

**DISCLOSURE ON THE MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES**

Template code	Name of the template
EU KM2	Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
EU TLAC1	Composition - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities
EU iLAC	Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs
EU TLAC2	Creditor ranking - Entity that is not a resolution entity
EU TLAC3	Creditor ranking - resolution entity

**EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities**

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		T	T	T-1	T-2	T-3	T-4
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities						
EU-1a	Of which own funds and subordinated liabilities						
2	Total risk exposure amount of the resolution group (TREA)						
3	Own funds and eligible liabilities as a percentage of the TREA						
EU-3a	Of which own funds and subordinated liabilities						
4	Total exposure measure (TEM) of the resolution group						
5	Own funds and eligible liabilities as percentage of the TEM						
EU-5a	Of which own funds or subordinated liabilities						
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA						
EU-8	Of which to be met with own funds or subordinated liabilities						
EU-9	MREL expressed as a percentage of the TEM						
EU-10	Of which to be met with own funds or subordinated liabilities						

**EU TLAC1 - Composition - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities**

		a	b	c
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII requirement for own funds and eligible liabilities (TLAC)	Memo item: Amounts eligible for the purposes of MREL, but not of TLAC
<b>Own funds and eligible liabilities and adjustments</b>				
1	Common Equity Tier 1 capital (CET1)			
2	Additional Tier 1 capital (AT1)			
3	Empty set in the EU			
4	Empty set in the EU			
5	Empty set in the EU			
6	Tier 2 capital (T2)			
7	Empty set in the EU			
8	Empty set in the EU			
11	Own funds for the purpose of Articles 92a of Regulation (EU) No 575/2013 and 45 of Directive 2014/59/EU			
<b>Own funds and eligible liabilities: Non-regulatory capital elements</b>				
12	Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)			
EU-12a	Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)			
EU-12b	Eligible liabilities instruments that are subordinated to excluded liabilities issued prior to 27 June 2019 (subordinated grandfathered)			
EU-12c	Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items			
13	Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre-cap)			
EU-13a	Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)			
14	Amount of non subordinated eligible liabilities instruments, where applicable after application of Article 72b (3) CRR			
15	Empty set in the EU			
16	Empty set in the EU			
17	Eligible liabilities items before adjustments			
EU-17a	Of which subordinated liabilities items			
<b>Own funds and eligible liabilities: Adjustments to non-regulatory capital elements</b>				
18	Own funds and eligible liabilities items before adjustments			
19	(Deduction of exposures between multiple point of entry (MPE) resolution groups)			
20	(Deduction of investments in other eligible liabilities instruments)			
21	Empty set in the EU			
22	Own funds and eligible liabilities after adjustments			
EU-22a	Of which: own funds and subordinated liabilities			
<b>Risk-weighted exposure amount and leverage exposure measure of the resolution group</b>				
23	Total risk exposure amount (TREA)			
24	Total exposure measure (TEM)			
<b>Ratio of own funds and eligible liabilities</b>				
25	Own funds and eligible liabilities as a percentage of TREA			
EU-25a	Of which own funds and subordinated liabilities			
26	Own funds and eligible liabilities as a percentage of TEM			
EU-26a	Of which own funds and subordinated liabilities			
27	CET1 (as a percentage of the TREA) available after meeting the resolution group's requirements			
28	Institution-specific combined buffer requirement			
29	of which capital conservation buffer requirement			
30	of which countercyclical buffer requirement			
31	of which systemic risk buffer requirement			
EU-31a	of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer			
<b>Memorandum items</b>				
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

**EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs**

		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
<b>Applicable requirement and level of application</b>				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
<b>Own funds and eligible liabilities</b>				
EU-3	Common Equity Tier 1 capital (CET1)			
EU-4	Eligible Additional Tier 1 capital			
EU-5	Eligible Tier 2 capital			
EU-6	Eligible own funds			
EU-7	Eligible liabilities			
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments			
<b>Total risk exposure amount and total exposure measure</b>				
EU-10	Total risk exposure amount (TREA)			
EU-11	Total exposure measure (TEM)			
<b>Ratio of own funds and eligible liabilities</b>				
EU-12	Own funds and eligible liabilities as a percentage of the TREA			
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM			
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements			
EU-17	Institution-specific combined buffer requirement			
<b>Requirements</b>				
EU-18	Requirement expressed as a percentage of the TREA			
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM			
EU-21	of which part of the requirement that may be met with a guarantee			
<b>Memorandum items</b>				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

EU TLAC2a: Creditor ranking - Entity that is not a resolution entity

		Insolvency ranking							Sum of 1 to n
		1	1	2	2	...	n	n	
		(most junior)	(most junior)				(most senior)	(most senior)	
		Resolution entity	Other	Resolution entity	Other	...	Resolution entity	Other	
1	Empty set in the EU								
2	Description of insolvency rank (free text)								
3	Liabilities and own funds								
4	of which excluded liabilities								
5	Liabilities and own funds less excluded liabilities								
6	Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of [choose as a appropriate: internal MREL/internal TLAC]								
7	of which residual maturity ≥ 1 year < 2 years								
8	of which residual maturity ≥ 2 year < 5 years								
9	of which residual maturity ≥ 5 years < 10 years								
10	of which residual maturity ≥ 10 years, but excluding perpetual securities								
11	of which perpetual securities								

EU TLAC2b: Creditor ranking - Entity that is not a resolution entity

		Insolvency ranking							Sum of 1 to n
		1	1	2	2	...	n	n	
		(most junior)	(most junior)				(most senior)	(most senior)	
		Resolution entity	Other	Resolution entity	Other	...	Resolution entity	Other	
1	Empty set in the EU								
2	Description of insolvency rank (free text)								
3	Empty set in the EU								
4	Empty set in the EU								
5	Empty set in the EU								
6	Own funds and eligible liabilities for the purpose of internal MREL								
7	of which residual maturity ≥ 1 year < 2 years								
8	of which residual maturity ≥ 2 year < 5 years								
9	of which residual maturity ≥ 5 years < 10 years								
10	of which residual maturity ≥ 10 years, but excluding perpetual securities								
11	of which perpetual securities								

**EU TLAC3a: creditor ranking - resolution entity**

		Insolvency ranking				Sum of 1 to n
		1	2	...	n	
		(most junior)			(most senior)	
1	Description of insolvency rank (free text)					
2	Liabilities and own funds					
3	of which excluded liabilities					
4	Liabilities and own funds less excluded liabilities					
5	Subset of liabilities and own funds less excluded liabilities that are own funds and liabilities potentially eligible for meeting [choose as appropriate: MREL/TLAC]					
6	of which residual maturity $\geq 1$ year < 2 years					
7	of which residual maturity $\geq 2$ year < 5 years					
8	of which residual maturity $\geq 5$ years < 10 years					
9	of which residual maturity $\geq 10$ years, but excluding perpetual securities					
10	of which perpetual securities					

**EU TLAC3b: creditor ranking - resolution entity**

		Insolvency ranking				Sum of 1 to n
		1	2	...	n	
		(most junior)			(most senior)	
1	Description of insolvency rank (free text)					
2	Empty set in the EU					
3	Empty set in the EU					
4	Empty set in the EU					
5	Own funds and liabilities potentially eligible for meeting MREL					
6	of which residual maturity $\geq 1$ year < 2 years					
7	of which residual maturity $\geq 2$ year < 5 years					
8	of which residual maturity $\geq 5$ years < 10 years					
9	of which residual maturity $\geq 10$ years, but excluding perpetual securities					
10	of which perpetual securities					