ANNEX 2 – Instructions for overview disclosure templates

**Template EU OV1 – Overview of risk weighted exposure amounts.** Fixed format

1. Institutions shall apply the instructions below in order to complete template EU OV1 as presented in Annex 1, in application of Article 438(d) of Regulation (EU) No 575/2013 (CRR).
2. Institutions shall explain, when relevant, in the narrative accompanying the template the effect on the calculation of own funds and risk weighted exposure amounts that results from applying capital floors and not deducting items from own funds.

|  |
| --- |
| **Legal references and instructions** |
| **Column number** | **Explanation** |
| a | Risk weighted exposure amounts (RWEAs) Risk-weighted exposure amount calculated in accordance with Article 92(3), 95, 96 and 98 of CRR.  |
| b | RWEAs (T-1) RWEAs as disclosed in the previous disclosure period. |
| c | Total own funds requirementsOwn fund requirements correspoding to the RWEAs for the different risk categories.  |
| **Legal references and instructions** |
| **Row number** | **Explanation** |
| 1 | Credit risk (excluding CCR)RWEAs and own funds requirements calculated according to Part Three, Title II, Chapters 1 to 4 of CRR. RWEAs for secutiritsation exposures in the non-trading book and for CCR are excluded and disclosed in rows 6 and 16 of this template. |
| 2 | Credit risk (excluding CCR) - Of which the standardised approachRWEAs and own funds requirements calculated according to the CR standardised approach (Part Three, Title II, Chapters 2 of CRR). |
| 3 | Credit risk (excluding CCR) - Of which the foundation IRB (FIRB) approach RWEAs and own funds requirements calculated according to the CR – foundation Internal Ratings Based Approach (Part Three, Title II, Chapters 3 of CRR), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach and in row EU 4a for equities under the simple risk weighted approach. |
| 4 | Credit risk (excluding CCR) - Of which: slotting approachRWEAs and own funds requirements for specialised lending exposures subject to the slotting approach according to Article 153(5) of CRR. |
| EU 4a | Credit risk (excluding CCR) - Of which: equities under the simple risk weighted approachRWEAs and own funds requirements for equities under the simple risk weighted approach according to Article 155(2) of CRR. |
| 5 | Credit risk (excluding CCR) - Of which the advanced IRB (AIRB) approach RWEAs and own funds requirements calculated according to the CR – advanced Internal Ratings Based Approach (Part Three, Title II, Chapters 3 of CRR), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach and in row EU 4a for equities under the simple risk weighted approach. |
| 6 | Counterparty credit risk – CCR RWEAs and own funds requirements calculated according to Part Three, Title II, Chapter 6 of CRR for counterparty credit risk. |
| 7 | CCR - Of which the standardised approach RWEAs and own funds requirements and own funds requirements computed in accordance with Part Three, Title II, Chapter 6, section 3 of CRR. |
| 8 | CCR - Of which internal model method (IMM) RWEAs and own funds requirements computed in accordance with Article 283 of Part Three, Title II, Chapter 6, section 6 of CRR. |
| EU 8a | CCR – Of which exposures to a CCPRWEAs and own funds requirements computed in accordance Part Three, Title II, Chapter 6, section 9 of CRR. |
| EU 8b | CCR – Of which credit valuation adjustment – CVARWEAs and own funds requirements calculated according to Part Three, Title VI of CRR |
| 9 | CCR - Of which other CCRCCR RWEAs and own funds requirements that are not disclosed under rows 7, 8, EU 8a and EU 8b. |
| *10* | *Empty set in the EU* |
| *11* | *Empty set in the EU* |
| *12* | *Empty set in the EU* |
| *13* | *Empty set in the EU* |
| *14* | *Empty set in the EU* |
| 15 | Settlement risk RWEAs and own funds requirements calcualted according to Part Three, Title V of CRR |
| 16 | Securitisation exposures in the non-trading book (after the cap)RWEAs and own funds requirements calculated accoring to Part Three, Title II, Chapter 5 of CRR. |
| 17 | Securitisation - Of which SEC-IRBA approach RWEAs and own funds requirements calculated according to the SEC-IRBA regulatory approach, used in accordance with the hierarchy of approaches of Art 254 of CRR. |
| 18 | Securitisation - Of which SEC-ERBA (including IAA)RWEAs and own funds requirements calculated according to the SEC-ERBA (including IAA) regulatory approach, used in accordance with the hierarchy of approaches of Art 254 of CRR. |
| 19 | Securitisation - Of which SEC-SA approach RWEAs and own funds requirements calculated according to the SEC-SA regulatory approach, used in accordance with the hierarchy of approaches of Art 254 of CRR. |
| EU 19a | Securitisation - Of which 1250%/ deductionRWEAs and own funds requirements for securitisation exposures on the non-trading book risk-weigh at 1250% or deducted from own funds in accordance with Part 3 Title II Chapter 5 of CRR. |
| 20 | Position, foreign exchange and commodities risks (Market risk)RWEAs and own funds requirements calculated according to Part Three, Title IVof CRR. |
| 21 | Market risk - Of which the standardised approach RWEAs and own funds requirements calculated according to Part Three, Title IV, Chapters 2 to 4 of CRR. |
| 22 | Market risk - Of which IMA RWEAs and own funds requirements calculated according to Part Three, Title IV, Chapter 5 of CRR. |
| EU 22a | Large exposuresRWEAs and own funds requirements calculated according to Articles 92(3)(b)(ii) of CRR. |
| *23* | *Empty set in the EU* |
| 24 | Operational risk RWEAs and own funds requirements calculated according to Part Three, Title III of CRR. |
| EU 24a | Operational risk - Of which basic indicator approach RWEAs and own funds requirements calculated according to Part Three, Title III, Chapter 2 of CRR. |
| EU 24b | Operational risk - Of which standardised approach RWEAs and own funds requirements calculated according to Part Three, Title III, Chapter 3 of CRR. |
| EU 24c | Operational risk - Of which advanced measurement approach RWEAs and own funds requirements calculated according to Part Three, Title III, Chapter 4 of CRR. |
| *25* | *Empty set in the EU* |
| *26* | *Empty set in the EU* |
| *27* | *Empty set in the EU* |
| *28* | *Empty set in the EU* |
| 29 | TotalTotal risk-weighted exposure amount calculated in accordance with Article 92(3), 95, 96 and 98 of CRR |

**Template EU KM1 – Key metrics template.** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template EU KM1 as presented in Annex 1,in application of Article 447(a) to (g) of CRR and Article 438(b) of CRR.

|  |
| --- |
| **Legal references and instructions** |
| **Column number** | **Explanation** |
| a - e | Reporting periods T, T-1, T-2, T-3 and T-4 are defined as quarterly, semi-annual or annual periods depending on the frequency set by Articles 433a, 433b and 433c of the CRR.Institutions disclosing this template on a quarterly basis should provide data for periods T, T-1, T-2, T-3 and T-4; institutions disclosing this template on a semi-annual basis should provide data for periods T, T-2 and T-4; and institutions disclosing this template on an annual basis should provide data for periods T and T-4.Institutions should disclose the dates corresponding to the reporting periods.The disclosure of data for previous periods is not required when data are disclosed for the first time.  |
| **Legal references and instructions** |
| **Row number** | **Explanation** |
| 1 | Common Equity Tier 1 (CET1) capitalAmount of CET1 capital in accordance with the amount disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 29 of template EU CC1 Composition of regulatory own funds) |
| 2 | Tier 1 capitalAmount of Tier 1 capital in accordance with the amount disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 45 of template EU CC1 Composition of regulatory own funds) |
| 3 | Total capitalAmount of total capital in accordance with the amount disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 59 of template EU CC1 Composition of regulatory own funds) |
| 4 | Total risk-weighted exposure amountsAmount of total risk-weighted exposure amounts (RWEAs) in accordance with the amount disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 60 of template EU CC1 Composition of regulatory own funds)  |
| 5 | Common Equity Tier 1 ratio (%)CET1 capital ratio in accordance with the value disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 61 of template EU CC1 Composition of regulatory own funds) |
| 6 | Tier 1 ratio (%)Tier 1 capital ratio in accordance with the value disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 62 of template EU CC1 Composition of regulatory own funds) |
| 7 | Total capital ratio (%)Total capital ratio in accordance with the value disclosed by institutions following Annex 7 of this ITS, on disclosure of own funds requirements (row 63 of template EU CC1 Composition of regulatory own funds) |
| EU 7a | Additional CET1 SREP requirements (%)Additional own funds (in particular CET1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 7b | Additional AT1 SREP requirements (%)Additional own funds (in particular additional Tier 1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 7c | Additional T2 SREP requirements (%)Additional own funds (Tier 2 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 7d | Total SREP own funds requirements (TSCR ratio) (%)The sum of (i) and (ii) as follows:1. the total capital ratio (8%) as specified in Article 92(1)(c) of CRR;
2. the additional own funds requirements (Pillar 2 Requirements – P2R) ratio based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU and determined in accordance with the criteria specified in the *EBA Guidelines on common procedures and methodologies for the supervisory review and evaluation process and supervisory stress testing* (EBA SREP GL).

This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 1.2 of the EBA SREP GL.If no additional own funds requirements were communicated by the competent authority, then only point (i) should be reported. |
| 8 | Capital conservation buffer (%)Amount of own funds that institutions are required to maintain according to Article 128(1) and 129 of Directive 2013/36/EU (CRD), compared to total RWEAs. |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)Amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 CRR in addition to the capital conservation buffer, compared to total RWEAs. |
| 9 | Institution specific countercyclical capital buffer (%)Amount of own funds that institutions are required to maintain according to Articles 128 point (2), 130, 135-140 of CRD, compared to total RWEAs.The % disclosed shall consider the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| EU 9a | Systemic risk buffer (%)Amount of own funds that institutions are required to maintain according to Articles 128 point (5), 133 and 134 of CRD, compared to total RWEAs.The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 10 | Global Systemically Important Institution buffer (%)Amount of own funds that institutions are required to maintain according to Articles 128 point (3) and 131 of CRD, compared to total RWEAs.The % disclosed shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| EU 10a | Other Systemically Important Institution bufferAmount of own funds that institutions are required to maintain according to Articles 128 point (4) and 131 of CRD, compared to total RWEAs.The % reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date. |
| 11 | Combined buffer requirement (%)According to Article 128 point (6) of CRD, compared to total RWEAs. |
| EU 11a | Overall capital requirements (OCR) (%)The sum of (i) and (ii) as follows:1. the TSCR ratio referred to in row EU 7d;
2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of CRD.

This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 of the EBA SREP GL.If no buffer requirement is applicable, only point (i) shall be reported. |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) |
| 13 | Leverage ratio total exposure measureLeverage ratio total exposure measure in accordance with the amount disclosed by institutions following Annex 15 of this ITS, on disclosure of leverage ratio (row 24 of template EU LR2 - LRCom: Leverage ratio common disclosure) |
| 14 | Leverage ratioLeverage ratio in accordance with the value disclosed by institutions following the ITS on disclosure of leverage ratio (row 25 of template EU LR2 - LRCom: Leverage ratio common disclosure) |
| EU 14a | Additional CET1 leverage ratio requirements (%)Additional own funds (in particular CET1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 14b | Additional AT1 leverage ratio requirements (%)Additional own funds (in particular additional Tier 1 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 14c | Additional T2 leverage ratio requirements (%)Additional own funds (Tier 2 instruments) requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU. |
| EU 14d | Total SREP leverage ratio requirements (TSCR ratio) (%)The sum of (i) and (ii) as follows:1. the minimum leverage ratio requirement (3%) as specified in Article 92(1)(d) of CRR;
2. the additional own funds requirements (Pillar 2 Requirements – P2R) ratio based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU.

This item shall reflect the total SREP leverage ratio requirement (TSLRR) ratio as communicated to the institution by the competent authority.If no additional own funds requirements were communicated by the competent authority, then only point (i) should be reported. |
| EU 14e | Applicable leverage bufferApplicable leverage buffer in accordance with the value disclosed by institutions following the ITS on disclosure of leverage ratio (row 27 of template EU LR2 - LRCom: Leverage ratio common disclosure) |
| EU 14f | Overall leverage ratio requirements (%)Sum of rows EU 14d and EU 14e |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average)Institutions shall disclose as the weighted value the value according to Article 9 of Commission Delegated Regulation (EU) 2015/61 of the liquid assets before applying the adjustment mechanism envisaged in paragraph 2 of Article 17 of Commission Delegated Regulation (EU) 2015/61. |
| 16 | Total net cash outflows (Adjusted value)Institutions shall disclose as the adjusted value the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90% cap less the reduction for inflows subject to the 75% cap.  |
| 17 | Liquidity coverage ratio (%)Institutions shall disclose as the adjusted value the percentage of the item 'Liquidity coverage ratio (%)' as defined in Article 4(1) Commission Delegated Regulation (EU) 2015/61.The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.  |
| 18 | Total available stable fundingInstitutions shall disclose here the amount of available stable funding calculated in accordance with Part Six, Title IV, Chapter 3 of CRR. |
| 19 | Total required stable fundingInstitutions shall disclose here the amount of required stable funding calculated in accordance with Part Six, Title IV, Chapter 4 of CRR. |
| 20 | NSFR ratio (%)NSFR ratio calculated according to Article 428b of CRR. |

**Template EU INS1 – Insurance participations:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template EU INS1 as presented in Annex 1, in application of Article 438(f) of CRR.

|  |
| --- |
| **Legal references and instructions** |
| **Column number** | **Explanation** |
| a | Exposure valueExposure value of own fund instruments held in any insurance undertaking, re- insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis |
| b | Risk-weighted exposure amountRisk-weighted exposure amount of own fund instruments held in any insurance undertaking, re-insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis |

**Template EU INS2 – Financial conglomerates - Information on own funds and capital adequacy ratio.** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template EU INS2 as presented in Annex 1, in application of Article 438(g) of CRR.

|  |
| --- |
| **Legal references and instructions** |
| **Row number** | **Explanation** |
| 1 | Supplementary own fund requirements of the financial conglomerate (amount) the amount of supplementary own fund requirements of the financial conglomerate calculated in accordance with Article 6 of the Directive 2002/87/EC and Annex I to that Directive where methods 1 or 2 set out in that Annex are applied. |
| 2 | Capital adequacy ratio of the financial conglomerate (%)The capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of the Directive 2002/87/EC and Annex I to that Directive where methods 1 or 2 set out in that Annex are applied. |

**Table EU OVC - ICAAP information.** Flexible format

1. Institutions shall apply the instructions provided below in this Annex in order to complete table EU OVC as presented in Annex 1, in application of Article 438(a) and (c) of CRR.

|  |
| --- |
| **Legal references and instructions** |
| **Row number** | **Explanation** |
| a | Approach to assessing the adequacy of their internal capitalInstitutions shall disclose a summary of their approach to assessing the adequacy of their internal capital to support current and future activities. |
| b | Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment processThis information shall only be disclosed by institutions when required by the relevant competent authority. |