><u>FAIR-VALUED ASSETS AND LIABILITIES</u></p> <p>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.</p>

	<p>Row 0010: Total absolute value of fair-valued assets and liabilities included in the threshold computation of Article 4(1) of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080.</p> <p>Row 0010 is the sum of row 0030 and row 0180.</p> <p>Row 0020: share of total absolute value of fair-valued assets and liabilities reported in row 0010 stemming from trading book positions (absolute value).</p> <p>Row 0030: Absolute value of fair-valued assets and liabilities corresponding to the portfolios referred to in Articles 9 to 17 of Delegated Regulation (EU) 2016/101. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080. Row 0030 shall be the sum of rows 0090 to 0130.</p> <p>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 Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore.</p> <p>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 Delegated Regulation (EU) 2016/101, may not be considered exactly matching, offsetting anymore.</p> <p>Row 0070: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in Article 9(2) of Delegated Regulation (EU) 2016/101.</p> <p>Row 0080: Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value referred to in paragraphs 2 and 3 of Article 10 of Delegated Regulation (EU) 2016/101.</p> <p>Rows 0090 to 0130: Absolute value of fair-valued assets and liabilities allocated as set out below (see corresponding row instructions) in accordance with the following risk categories: interest rates, foreign exchange, credit, equities, commodities. That includes the absolute value of fair-valued assets and liabilities for which AVAs are assessed to have zero value in accordance with Articles 9(2), 10(2) or 10(3) of Delegated Regulation (EU) 2016/101, which are also separately reported in rows 0070 and 0080.</p> <p>Row 0180: Absolute value of fair-valued assets and liabilities corresponding to the portfolios under the fall-back approach</p>
0130	<u>FAIR-VALUED ASSETS</u>

	Absolute value of fair-valued assets corresponding to the different rows as explained in the instructions on columns 0130-0140 above.
0140	<p><u>FAIR-VALUED LIABILITIES</u></p> <p>Absolute value of fair-valued liabilities corresponding to the different rows as explained in the instructions on columns 0130-0140 above.</p>
0150	<p><u>QTD REVENUE</u></p> <p>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.</p>
0160	<p><u>IPV DIFFERENCE</u></p> <p>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) CRR, with respect to the best available independent data for the relevant position or risk factor.</p> <p>Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.</p> <p>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.</p>
0170 - 0250	<p><u>FAIR VALUE ADJUSTMENTS</u></p> <p>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 shall nevertheless be considered by market participants when setting a price. (IFRS 13.9 and IFRS13.88)</p>
0170	<p><u>MARKET PRICE UNCERTAINTY</u></p> <p>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.</p>
0180	<p><u>CLOSE-OUT COSTS</u></p>

	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	<p><u>MODEL RISK</u></p> <p>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.</p>
0200	<p><u>CONCENTRATED POSITIONS</u></p> <p>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 can be identified as addressing the same source of valuation uncertainty as the concentrated positions AVA.</p>
0210	<p><u>UNEARNED CREDIT SPREADS</u></p> <p>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).</p>
0220	<p><u>INVESTING AND FUNDING COSTS</u></p> <p>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).</p>
0230	<p><u>FUTURE ADMINISTRATION COSTS</u></p> <p>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.</p>
0240	<p><u>EARLY TERMINATION</u></p> <p>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 can be identified as addressing the same source of valuation uncertainty as the Early termination AVA.</p>

0250	<p><u>OPERATIONAL RISK</u></p> <p>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 can be identified as addressing the same source of valuation uncertainty as the operational risk AVA.</p>
0260	<p><u>DAY 1 P&L</u></p> <p>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).</p>
0270	<p><u>EXPLANATION DESCRIPTION</u></p> <p>Description of the positions treated in accordance with point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101 and the reason why it was not possible to apply Articles 9 to 17 thereof.</p>

Rows	
0010	<p><u>1. TOTAL CORE APPROACH</u></p> <p>Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>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 Delegated Regulation (EU) 2016/101 o for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation. That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101.</p>
0020	<p><u>OF WHICH: TRADING BOOK</u></p> <p>Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>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).</p>
0030	<p><u>1.1 PORTFOLIOS UNDER ARTICLES 9 TO 17 OF COMMISSION DELEGATED REGULATION (EU) 2016/101- TOTAL CATEGORY LEVEL POST-DIVERSIFICATION</u></p> <p>Point (a) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>For each relevant category of AVAs referred to in columns 0010 to 0110, total AVAs computed in accordance with Articles 9 to 17 of Delegated Regulation</p>

	<p>(EU) 2016/101 for fair-valued assets and liabilities included in the threshold computation in accordance with Article 4(1) of that Regulation, except fair-valued assets and liabilities subject to the treatment described in point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101.</p> <p>That includes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 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 that Regulation.</p> <p>That includes the diversification benefits reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101.</p> <p>Row 0030 shall be the difference between rows 0040 and 0140.</p>
<p>0040 - 0130</p>	<p><u>1.1.1 TOTAL CATEGORY LEVEL PRE-DIVERSIFICATION</u></p> <p>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 Delegated Regulation (EU) 2016/101 (trading book and non-trading book) to the following risk categories: interest rates, foreign exchange, credit, equities, commodities.</p> <p>To that 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 be allocated to the same relevant risk category 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.</p> <p>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).</p> <p>The breakdown in rows 0090 to 0130 excludes the AVAs computed in accordance with Articles 12 and 13 of Delegated Regulation (EU) 2016/101 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 that Regulation.</p> <p>Diversification benefits are reported in row 0140 in accordance with Articles 9(6), 10(7) and 11(7) of Delegated Regulation (EU) 2016/101 and are therefore excluded from rows 0040 to 0130.</p>
<p>0050</p>	<p><u>OF WHICH: UNEARNED CREDIT SPREADS AVA</u></p>

	<p>Article 105(10) CRR, Article 12 of Delegated Regulation (EU) 2016/101.</p> <p>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 Delegated Regulation (EU) 2016/101.</p> <p>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.</p> <p>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 Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.</p>
0060	<p><u>OF WHICH: INVESTMENT AND FUNDING COSTS AVA</u></p> <p>Article 105(10) CRR, Article 17 of Delegated Regulation (EU) 2016/101.</p> <p>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 Delegated Regulation (EU) 2016/101.</p> <p>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.</p> <p>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 Delegated Regulation (EU) 2016/101 shall not be considered exactly matching, offsetting anymore.</p>
0070	<p><u>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER ARTICLE 9(2) OF DELEGATED REGULATION (EU) 2016/101</u></p> <p>Absolute value of fair-valued assets and liabilities corresponding to the valuation exposures assessed to have zero AVA value under Article 9(2) of Delegated Regulation (EU) 2016/101.</p>
0080	<p><u>OF WHICH: AVA ASSESSED TO HAVE ZERO VALUE UNDER PARAGRAPHS 2 AND 3 OF ARTICLE 10 OF DELEGATED REGULATION (EU) 2016/101</u></p> <p>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 Delegated Regulation (EU) 2016/101.</p>

0090	<u>1.1.1.1 INTEREST RATES</u>
0100	<u>1.1.1.2 FOREIGN EXCHANGE</u>
0110	<u>1.1.1.3 CREDIT</u>
0120	<u>1.1.1.4 EQUITIES</u>
0130	<u>1.1.1.5 COMMODITIES</u>
0140	<u>1.1.2 (-) DIVERSIFICATION BENEFITS</u> Total diversification benefit. Sum of rows 0150 and 0160.
0150	<u>1.1.2.1 (-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 1</u> For those categories of AVA aggregated under Method 1 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.
0160	<u>1.1.2.2 (-) DIVERSIFICATION BENEFIT CALCULATED USING METHOD 2</u> For those categories of AVA aggregated under Method 2 in accordance with Articles 9(6), 10(7) and 11(6) of Delegated Regulation (EU) 2016/101, the difference between the sum of the individual AVAs and the total category level AVA after adjusting for aggregation.
0170	<u>1.1.2.2* MEMORANDUM ITEM: PRE-DIVERSIFICATION AVAS REDUCED BY MORE THAN 90% BY DIVERSIFICATION UNDER METHOD 2</u> In the terminology of Method 2, the sum of FV – PV for all valuation exposures for which APVA < 10% (FV – PV).
0180	<u>1.2 PORTFOLIOS CALCULATED UNDER THE FALL-BACK APPROACH</u> Point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101. For portfolios subject to the fall-back approach under point (b) of Article 7(2) of Delegated Regulation (EU) 2016/101, 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 Delegated Regulation (EU) 2016/101 shall be provided in column 0270.
0190	<u>1.2.1 FALL-BACK APPROACH; 100% UNREALISED PROFIT</u>

	Point (b)(i) of Article 7(2) of Delegated Regulation (EU) 2016/101.
0200	<u>1.2.2 FALL-BACK APPROACH; 10% NOTIONAL VALUE</u> Point (b)(ii) of Article 7(2) of Delegated Regulation (EU) 2016/101.
0210	<u>1.2.3 FALL-BACK APPROACH; 25% OF INCEPTION VALUE</u> Point (b)(iii) of Article 7(2) of Delegated Regulation (EU) 2016/101.

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

6.3.1. General remarks

181. This template is to be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101 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.

182. 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 Delegated Regulation (EU) 2016/101. That information corresponds to the information reported in column 0050 of template C 32.02.

183. 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.

184. Products corresponding to those top individual model risk AVAs shall be reported using the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101.

185. 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	<u>RANK</u> The rank is a row identifier and shall be unique for each row in the template. 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	<p><u>MODEL</u></p> <p>Internal name (alpha-numerical) of the model used by the institution to identify the model.</p>
0020	<p><u>RISK CATEGORY</u></p> <p>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.</p> <p>Institutions shall report the following codes:</p> <p>IR – interest rates</p> <p>FX – foreign exchange</p> <p>CR – credit</p> <p>EQ – equities</p> <p>CO – commodities</p>
0030	<p><u>PRODUCT</u></p> <p>Internal name (alpha-numerical) for the product or group of products, in line with the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101, that is valued using the model.</p>
0040	<p><u>OBSERVABILITY</u></p> <p>Number of price observations for the product or group of products in the last twelve months that meet either of the following criteria:</p> <ul style="list-style-type: none"> - 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. <p>Institutions shall report one of the following values: ‘none’, ‘1-6’, ‘6-24’, ‘24-100’, ‘100+’.</p>
0050	<p><u>MODEL RISK AVA</u></p> <p>Article 11(1) of Delegated Regulation (EU) 2016/101.</p> <p>Individual model risk AVA before diversification benefit, but after portfolio netting where relevant.</p>
0060	<p><u>OF WHICH: USING EXPERT-BASED APPROACH</u></p> <p>Amounts in column 0050 that have been calculated under the expert-based approach referred to in Article 11(4) of Delegated Regulation (EU) 2016/101.</p>
0070	<p><u>OF WHICH: AGGREGATED USING METHOD 2</u></p>

	Amounts in column 0050 that have been aggregated under Method 2 of the Annex to Delegated Regulation (EU) 2016/101. These amounts correspond to FV – PV in the terminology of that Annex.
0080	<p><u>AGGREGATED AVA CALCULATED UNDER METHOD 2</u></p> <p>The contribution towards the total category level AVA for model risk, as computed in accordance with Article 11(7) of the Delegated Regulation (EU) 2016/101 of individual model risk AVAs that are aggregated using Method 2 of the Annex to that Regulation (EU). That amount corresponds to APVA in the terminology of the Annex.</p>
0090 - 0100	<p><u>FAIR-VALUED ASSETS AND LIABILITIES</u></p> <p>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.</p>
0090	<p><u>FAIR-VALUED ASSETS</u></p> <p>Absolute value of fair-valued assets valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0100	<p><u>FAIR-VALUED LIABILITIES</u></p> <p>Absolute value of fair-valued liabilities valued using the model reported in column 0010 as stated in the financial statements under the applicable framework.</p>
0110	<p><u>IPV DIFFERENCE (OUTPUT TESTING)</u></p> <p>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 Article 105(8) CRR, with respect to the best available independent data for the corresponding product or group of products.</p> <p>Unadjusted difference amounts refer to unadjusted differences between the trading system generated valuations and the valuations assessed during the monthly IPV process.</p> <p>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.</p> <p>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.</p>
0120	<p><u>IPV COVERAGE (OUTPUT TESTING)</u></p> <p>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.</p>
0130 – 0140	<p><u>FAIR VALUE ADJUSTMENTS</u></p>

	Fair Value adjustments as referred to 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	<u>DAY 1 P&L</u> 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

186. This template shall be completed only by institutions that exceed the threshold referred to in Article 4(1) of Delegated Regulation (EU) 2016/101. 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.

187. 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 Delegated Regulation (EU) 2016/101. This information shall correspond to the information reported in column 0070 of template C 32.02.

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

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

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

6.4.2. Instructions concerning specific positions

Columns	
0005	<u>RANK</u> The rank is a row identifier and shall be unique for each row in the template. 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	<u>RISK CATEGORY</u> The risk category (interest rates, FX, credit, equities, commodities) that most appropriately characterises the position. Institutions shall report the following codes:

	<p>IR – Interest Rates</p> <p>FX – Foreign exchange</p> <p>CR – Credit</p> <p>EQ – Equities</p> <p>CO – Commodities</p>
0020	<p><u>PRODUCT</u></p> <p>Internal name for the product or group of products in line with the product inventory required by point (a) of Article 19(3) of Delegated Regulation (EU) 2016/101.</p>
0030	<p><u>UNDERLYING</u></p> <p>Internal name of the underlying, or underlyings, in the case of derivatives or of the instruments in the case of non-derivatives.</p>
0040	<p><u>CONCENTRATED POSITION SIZE</u></p> <p>Size of the individual concentrated valuation position identified in accordance with point (a) of Article 14(1) of Delegated Regulation (EU) 2016/101, expressed in the unit described in column 0050.</p>
0050	<p><u>SIZE MEASURE</u></p> <p>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.</p> <p>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’.</p> <p>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’.</p>
0060	<p><u>MARKET VALUE</u></p> <p>Market value of the position.</p>
0070	<p><u>PRUDENT EXIT PERIOD</u></p> <p>The prudent exit period in number of days estimated in accordance with point (b) of Article 14(1) of Delegated Regulation (EU) 2016/101.</p>
0080	<p><u>CONCENTRATED POSITIONS AVA</u></p> <p>The concentrated positions AVA amount calculated in accordance with Article 14(1) of Delegated Regulation (EU) 2016/101 for the individual concentrated valuation position concerned.</p>
0090	<p><u>CONCENTRATED POSITION FAIR VALUE ADJUSTMENT</u></p>

	<p>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.</p> <p>The amount reported shall correspond to the amount that has been applied to the individual concentrated valuation position concerned.</p>
0100	<p><u>IPV DIFFERENCE</u></p> <p>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 Article 105(8) CRR, with respect to the best available independent data for the individual concentrated valuation position concerned.</p> <p>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.</p> <p>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.</p>

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

7.1. General remarks

191. The information for the purpose of template C 33.00 shall cover all exposures to 'General governments' as referred to in point (b) of paragraph 42 of Annex V to this Implementing Regulation.
192. Where the exposures to 'General governments' are subject to own funds requirements in accordance with Title II of Part Three CRR, exposures to 'General governments' are included in different exposure classes in accordance with Article 112 and Article 147 CRR, as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.
193. Table 2 (Standardised Approach) and Table 3 (IRB Approach), included in Part 3 of Annex V to this Implementing Regulation, shall be observed for the mapping of exposure classes used to calculate capital requirements under CRR to counterparty sector 'General governments'.
194. 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.
195. 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 shall

include the incidence of credit risk mitigation techniques, including substitution effects.

196. 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 laid down in Article 6(3) of this Implementing Regulation.

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

197. The scope of the GOV template covers on-balance sheet, 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.

198. An exposure is a direct exposure when the immediate counterparty is an entity that is a ‘General government’ as referred to in point (b) of paragraph 42 of Annex V to this Implementing Regulation.

199. 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
0010-0260	<u>DIRECT EXPOSURES</u>
0010-0140	<u>ON-BALANCE SHEET EXPOSURES</u>
0010	<p><u>Total gross carrying amount of non-derivative financial assets</u></p> <p>Aggregate of gross carrying amount, as determined in accordance with paragraph 34 of Part 1 of Annex V to this Implementing Regulation, 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 of Part 1 of Annex V to this Implementing Regulation, and listed in columns 0030 to 0120</p> <p>Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value.</p>
0020	<p><u>Total carrying amount of non-derivative financial assets (net of short positions)</u></p> <p>Aggregate of the carrying amount, as referred to in paragraph 27 of Part 1 of Annex V to this Implementing Regulation, 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 of Part 1 of Annex V to this Implementing Regulation and listed in columns 0030 to 0120, net of short positions.</p>

	<p>Where the institution has a short position for the same residual maturity and 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. That net amount shall be considered to be zero when it is a negative amount. Where an institution has a short position without a matching direct position, the amount of the short position shall be considered zero for the purposes of this column.</p>
0030-0120	<p><u>NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS</u></p> <p>Aggregate carrying amount of non-derivative financial assets, as defined in the row above of this table, to General governments, broken down by accounting portfolio under the applicable accounting framework.</p>
0030	<p><u>Financial assets held for trading</u></p> <p>IFRS 7.8(a)(ii); IFRS 9 Appendix A</p>
0040	<p><u>Trading financial assets</u></p> <p>Articles 32 and 33 BAD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation; point (a) of Article 8(1) AD</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
0050	<p><u>Non-trading financial assets mandatorily at fair value through profit or loss</u></p> <p>IFRS 7.8(a)(ii); IFRS 9.4.1.4</p>
0060	<p><u>Financial assets designated at fair value through profit or loss</u></p> <p>IFRS 7.8(a)(i); IFRS 9.4.1.5 and point (a) of Article 8(1) and Article 8(6) AD</p>
0070	<p><u>Non-trading non-derivative financial assets measured at fair value through profit or loss</u></p> <p>Article 36(2) BAD; point (a) of Article 8(1) AD</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
0080	<p><u>Financial assets at fair value through other comprehensive income</u></p> <p>IFRS 7.8(d); IFRS 9.4.1.2A</p>
0090	<p><u>Non-trading non-derivative financial assets measured at fair value to equity</u></p> <p>Point (a) of Article 8(1) and Article 8(8) AD</p>

	Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).
0100	<p><u>Financial assets at amortised cost</u></p> <p>IFRS 7.8(f); IFRS 9.4.1.2; Paragraph 15 of Part 1 of Annex V to this Implementing Regulation</p>
0110	<p><u>Non-trading non-derivative financial assets measured at a cost-based method</u></p> <p>Article 35 BAD; point (i) of Article 6(1) and Article 8(2) AD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
0120	<p><u>Other non-trading non-derivative financial assets</u></p> <p>Article 37 BAD; Article 12(7) AD; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation</p> <p>Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP).</p>
0130	<p><u>Short positions</u></p> <p>Carrying amount of short positions, as defined in IFRS 9 BA.7(b) where the direct counterparty is a General government as defined in paragraphs 155 to 160 of this Annex.</p> <p>Short positions arise where the institution sells securities acquired in a reverse repurchase loan or borrowed in a securities lending transaction.</p> <p>The carrying amount is the fair value of the short positions.</p> <p>Short positions shall be reported by residual maturity bucket, as listed in rows 0170 to 0230, and by immediate counterparty.</p> <p>The short positions reported in this column can be netted against positions with the same residual maturity and immediate counterparty and denominated in the same currency that are reported in columns 0030 to 0120 in order to obtain the net position that is reported in column 0020.</p>
0140	<p><u>Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets</u></p> <p>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, where the direct counterparty of those securities is a General government and that are included in the held for trading or trading financial assets accounting portfolios (columns 0030 or 0040).</p>

	Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column.
0150	<u>Accumulated impairment</u> Aggregate accumulated impairment related to non-derivative financial assets reported in columns 0080 to 0120 (paragraphs 70 and 71 of Part 2 of Annex V to this Implementing Regulation)
0160	<u>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</u> Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 0080 and 0090.
0170	<u>Accumulated negative changes in fair value due to credit risk</u> Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060, 0070, 0080 and 0090 (paragraph 69 of Part 2 of Annex V to this Implementing Regulation)
0180	<u>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</u> Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060 and 0070.
0190	<u>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</u> Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0080 and 0090.
0200-0230	<u>DERIVATIVES</u> Direct derivative positions shall be reported in columns 0200 to 0230. For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.
0200-0210	<u>Derivatives with positive fair value</u> All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether those instruments 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.

	<p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).</p>
0200	<p><u>Derivatives with positive fair value: Carrying amount</u></p> <p>Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.</p> <p>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.</p>
0210	<p><u>Derivatives with positive fair value: Notional amount</u></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reporting reference date, where the counterparty is a General government as defined in paragraphs 155 to 160 of this Annex and the fair value of the derivative is positive for the institution at the reference date.</p>
0220-0230	<p><u>Derivatives with negative fair value</u></p> <p>All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether those instruments 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.</p> <p>Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation).</p>
0220	<p><u>Derivatives with negative fair value: Carrying amount</u></p> <p>Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.</p> <p>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.</p>
0230	<p><u>Derivatives with negative fair value: Notional amount</u></p> <p>Under IFRS and national GAAP based on BAD, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reference date, where the counterparty is a General government as defined in paragraphs 155 to 160 of this Annex and the fair value of the derivative is negative for the institution at the reference date.</p>

0240-0260	<u>OFF-BALANCE SHEET EXPOSURES</u>
0240	<p><u>Nominal amount</u></p> <p>Where the direct counterparty of the off-balance sheet item is a General government as defined in paragraphs 155 to 160 of this Annex, 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 (paragraphs 102-119 of Part 2 of Annex V to this Implementing Regulation,).</p> <p>In accordance with paragraphs 43 and 44 of Part 2 of Annex V to this Implementing Regulation, 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.</p>
0250	<p><u>Provisions</u></p> <p>Point (6)(c) and ‘Off balance sheet items’ of Article 4, Articles 27(11), 28(8) and Article 33 BAD; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20;IAS 37, IFRS 4, Part 2.11 of Annex V to this Implementing Regulation.</p> <p>Provisions on all off-balance sheet exposures regardless of how they are measured, except those that are measured at fair value through profit or loss in accordance with IFRS 9.</p> <p>Under IFRS, the impairment of a loan commitment given shall be reported in column 150 where 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 0250.</p>
0260	<p><u>Accumulated negative changes in fair value due to credit risk</u></p> <p>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 (paragraph 110 of Part 2 of Annex V to this Implementing Regulation)</p>
0270-280	<p><u>Memorandum item: credit derivatives sold on general government exposures</u></p> <p>Credit derivatives that do not meet the definition of financial guarantees in Annex V, Part 2, paragraph 58 that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government shall be reported.</p> <p>These columns shall not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 0020 to 0160).</p>
0270	<u>Derivatives with positive fair value - Carrying amount</u>

	<p>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.</p> <p>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.</p> <p>For derivatives under GAAP based on BAD, the amount to be reported in this column shall be the fair value of the derivatives with a positive fair value at the reference reporting date, independently of how they are accounted for.</p>
0280	<p><u>Derivatives with negative fair value - Carrying amount</u></p> <p>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.</p> <p>For derivatives under IFRS, the amount to be reported in this column shall be the carrying amount of the derivatives that are financial liabilities at the reporting date.</p> <p>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 of how they are accounted for.</p>
0290	<p><u>Exposure value</u></p> <p>Exposure value for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see Article 111 CRR. For exposures under the IRB Approach: see Article 166 and the second sentence of Article 230(1) CRR.</p> <p>For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.</p> <p>The exposures reported in columns 0270 and 0280 are not to be considered for the purposes of this column, as the value in this column is based solely on direct exposures.</p>
0300	<p><u>Risk weighted exposure amount</u></p> <p>Risk weighted exposure amount for exposures subject to the credit risk framework.</p> <p>For exposures under the Standardised Approach (SA): see paragraphs 1 to 5 of Article 113 CRR. For exposures under the IRB Approach: see paragraphs 1 and 3 of Article 153 CRR.</p> <p>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.</p>

	The exposures reported in columns 0270 and 0280 are not to be considered for the purposes of this column, as the value in this column is based solely on direct exposures.
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Rows	Instructions
<u>BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH</u>	
0010	<p><u>Total exposures</u></p> <p>Aggregate of exposures to General governments, as defined in paragraphs 155 to 160 of this Annex.</p>
0020-0155	<p><u>Exposures under the credit risk framework</u></p> <p>Aggregate of exposures to General governments that shall be risk-weighted in accordance with Title II of Part Three 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.</p> <p>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 (0020 to 0155) and the market risk row (row 0160): 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.</p>
0030	<p><u>Standardised Approach</u></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Chapter 2 of Title II of Part Three CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
0040	<p><u>Central governments</u></p> <p>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.</p>
0050	<p><u>Regional governments or local authorities</u></p> <p>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.</p>

0060	<p><u>Public sector entities</u></p> <p>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.</p>
0070	<p><u>International Organisations</u></p> <p>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.</p>
0075	<p><u>Other general government exposures subject to Standardised Approach</u></p> <p>Exposures to General governments other than those included in rows 0040 to 0070 above, which are allocated to SA exposure classes in accordance with Article 112 CRR for the purposes of calculating own funds requirements.</p>
0080	<p><u>IRB Approach</u></p> <p>Exposures to General governments that shall be risk-weighted in accordance with Chapter 3 of Title II of Part Three CRR, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk.</p>
0090	<p><u>Central governments</u></p> <p>Exposures to General governments that are central governments and that are allocated to the “Central governments and central banks” exposure class in accordance with point (a) of Article 147(3) 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..</p>
0100	<p><u>Regional governments or local authorities [Central governments and central banks]</u></p> <p>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 point (a) of Article 147(3) 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.</p>

0110	<p><u>Regional governments or local authorities [Institutions]</u></p> <p>Exposures to General governments that are regional governments or local authorities and that are allocated to the “Institutions” exposure class in accordance with point (a) of Article 147(4) 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.</p>
0120	<p><u>Public sector entities [Central governments and central banks]</u></p> <p>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 point (a) of Article 147(3) 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.</p>
0130	<p><u>Public sector entities [Institutions]</u></p> <p>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 point (b) of Article 147(4) 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.</p>
0140	<p><u>International Organisations [Central governments and central banks]</u></p> <p>Exposures to General governments that are International Organisations and that are allocated to the “Central governments and central banks” exposure class in accordance with point (c) of Article 147(3) 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.</p>
0155	<p><u>Other general government exposures subject to IRB Approach</u></p> <p>Exposures to General governments other than those included in rows 0090 to 0140 above which are allocated to IRB exposure classes in accordance with Article 147 CRR for the purposes of calculating own funds requirements.</p>
0160	<p><u>Exposures subject to market risk</u></p> <p>This row covers positions for which one of the following own funds requirements of Title IV of Part Three CRR is calculated:</p>

	<ul style="list-style-type: none"> - Own funds requirements for position risk in accordance with Article 326 CRR - Own funds requirements for specific or general risk in accordance with Chapter 5 of Title IV of Part Three CRR. <p>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 (0020 to 0155) and the market risk row (row 0160): 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.</p>
0170-0230	<p>BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY</p> <p>Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions.</p> <p>Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:</p> <ul style="list-style-type: none"> • [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 <p>Where the contractual date of maturity was before the reporting reference date (i.e. the difference between reporting reference date and maturity date is a negative value), the exposure shall be allocated to the bucket [0 – 3M].</p> <p>Exposures without a residual maturity shall be allocated to the residual maturity bucket on the basis of their period of notice or other contractual indications about the maturity. If there is no predefined period of notice nor other contractual indication about the maturity, exposures shall be allocated to the residual maturity bucket [10Y – more].</p>

8. NPE Loss Coverage (NPE LC)

8.1. General remarks

200. 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).

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

- a) 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.
- b) Minimum coverage requirements and exposure values of non-performing exposures, 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 exposures that are not non-performing forborne exposures that fall under Article 47c(6) CRR, 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.
- c) 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.

202. 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.

203. 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.

204. 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.

205. 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)

8.2.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	<p><u>Time passed since exposures classified as non-performing</u></p> <p>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. For purchased non-performing exposures, the time in years shall start to run from the date on which the exposures was originally classified as non-performing, and not from the date of their purchase.</p> <p>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.</p> <p>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.</p>
0110	<p><u>Total</u></p> <p>Institutions shall report the sum of all columns from 0010 to 0100.</p>

Rows	Instructions
0010	<p><u>Applicable amount of insufficient coverage</u></p> <p>Article 47c(1) CRR.</p> <p>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).</p> <p>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.</p>
0020	<p><u>Total minimum coverage requirement for non-performing exposures</u></p> <p>Point (a) of Article 47c(1) CRR.</p> <p>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).</p>

0030	<p><u>Unsecured part of NPEs</u></p> <p>Point (a)(i) of Article 47c(1), Article 47c(2), Article 47c(6) CRR.</p> <p>Total minimum coverage requirement for the unsecured part of NPEs, i.e. aggregate of calculations at exposure level.</p> <p>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.</p>
0040	<p><u>Secured part of NPEs</u></p> <p>Point (a)(ii) Article 47c(1), Article 47c(3), Article 47c(4), Article 47c(6) CRR.</p> <p>Total minimum coverage requirement for the secured part of NPEs, i.e. aggregate of calculations at exposure level.</p> <p>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.</p>
0050	<p><u>Exposure value</u></p> <p>Article 47a(2) CRR.</p> <p>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.</p>
0060	<p><u>Unsecured part of NPEs</u></p> <p>Article 47a(2) and Article 47c(1) CRR.</p>
0070	<p><u>Secured part of NPEs</u></p> <p>Article 47a(2) and Article 47c(1) CRR.</p>
0080	<p><u>Total provisions and adjustments or deductions (capped)</u></p> <p>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) CRR. The maximum limit for capped provisions and adjustment or deductions is the amount of minimum coverage requirement at exposure level.</p> <p>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.</p>
0090	<p><u>Total provisions and adjustments or deductions (uncapped)</u></p> <p>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) CRR. Provisions and adjustment or deductions (uncapped) shall not be limited to the amount of minimum coverage requirement at exposure level.</p>
0100	<p><u>Specific credit risk adjustments</u></p> <p>Point (b)(i) of Article 47c(1) CRR.</p>

0110	<u>Additional valuation adjustments</u> Point (b)(ii) of Article 47c(1) CRR.
0120	<u>Other own funds reductions</u> Point (b)(iii) of Article 47c(1) CRR.
0130	<u>IRB shortfall</u> Point (b)(iv) of Article 47c(1) CRR.
0140	<u>Difference between the purchase price and the amount owed by the debtor</u> Point (b)(v) of Article 47c(1) CRR.
0150	<u>Amounts written-off by the institution since the exposure was classified as non-performing</u> Point (b)(vi) of Article 47c(1) CRR.

8.3. C 35.02 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING EXPOSURES EXCLUDING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC2)

8.3.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	<u>Time passed since exposures classified as non-performing</u> 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	<u>Total</u> Institutions shall report the sum of all columns from 0010 to 0100.

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

	Total exposure value of the parts of NPEs secured by immovable property pursuant to Title II of Part Three CRR or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 CRR.
0090	<u>Part of NPEs secured by other funded or unfunded credit protection</u> Article 47a(2), Article 47c(1) and points (a), (b), (c), (e) and (g) of Article 47c(3) CRR. Total exposure value of the parts of NPEs secured by other funded or unfunded credit protection pursuant to Title II of Part Three CRR.
0100	<u>Part of NPEs guaranteed or insured by an official export credit agency</u> Article 47a(2) and Article 47c(4) CRR. Total exposure value of the parts of NPEs guaranteed or insured by an official export credit agency.

8.4. C 35.03 – MINIMUM COVERAGE REQUIREMENTS AND EXPOSURE VALUES OF NON-PERFORMING FORBORNE EXPOSURES THAT FALL UNDER ARTICLE 47C (6) CRR (NPE LC3)

8.4.1. Instructions concerning specific positions

Columns	Instructions
0010 – 0100	<u>Time passed since exposures classified as non-performing</u> 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	<u>Total</u> Institutions shall report the sum of all columns from 0010 to 0100.

Rows	Instructions
0010	<u>Total minimum coverage requirement</u> Point (a) of Article 47c(1) and Article 47c(6) CRR. For the calculation of total minimum coverage requirement of non-performing forborne exposures that fall under Article 47c (6) CRR, institutions shall sum minimum coverage requirements for the unsecured part of forborne NPEs (row 0020), the part of forborne

	<p>NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider (row 0030) and the part of forbore NPEs secured by other funded or unfunded credit protection (row 0040).</p>
0020	<p><u>Unsecured part of NPEs</u></p> <p>Point (a)(i) of Article 47c(1), Article 47c(2), Article 47c(6) CRR.</p> <p>Total minimum coverage requirement for the unsecured part of non-performing forbore exposures that fall under Article 47c(6) CRR, i.e. aggregate of calculations at exposure level.</p>
0030	<p><u>Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider</u></p> <p>Point (a)(ii) of Article 47c(1) and points (a), (b), (c), (d), (f), (h) and (i) of Article 47c(3), Article 47c(6) CRR.</p> <p>Total minimum coverage requirement for parts of non-performing forbore exposures secured by immovable property pursuant to Title II of Part Three CRR or that are residential loans guaranteed by an eligible protection provider as referred to in Article 201 CRR, falling under Article 47c(6) CRR, i.e. aggregate of calculations at exposure level.</p>
0040	<p><u>Part of NPEs secured by other funded or unfunded credit protection</u></p> <p>Point (a)(ii) of Article 47c(1) and points (a), (b), (c), (e) and (g) of Article 47c(3), Article 47c(6) CRR.</p> <p>Total minimum coverage requirement for parts of non-performing forbore exposures secured by other funded or unfunded credit protection, falling under Article 47c(6) CRR, i.e. aggregate of calculations at exposure level.</p>
0050	<p><u>Exposure value</u></p> <p>Article 47a(2) and Article 47c(6) CRR.</p> <p>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.</p>
0060	<p><u>Unsecured part of NPEs</u></p> <p>Article 47a(2), Article 47c(1), Article 47c(2), Article 47c(6) CRR.</p> <p>Total exposure value of unsecured part of forbore NPEs that fall under Article 47c(6) CRR where the first forbearance measure has been granted between the first and the last day of the second year after the classification of the exposure as non-performing (>1 year; <=2 years).</p>
0070	<p><u>Part of NPEs secured by immovable property or residential loan guaranteed by an eligible protection provider</u></p> <p>Article 47a(2), Article 47c(1) and points (a), (b), (c), (d), (f), (h) and (i) of Article 47c(3), Article 47c(6) CRR.</p>

	Total exposure value of the parts of forborne NPEs that fall under Article 47c(6) CRR secured by immovable property pursuant to Title II or Part Three CRR or that is a residential loan guaranteed by an eligible protection provider as referred to in Article 201 CRR.
0080	<p><u>> 2 and <= 3 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>
0090	<p><u>> 3 and <= 4 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>
0100	<p><u>> 4 and <= 5 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>
0110	<p><u>> 5 and <= 6 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs secured that fall under Article 47c(6) 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.</p>
0120	<p>Part of NPEs secured by other funded or unfunded credit protection</p> <p>Article 47c(1), and points (a), (b), (c), (e) and (g) of Article 47c(3), Article 47c(6) CRR.</p> <p>Total exposure value of the parts of forborne NPEs that fall under Article 47c(6) CRR secured by other funded or unfunded credit protection pursuant to Title II of Part Three CRR.</p>
0130	<p><u>> 2 and <= 3 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>
0140	<p><u>> 3 and <= 4 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>
0150	<p><u>> 4 and <= 5 years after classification as NPE</u></p>

	<p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c (6) 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.</p>
0160	<p><u>> 5 and <= 6 years after classification as NPE</u></p> <p>Institutions shall report exposure value of forborne NPEs that fall under Article 47c(6) 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.</p>