ANNEX 8 – Instructions for own funds disclosure templates

**Template EU CC1- Composition of regulatory own funds**

1. Institutions shall apply the instructions provided in this Annex in order to complete template EU CC1 as presented in Annex 7, according to Article 437 of Regulation (EU) No 575/2013 (CRR).
2. For the purposes of template EU CC1, regulatory adjustments comprise deductions from own funds and prudential filters.
3. Institutions are required to complete column (b) to show the source of every major input, which is to be cross-referenced to the corresponding rows in Template EU CC2.
4. Institutions shall include in the narrative accompanying the template a description of all restrictions applied to the calculation of own funds in accordance with CRR and the instruments, prudential filters and deductions to which those restrictions apply. They shall also include a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in the CRR.

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| Legal references and instructions | |
| **Row number** | **Explanation** |
| 1 | Capital instruments and the related share premium accounts in accordance with Articles 26(1) letters (a) and (b), 27, 28, 29 of CRR and the EBA list as referred to in Article 26(3) of the same regulation. |
| 2 | Retained earnings prior to all regulatory adjustments in accordance with Article 26(1)(c) of CRR (prior to the inclusion of any interim net profits or losses). |
| 3 | Amount of accumulated other comprehensive income and other reserves in accordance with Article 26(1)(d) and (e) of CRR. |
| EU-3a | Amount of funds for general banking risk in accordance with Article 26(1)(f) of CRR. |
| 4 | Amount of qualifying items referred to in Article 484(3) of CRR and the related share premium accounts subject to phase out from CET1 as described in Article 486(2) of CRR. |
| 5 | Minority interests (amount allowed in consolidated CET1) as per Article 84 of CRR. |
| EU-5a | Independently reviewed interim profits net of any foreseeable charge or dividend as per Article 26(2) of CRR. |
| 6 | Sum of rows 1 to EU-5a. |
| 7 | Additional value adjustments in accordance with Article 34 and 105 of CRR (negative amount). |
| 8 | Intangible assets (net of related tax liability) in accordance with Articles 36(1)(b) and 37 of CRR (negative amount). |
| 9 | [An Empty Set under CRR] |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38(3) are met) in accordance with Articles 36(1)(c) and 38 of CRR (negative amount). |
| 11 | Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value in accordance with Article 33(1)(a) of CRR. |
| 12 | Negative amounts resulting from the calculation of expected loss amounts in accordance with Articles 36(1)(d) and 40 of CRR. |
| 13 | Any increase in equity that results from securitised assets in accordance with Article 32(1) of CRR (negative amount). |
| 14 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing in accordance with Article 33(1)(b) of CRR. |
| 15 | Defined-benefit pension fund assets in accordance with Articles 36(1)(e) and 41 of CRR (negative amount). |
| 16 | Direct, indirect and synthetic holdings by an institution of own CET1 instruments as described in Articles 36 (1) (f) and 42 of CRR (negative amount). |
| 17 | Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Articles  36(1)(g) and 44 of CRR (negative amount). |
| 18 | Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 36(1)(h), 43, 45, 46,49(2)(3) and 79 of CRR (negative amount). |
| 19 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 36(1)(i), 43, 45, 47, 48(1)(b), and 49(1) to (3) of CRR (negative amount). |
| 20 | [An Empty Set under CRR] |
| EU-20a | Exposure amount which qualifies for a RW of 1250%, where the institution opts for the deduction alternative, as described in Article 36 (1) (k) of CRR. |
| EU-20b | Of the amount reported in EU-20a, the amount relating to qualifying holdings outside the financial sector in accordance with Articles 36(1)(k)(i) and 89 to 91 of CRR (negative amount). |
| EU-20c | Of the amount reported in EU-20a, the amount relating to securitisation positions, in accordance with Articles 36(1)(k)(ii), 243(1)(b), 244(1)(b) and 258 of CRR (negative amount). |
| EU-20d | Of the amount reported in EU-20a, the amount relating to free deliveries in accordance with Articles 3(1)(k)(iii) and 379(3) of CRR (negative amount). |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38(3) are met) as described in Articles 36(1)(c), 38 and 48(1)(a) of CRR (negative amount). |
| 22 | Amount exceeding the 17.65% threshold in accordance with Article 48(1) of CRR (negative amount). |
| 23 | Of the amount reported in 22, the amount of Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities as described in Articles 36(1)(i) and 48(1)(b) of CRR. |
| 24 | [An Empty Set under CRR] |
| 25 | Of the amount reported in 22 the amount of deferred tax assets arising from temporary differences as described in Articles 36(1)(c), 38 and 48(1)(a) of CRR. |
| EU-25a | Losses for the financial year in accordance with Article 36(1)(a) of CRR (negative amount). |
| EU-25b | Amount of foreseeable tax charges relating to CET1 items foreseeable at the moment of their calculation, except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be applied to cover risks or losses, in accordance with Article 36(1)(l) of CRR (negative amount). |
| 26 | [An Empty Set under Regulation xx/XX/E [CRR]] |
| 27 | Qualifying AT1 deductions that exceed the AT1 items of the institution as described in Article 36(1)(j) of CRR (negative amount). |
| EU 27a | Other regulatory adjustments  Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template, including the amount of IFRS 9 transitional arrangements, when relevant and until the end of the transitional period. |
| 28 | Total regulatory adjustments to CET1, to be calculated as the sum of rows 7 to EU-20a, 21, 22 and EU-25a to 27a. |
| 29 | Common Equity Tier 1 (CET1) capital, to be calculated as row 6 minus row 28. |
| 30 | Capital instruments and the related share premium accounts as per Articles 51 and 52 of CRR. |
| 31 | The amount in row 30 classified as equity under applicable accounting standards. |
| 32 | The amount in row 30 classified as liabilities under applicable accounting standards. |
| 33 | Amount of qualifying items referred to in Article 484(4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR. |
| EU-33a | Amount of qualifying items referred to in Article 494a(1) of CRR subject to phase out from AT1. |
| EU-33b | Amount of qualifying items referred to in Article 494b(1) of CRR subject to phase out from AT1. |
| 34 | Qualifying T1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties as described in Articles 85 and 86 of CRR. |
| 35 | The amount reported in row 34 that relates to the instruments issued by subsidiaries subject to phase out as described in Article 486(3) of CRR. |
| 36 | The sum of rows 30, 33, EU-33a, EU-33b and 34. |
| 37 | Direct, indirect and synthetic holdings by an institution of own AT1 instruments as described in Articles 52(1)(b), 56(a) and 57 of CRR (negative amount). |
| 38 | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Articles 56(b) and 58 of CRR (negative amount). |
| 39 | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 56(c), 59, 60 and 79 of CRR (negative amount). |
| 40 | Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) as described in Articles 56(d), 59 and 79 of CRR (negative amount). |
| 41 | [An Empty Set under CRR] |
| 42 | Qualifying T2 deductions that exceed the T2 items of the institution as described in Articles 56(e) of CRR (negative amount). |
| Eu-42a | Other regulatory adjustments to AT1 capital  Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template. |
| 43 | The sum of rows 37 to EU-42a. |
| 44 | Additional Tier 1 (AT1) capital, to be calculated as row 36 minus row 43. |
| 45 | Tier 1 capital, to be calculated as row 29 plus row 44. |
| 46 | Capital instruments and the related share premium accounts as described in Articles 62 and 63 of CRR. |
| 47 | Amount of qualifying items referred to in Article 484(5) and the related share premium accounts subject to phase out from T2 as described in Article 486(4) of CRR. |
| EU-47a | Amount of qualifying items referred to in Article 494a(2) of CRR subject to phase out from T2. |
| EU-47b | Amount of qualifying items referred to in Article 494b(2) of CRR subject to phase out from T2. |
| 48 | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties as described in Articles 87 and 88 of CRR. |
| 49 | Of the amount reported in 48, the amount relating to instruments issued by subsidiaries subject to phase out, as described in Article 486(4) of CRR. |
| 50 | Credit risk adjustments in accordance with Articles 62(c) and (d) of CRR. |
| 51 | The sum of rows 46 to 48 and row 50. |
| 52 | Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans as described in Articles 63(b)(i), 66(a) and 67 of CRR (negative amount). |
| 53 | Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution as described in Article 66(b) and 68 of CRR (negative amount). |
| 54 | Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) as described in Articles 66(c), 69, 70 and 79 of CRR (negative amount). |
| 54a | An empty set under CRR |
| 55 | Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) as described in Articles 66(d), 69 and 79 of CRR (negative amount). |
| 56 | [An Empty Set under CRR] |
| EU-56a | Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution as described in Article 66(e) of CRR (negative amount) |
| Eu-56b | Other regulatory adjustments to T2 capital  Institutions shall disclose in this row any regulatory adjustment applicable, reported as part of supervisory reporting and not included in any other row of this template. |
| 57 | The sum of rows 52 to EU-56b. |
| 58 | Tier 2 (T2) capital, to be calculated as row 51 minus row 57. |
| 59 | Total capital, to be calculated as row 45 plus row 58. |
| 60 | Total Risk exposure amount of the group. |
| 61 | Common Equity Tier 1 (as a percentage of risk exposure amount), to be calculated as row 29 divided by row 60 (expressed as a percentage) in accordance with Article 92(2)(a) of CRR. |
| 62 | Tier 1 (as a percentage of risk exposure amount), to be calculated as row 45 divided by row 60 (expressed as a percentage) in accordance with Article 92(2)(b) of CRR. |
| 63 | Total capital (as a percentage of risk exposure amount), to be calculated as row 59 divided by row 60 (expressed as a percentage) in accordance with Article 92(2)(c) of CRR. |
| 64 | Institution CET1 overall capital requirement (CET1 requirement in accordance with article 92(1)(a) of Regulation (EU) No 575/2013, plus additional CET1 requirement which the institutions are required to hold in accordance with Article 104(1)(a) of Directive 2013/36/EU, plus combined buffer requirement in accordance with Article 128(6) of Directive 2013/36/EU) expressed as a percentage of risk exposure amount. To be calculated as 4.5% plus the additional pillar 2 requirements which the institutions are required to hold in accordance with Article 104(1)(a) of Directive 2013/36/EU plus the combined buffer requirement calculated in accordance with Articles 128, 129, 130, 131 and 133 of Directive 2013/36/EU. This row will show the CET1 ratio below which the institution will become subject to constraints on distributions. |
| 65 | The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the capital conservation buffer requirement in accordance with Article 129 of Directive 2013/36/EU. |
| 66 | The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the countercyclical buffer requirement in accordance with Article 130 of Directive 2013/36/EU. |
| 67 | The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the systemic risk buffer requirement in accordance with Article 133 of Directive 2013/36/EU. |
| EU-67a | The amount in row 64 (expressed as a percentage of risk weighed assets) that relates to the G-SII or O-SII buffer requirement in accordance with Article 131 of Directive 2013/36/EU. |
| 68 | Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount). To be calculated as the available CET1 capital of the institution, less the institution’s CET1 capital requirements in accordance with article 92(1)(a) of Regulation (EU) No 575/2013 and following Article 104(1)(a) of Directive 2013/36/EU, and less any Common Equity Tier 1 items used by the institution to meet its additional Tier 1 and T2 capital requirements. |
| 69 | [non relevant in EU regulation] |
| 70 | [non relevant in EU regulation] |
| 71 | [non relevant in EU regulation] |
| 72 | Direct and indirect holdings of the own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) in accordance with Articles 36(1)(h), 45, 46, 56(c), 59, 60, 66(c), 69, 70 and 72i of CRR |
| 73 | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions) in accordance with Articles 36(1)(i), 43, 45, 47, 48(1)(b) and 49(1)-(3) of CRR. (The total amount of such investments that are not reported in row 19 and row 23). |
| 74 | [An Empty Set under CRR] |
| 75 | Deferred tax assets arising from temporary differences (amount below 17.65% threshold according to 48(2)(b), net of related tax liability where the conditions in Article 38(3) are met) in accordance with Articles 36(1)(c), 38 and 48 of CRR. (The total amount of such deferred tax assets that are not reported in row 21 and row 25). |
| 76 | Credit Risk Adjustments included in T2 in respect of exposures subject to standardised approach in accordance with Article 62(c) of CRR. |
| 77 | Cap on inclusion of credit risk adjustments in T2 under standardised approach in accordance with Article 62(c) of CRR. |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach in accordance with Article 62(d) of CRR. |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach in accordance with Article 62(d) of CRR. |
| 80 | Current cap on CET1 instruments subject to phase out arrangements in accordance with Articles 484(3), 486(2) and (5) of CRR. |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 484(3), 486(2) and (5) of CRR. |
| 82 | Current cap on AT1 instruments subject to phase out arrangements in accordance with Articles 484(4), 486(3) and (5) of CRR. |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 484(4), 486(3) and (5) of CRR. |
| 84 | Current cap on T2 instruments subject to phase out arrangements in accordance with Articles 484(5), 486(4) and (5) of CRR. |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) in accordance with Articles 484(5), 486(4) and (5) of CRR. |

**Template EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements**

1. Institutions shall apply the instructions provided in this Annex in order to complete template EU CC2 as presented in Annex 7, according to Article 437(a) of CRR.
2. Institutions shall disclose the balance sheet included in their published financial statements. Financial statements shall be the audited financial statements for the year-end disclosures.
3. The rows of the template are flexible and shall be disclosed by institutions in line with their financial statements. Own funds items in the audited financial statements shall include all items that are components of or are deducted from regulatory own funds, including equity, liabilities such as debt, or other balance sheet lines that affect regulatory own funds such as intangible assets, goodwill, deferred tax assets. Institutions shall expand the own funds items of the balance sheet as necessary in order to ensure that all of the components included in the composition of own funds disclosure template (template EU CC1) appear separately. Institutions shall only expand elements of the balance sheet up to the level of granularity that is necessary for deriving the components required by template EU CC1. Disclosure shall be proportionate to the complexity of the institution's balance sheet.
4. The columns are fixed and shall be reported as follows:
   1. Column a: Institutions shall include the figures reported in the balance sheet included in their published financial statements according to the accounting scope of consolidation.
   2. Column b: Institutions shall report the figures corresponding to the regulatory scope of consolidation.
   3. Column c: Institutions shall include the cross-reference between the own find item in template EU CC2 and the relevant items in the own funds disclosure template EU CC1. The reference in column c of template EU CC2 will be linked to the reference included in column b of template EU CC1.
5. In the following cases where institutions’ scope of accounting consolidation and its scope of regulatory consolidation are exactly the same, column (a) and (b) shall be merged and this fact shall be clearly disclosed:
   1. Where institutions comply with the obligations laid down in Part Eight of Regulation (EU) No 575/2013 on a consolidated or sub-consolidated basis but the scope of consolidation and the method for consolidation used for the balance sheet in the financial statements are identical to the scope of consolidation and the method for consolidation defined pursuant to Part One, Title II, Chapter 2 of Regulation (EU) No 575/2013, and institutions clearly state the absence of differences between the respective scopes and methods for consolidation.
   2. Where institutions meet the obligations laid down in Part Eight of Regulation (EU) No 575/2013 on an individual basis.

**Table EU CCA – Main features of regulatory own funds instruments and eligible liabilities instruments.**

1. Institutions shall apply the instructions provided in this Annex in order to complete table EU CCA as presented in Annex 7, according to Article 437(b) and (c) of CRR.
2. Institutions shall complete table EU CCA for the following categories: Common Equity Tier 1 instruments, Additional Tier 1 instruments, Tier 2 instruments and, within the meaning of Article 72b of the CRR, eligible liabilities instruments.
3. The tables shall comprise separate columns with the features of each regulatory own fund instruments and eligible liabilities instruments. In cases where different instruments of a same category have identical features, institutions may complete only one column disclosing these identical features and identify the issuances to which the identical features refer. When disclosing the columns for these instruments, institutions shall group them under three sections (horizontally along the table) to indicate whether they are for meeting (i) only own funds (but not eligible liabilities) requirements; (ii) both own funds and eligible liabilities requirements; or (iii) only eligible liabilities (but not own funds) requirements.
4. In relation to eligible liabilities instruments that are not subordinated to excluded liabilities, institutions shall disclose only securities which are fungible, negotiable financial instruments, at the exclusion of loans and deposits.

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| **Instructions for completing the regulatory own funds and eligible liabilities instruments main features table** | |
| **Row number** | **Explanation** |
| 1 | Identifies issuer legal entity.  *Free text* |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement).  *Free text* |
| 2a | Specifies if the instrument has been publicly or privately placed.  *Select from menu: [Public] [Private]* |
| 3 | Specifies the governing law(s) of the instrument.  *Free text* |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities  Specifies whether the instrument contains a clause whereby, upon decision by a resolution authority or a relevant third country authority, the principal amount of the instruments is to be written down on a permanent basis or the instruments are to be converted into Common Equity Tier 1 instruments, in the meaning, where applicable, of the following provisions:  - In relation to Additional Tier 1 instruments, Article 52(1)(p) of CRR;  - In relation to Tier 2 instruments, Article 63 (n) or (o);  - In relation to eligible liabilities, Article 72b(2)(n);  - In relation to any of the above and governed by third country law, Article 55 of the BRRD.  *A write down and conversion may be both compliant with Article 55 BRRD and any of the first three indents.*  *Select from menu: [YES] [NO]* |
| 4 | Specifies transitional regulatory own funds treatment contained in CRR. The original classification of the instrument is the point of reference independently of possible reclassification in lower tiers of own funds.  *Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Ineligible] [N/A]*  *Free text – specify if a fraction of the issuance has been reclassified in lower tiers of capital.* |
| 5 | Specifies regulatory own funds treatment under CRR without taking into account the transitional treatment.  *Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2]* *] [eligible liabilities] [Ineligible]* |
| 6 | Specifies the level(s) within the group at which the instrument is included in the own funds/eligible liabilities.  *Select from menu: [Solo] [(Sub-)Consolidated] [Solo and (Sub-)Consolidated]* |
| 7 | Specifies instrument type, varying by jurisdiction.  *For CET1 instruments, select name of the instrument in the CET1 list published by the EBA pursuant to Article 26(3) of the CRR.*  *For other instruments, select from: menu options to be provided to institutions by each jurisdiction – legal references of CRR articles for each type of instrument to be inserted* |
| 8 | Specifies the amount recognised in regulatory own funds or eligible liabilities (total amount of the instrument recognised before transitional provisions for the relevant level of the disclosure - currency used for the reporting obligations).  *Free text – specify in particular if some parts of the instruments are in different tiers of the regulatory own funds and if the amount recognised in regulatory own funds is different from the amount issued.* |
| 9 | Nominal amount of instrument (in currency of issuance and currency used for the reporting obligations).  *Free text* |
| EU-9a | Issue price of instrument.  *Free text* |
| EU-9b | Redemption price of instrument.  *Free text* |
| 10 | Specifies accounting classification.  *Select from menu: [Shareholders’ equity] [Liability – amortised cost] [Liability – fair value option] [Non-controlling interest in consolidated subsidiary]* |
| 11 | Specifies date of issuance.  *Free text* |
| 12 | Specifies whether dated or perpetual.  *Select from menu: [Perpetual] [Dated]* |
| 13 | For dated instrument, specifies original maturity date (day, month and year). For perpetual instrument put ‘no maturity’.  *Free text* |
| 14 | Specifies whether there is an issuer call option (all types of call options).  *Select from menu: [Yes] [No]* |
| 15 | For instrument with issuer call option, specifies first date of call if the instrument has a call option on a specific date (day, month and year) and, in addition, specifies whether the instrument has a tax and/or regulatory event call. Also specifies the redemption price. Helps to assess permanence.  *Free text* |
| 16 | Specifies the existence and frequency of subsequent call dates, if applicable. Helps to assess permanence.  *Free text* |
| 17 | Specifies whether the coupon/dividend is: either fixed over the life of the instrument, or floating over the life of the instrument, or currently fixed but will move to a floating rate in the future, or currently floating but will move to a fixed rate in the future.  *Select from menu: [Fixed], [Floating] [Fixed to floating], [Floating to fixed]* |
| 18 | Specifies the coupon rate of the instrument and any related index that the coupon/dividend rate references.  *Free text* |
| 19 | Specifies whether the non-payment of a coupon or dividend on the instrument prohibits the payment of dividends on common shares (i.e. whether there is a dividend stopper).  *Select from menu: [yes], [no]* |
| EU-20a | Specifies whether the issuer has full discretion, partial discretion or no discretion over whether a coupon/dividend is paid. If the institution has full discretion to cancel coupon/dividend payments under all circumstances it must select ‘fully discretionary’ (including when there is a dividend stopper that does not have the effect of preventing the institution from cancelling payments on the instrument). If there are conditions that must be met before payment can be cancelled (e.g. own funds below a certain threshold), the institution must select ‘partially discretionary’. If the institution is unable to cancel the payment outside of insolvency the institution must select ‘mandatory’.  *Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]*  *Free text (specify the reasons for discretion, existence of dividend pushers, dividend stoppers, ACSM)* |
| EU-20b | Specifies whether the issuer has full discretion, partial discretion or no discretion over the amount of the coupon/dividend.  *Select from menu: [Fully discretionary] [Partially discretionary] [Mandatory]* |
| 21 | Specifies whether there is a step-up or other incentive to redeem.  *Select from menu: [Yes] [No]* |
| 22 | Specifies whether dividends / coupons are cumulative or noncumulative.  *Select from menu: [Noncumulative] [Cumulative] [ACSM]* |
| 23 | Specifies whether instrument is convertible or not.  *Select from menu: [Convertible] [Nonconvertible]* |
| 24 | Specifies the conditions under which the instrument will convert, including point of non-viability. Where one or more authorities have the ability to trigger conversion, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger conversion (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach).  *Free text* |
| 25 | Specifies whether the instrument will always convert fully, may convert fully or partially, or will always convert partially.  *Select from menu: [Always Fully] [Fully or Partially] [Always partially]* |
| 26 | Specifies rate of conversion into the more loss absorbent instrument.  *Free text* |
| 27 | For convertible instruments, specifies whether conversion is mandatory or optional.  *Select from menu: [Mandatory] [Optional] [NA] and [at the option of the holders] [at the option of the issuer] [at the option of both the holders and the issuer]* |
| 28 | For convertible instruments, specifies instrument type convertible into. Helps to assess loss absorbency.  *Select from menu: [Common Equity Tier 1] [Additional Tier 1] [Tier 2] [Other]* |
| 29 | If convertible, specify issuer of instrument it converts into.  *Free text* |
| 30 | Specifies whether there is a write down feature.  *Select from menu: [Yes] [No]* |
| 31 | Specifies the triggers at which write-down occurs, including point of non-viability. Where one or more authorities have the ability to trigger write-down, the authorities shall be listed. For each of the authorities it shall be stated whether it is the terms of the contract of the instrument that provide the legal basis for the authority to trigger write-down (a contractual approach) or whether the legal basis is provided by statutory means (a statutory approach  *Free text* |
| 32 | Specifies whether the instrument will always be written down fully, may be written down partially, or will always be written down partially. Helps assess the level of loss absorbency at write-down.  *Select from menu: [Always Fully] [Fully or Partially] [Always partially] ]* |
| 33 | For write down instrument, specifies whether write down is permanent or temporary.  *Select from menu: [Permanent] [Temporary] [NA]* |
| 34 | Describes the write-up mechanism.  *Free text* |
| 34a | Type of subordination (only for eligible liabilities)  Specifies whether the instrument meets any of the types of subordination described in Article 72b(2)(d) (i), (ii) or (iii).  *Select from menu:*  *[Contractual] if the instrument meets the requirements set out in Article 72b(2)(d) (i) of the CRR;*  *[Statutory] if the instrument meets the requirements set out in Article 72b(2)(d) (ii);*  *[Structural] if the instrument meets the requirements set out in Article 72b(2)(d) (iii);*  *[Exemption from subordination] where the instrument does not meet any of the abovementioned forms of subordination and provided the institution has been permitted, pursuant to Article 72b(4) of CRR, to include unsubordinated liabilities as eligible liabilities items.* |
| EU-34b | Specifies the ranking of the instrument in normal insolvency proceedings.  *As defined in [ITS on MREL reporting].* |
| 35 | Specifies instrument to which it is most immediately subordinate. Where applicable, banks shall specify the column numbers of the instruments in the completed main features table to which the instrument is most immediately subordinate.  *Free text* |
| 36 | Specifies whether there are non-compliant features.  *Select from menu: [Yes] [No]* |
| 37 | If there are non-compliant features, institution shall specify which ones.  *Free text* |
| 37a | Institutions shall include the hyperlink that gives access to the prospectus of the issuance, including all the terms and conditions of the instrument. |