

Annex II: Instructions

I.	General instructions	3
I.1	Structure	3
I.2	References	4
I.3	Accounting standards	5
I.4	Reporting of supervisory data	5
I.5	Scope of consolidation	5
I.6	Numbering and other conventions	6
II.	Template-related instructions	6
II.1	Z 01.01 – Legal entities (ORG 1)	6
II.2	Z 01.02 - Ownership structure (ORG 2)	10
II.3	Z 02.00 - Liability Structure (LIAB 1)	11
II.4	Z 03.01 - Own funds requirements (LIAB 2)	18
II.5	Z 03.02 - Own funds requirements (LIAB 3)	21
II.6	Z 04.00 - Intragroup financial interconnections (LIAB 4)	22
II.7	Major Counterparties (LIAB 5 & 6)	25
II.8	Z 05.01 – Major liabilities counterparties (LIAB 5)	25
II.9	Z 05.02 – Major off-balance sheet counterparties (LIAB 6)	27
II.10	Z 06.00 - Deposit insurance (LIAB 7)	28
II.11	Critical functions and core business lines	31
II.12	Z 07.01 – Criticality assessment of economic functions (FUNC 1)	32
II.13	7.1 FUNC 1 DEP	36
II.14	7.1 FUNC 1 LEN	41
II.15	7.1 FUNC 1 PAY	46
II.13	7.1 FUNC 1 CM	52
II.13	7.1 FUNC 1 WF	56
II.16	Z 07.02 - Mapping of economic functions to legal entities (FUNC 2)	61
II.17	Z 07.03 - Mapping of Core Business Lines to legal entities (FUNC 3)	62
II.18	Z 07.04 - Mapping of critical functions to core business lines (FUNC 4)	63
II.19	Relevant Services	64
II.20	Z 08.01— Relevant services (SERV 1)	64
II.21	Z 08.02 — Relevant services – mapping to operational assets (SERV 2)	69
II.22	Z 08.03 — Relevant services – mapping to roles (SERV 3)	73
II.23	Z 08.04 — Critical services – mapping to critical functions (SERV 4)	76
	General instructions	76
II.24	Z 08.05 — Essential services – mapping to core business lines (SERV 5)	78
II.25	FMI Services	81

II.26 Z 09.01 - FMI Services - Providers and Users (FMI 1) 81

II.27 Z 09.02 – Mapping to Critical and Essential FMIs (FMI 2) 84

II.28 Z 09.03 - FMI Services - Key Metrics (FMI 3) 85

II.29 Z 09.04 - FMI Services – CCPs – Alternative Providers (FMI 4) 87

II.30 Liability Analysis 87

II.31 Z10.01 Intragroup Liabilities (LIAB-G-1) 87

II.32 Z10.02 - Securities (including CET1, AT1 & Tier 2 instruments; excluding intragroup) (LIAB-G-2) 90

II.33 Z10.03 - All Deposits (excluding intragroup) (LIAB-G-3) 94

II.34 Z10.04 - Other Financial Liabilities (not included in other tabs, excluding intragroup) (LIAB-G-4) 96

II.35 Z10.05 - Derivatives (LIAB-G-5) 98

II.36 Z10.06 - Securities financing transactions, excluding intragroup (LIAB-G-6) 100

II.37 Z10.07 - Other Non-Financial Liabilities (not included in other tabs, excluding intragroup) (LIAB-G-7) 102

I. General instructionsI.1 Structure

The framework consists of 29 templates, organised in 6 blocks.

- (1) 'General information', which provides an overview of the organisational structure of a group and its entities, the distribution of assets and risk exposure amounts. This block consists of templates:
 - i. Z 01.01 - Organisational structure (ORG 1)'
 - ii. Z 01.02 – Ownership structure (ORG 2)
- (2) 'Aggregate data on on-balance sheet items and off-balance sheet items' which provides financial information on liabilities, own funds, financial connections between group entities, liabilities towards major counterparties and off-balance sheet items received from major counterparties, and deposit insurance. This block consists of 7 templates:
 - i. 'Z 02.00 - Liability Structure (LIAB 1)';
 - ii. 'Z 03.01 - Own funds requirements for credit institutions (LIAB 2)';
 - iii. 'Z 03.02 - Own funds requirements for investment firms (LIAB 3)';
 - iv. 'Z 04.00 - Intragroup financial interconnections (LIAB 4)';
 - v. 'Z 05.01 - Major Liability Counterparties (LIAB 5)';
 - vi. 'Z 05.02 - Major off-balance sheet counterparties (LIAB 6)';
 - vii. 'Z 06.00 - Deposit insurance (LIAB 7)'.
- (3) 'Critical functions' which provides an overview of critical functions and maps them to legal entities, core business lines, critical services, financial market infrastructures and information systems. This block consists of 4 templates:
 - i. Z 07.01 - Criticality assessment of economic functions (FUNC 1),
 - ii. Z 07.02 - Mapping of critical functions by legal entity (FUNC 2)',
 - iii. Z 07.03 - Mapping of Core Business Lines to legal entities (FUNC 3) and
 - iv. Z 07.04 - Mapping of critical functions to core business lines (FUNC 4);
- (4) Services and Entities, which provides a breakdown of users and providers of services, and maps them to economic functions and business lines:
 - i. Z 08.01 – Relevant Services (SERV 1)
 - ii. Z 08.02 – Relevant Services – Mapping to assets (SERV 2)
 - iii. Z 08.03 – Relevant Services – Mapping to roles (SERV 3)
 - iv. Z 08.04 – Relevant Services – Mapping to critical functions (SERV 4)

- v. Z 08.05 – Relevant Services – Mapping to core business lines (SERV 5)
- (5) Reporting on FMI Services
- i. Z 09.01 – FMI Services – Providers and Users (FMI 1)
 - ii. Z 09.02 – FMI Services – Mapping to Critical and Essential FMIs (FMI 2)
 - iii. Z 09.03 – FMI Services – Key Metrics (FMI 3)
 - iv. Z 09.04 – FMI Services – CCPs- Alternative provider (FMI 4)
- (6) Granular Reporting of Liability data for Bail-in assessment
- i. Z 10.01 – Intragroup Liabilities (excluding Derivatives) (LIAB-G-1)
 - ii. Z 10.02 – Securities (including CET1, AT1 & Tier 2 instruments, excluding intragroup) (LIAB-G-2)
 - iii. Z 10.03 – All Deposits (excluding intragroup) (LIAB-G-3)
 - iv. Z 10.04 – Other Financial Liabilities (LIAB-G-4)
 - v. Z 10.05 – Derivatives (LIAB-G-5)
 - vi. Z 10.06 – Secured Finance, excluding intragroup (LIAB-G-6)
 - vii. Z 10.07 – Other Non-Financial Liabilities (LIAB-G-7)

I.2 References

- 1) For the purposes of this Annex, the following abbreviations shall apply:
- a) ‘CPMI’ means the Committee on Payments and Market Infrastructures of the Bank for International Settlements;
 - b) ‘FINREP’ means financial information templates included in Annexes III and IV of, and complementary instructions included in Annex V of, Commission Implementing Regulation (EU) No 2021/451¹;
 - c) ‘COREP (OF)’ means Annexes I (templates) and II (instructions) of Implementing Regulation (EU) No 2021/451;
 - d) ‘COREP (LR)’ means Annexes X (templates) and XI (instructions) of Implementing Regulation (EU) No 2021/451;
 - e) ‘FSB’ means Financial Stability Board;
 - f) ‘IAS’ means International Accounting Standards as defined in Article 2 of Regulation (EC) No 1606/2002 of the European Parliament and of the Council²;

¹ Commission Implementing Regulation (EU) No 2021/451 of 17 December 2020 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014.

² 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).

- g) 'IFRS' means International Financial Reporting Standards as defined as defined in Article 2 of Regulation (EC) No 1606/2002³;
- h) 'LEI code' means a Legal Entity Identifier code aimed at achieving a unique and worldwide identification of parties to financial transactions, as proposed by the FSB and endorsed by the G20. Until the global LEI system is fully operational, pre-LEI codes are being assigned to counterparties by a Local Operational Unit that has been endorsed by the Regulatory Oversight Committee (ROC, detailed information may be found at the following website: www.leiroc.org). Where a LEI code exists for a given counterparty, it shall be used to identify that counterparty;
- i) 'MFI ID' or 'Monetary Financial Institution' ID is a unique identification code for an MFI in the list of MFIs maintained and published by the ECB for statistical purposes in accordance with Regulation (EC) No 25/2009 (ECB/2008/32), to be reported where an LEI code does not already exist.
- j) 'NGAAP' or 'National Generally Accepted Accounting Principles' means national accounting frameworks developed under Directive 86/635/EEC⁴;
- k) 'Operational Asset' - An asset that is not a financial asset and that is required to perform relevant services, such as real estate; intellectual property including trademarks, patents and software; hardware; IT systems and applications; and data warehouses. Operational assets are critical/essential where access to them is required in order to perform a critical/essential service;
- l) 'Relevant Services' - Services which underpin (i) the bank's critical functions to the economy (critical services) and (ii) core business lines (essential services) for which continuity is necessary for the effective implementation of the resolution strategy. These categories may overlap. This applies analogously to operational assets and staff.
- m) 'Relevant Roles' - Job roles whose vacancy in resolution may present an obstacle to the continuity of critical functions and the core business lines needed for the effective implementation of the resolution strategy and any consequent restructuring.

I.3 Accounting standards

Unless otherwise specified in these instructions, institutions shall report all amounts based on the accounting framework they use for the reporting of financial information in accordance with Articles 9 to 11 of Implementing Regulation (EU) No 2021/451. Institutions that are not required to report financial information in accordance with Implementing Regulation (EU) No 2021/451 shall apply the rules of their respective accounting framework.

- 1) For institutions that report under IFRS, references have been inserted to the relevant IFRS.

I.4 Reporting of supervisory data

- 1) Where the reporting entity is subject to supervisory reporting under Regulation (EU) No 575/2013 of the European Parliament and of the Council at the consolidated or individual level at the requested reference date for resolution planning, the entity is not required to declare those data points that have already been reported. Resolution Authorities will obtain these data points directly from the supervisory reports already declared by the reporting entity.
- 2) Where the entity is not subject to supervisory reporting at the given reference date, the entity will be required to declare these data points in line with the instructions provided in this Annex.

I.5 Scope of consolidation

- 1) This framework refers, depending on the template, to:

³ 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).

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).

- consolidation on the basis of accounting consolidation (entities included in the consolidated financial statements according to the applicable accounting framework);
- prudential consolidation (entities within the scope of consolidation according to Chapter 2 of Title II of Part One of Regulation (EU) No 575/2013 of the European Parliament and of the Council⁵ at the level of the Union parent undertaking;
- consolidation at the level of the resolution entity for the resolution group.
 - 1) For each template, institutions shall follow the consolidation basis or bases applicable pursuant to Article 2 to Article 5 of this Regulation.

I.6 Numbering and other conventions

- 1) These instructions follow the labelling convention laid out below, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.
- 2) The following general notation is used in these instructions to refer to columns, lines and cells of a template: {Template;Row;Column}.
- 3) 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}.
- 4) In the case of templates with only one column, only rows are referred to: {Template;Row}.
- 5) An asterisk sign is used to express that the validation is done for the rows or columns specified before.
- 6) Where an information item is not applicable to the entities for which the report is submitted, the corresponding field shall be left blank.
- 7) Where these instructions refer to a primary key, this shall mean a column or combination of columns designated to uniquely identify all the rows of the template. A primary key shall contain a unique value for each row of the template. It may not contain null value.

II. Template-related instructions

II.1 Z 01.01 – Legal entities (ORG 1)

II.1.1 General remarks

- 1) A single template shall be submitted in relation to all group entities within the scope of accounting consolidation. Besides identifying the legal entities of the Group, international branches shall be considered as entities for this template.
- 2) The concept of relevant legal entities is not limited to bank operations only, but also includes other entities that are needed to support the bank group's operations in a substantial way. This include service providers for critical functions or/and substantial business lines, funding providing entities and other entities that are highly intertwined (economically) with the group. The identification of these additional entities is expected to be guided by resolution strategy's requirements, which are defined by resolution authorities.

⁵ 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).

II.1.2 **Instructions concerning specific positions**

Columns	Instructions
0010	<p>Name</p> <p>Name of the entity. Official name as it appears in corporate acts, including the indication of the legal form.</p>
0020	<p>Code</p> <p>Code of the entity. For institutions the code shall be the 20-digit, alphanumeric LEI code. For other entities the code shall be the 20-digit, alphanumeric LEI code, or if not available a code under a uniform codification applicable in the Union, or if not available a national code.</p> <p>The code shall be unique and used consistently across the templates. The code shall always have a value.</p>
0025	<p>Type of code</p> <p>The type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available report a national code.</p> <p>The identification of entities shall be made in a consistent way across the templates.</p>
0040	<p>Entity Type</p> <p>The entity type, by sequential order of priority, shall be one of the following:</p> <p>a) ‘Credit institution’</p> <p>This category shall cover credit institutions as defined in point (1) of Article 4(1) of Regulation (EU) No 575/2013, not including the entities referred to in Article 2(5) of Directive (EU) 2013/36/EU⁶;</p> <p>b) ‘Investment firm subject to the initial capital requirement laid down in Article 9(1) of Directive (EU) 2019/2034’</p> <p>This category shall cover investment firms as defined in Article 4(1), point (22) of Regulation (EU) 2019/2033⁷ that are subject to the initial capital requirement laid down in 9(1) of Directive (EU) 2019/2034⁸.</p> <p>c) ‘Investment firm not subject to the initial capital requirement laid down in Article 9(1) of Directive (EU) 2019/2034’</p> <p>d) ‘Financial institution’</p> <p>This category shall cover financial institutions as defined in point (26) of Article 4(1) of the Regulation (EU) No 575/2013, other than those classified as ‘holding company’ as described in point e) below.</p> <p>e) ‘Holding company’</p> <p>This category shall cover any of the following:</p> <ul style="list-style-type: none"> - Financial holding company as defined in point (20) of Article 4(1) of Regulation (EU) No

⁶ 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).

⁷ Regulation (EU) 2019/2033 of the European Parliament and of the Council of 27 November 2019 on the prudential requirements of investment firms and amending Regulations (EU) No 1093/2010, (EU) No 575/2013, (EU) No 600/2014 and (EU) No 806/2014 (OJ L 314, 5.12.2019, p. 1).

⁸ Directive (EU) 2019/2034 of the European Parliament and of the Council of 27 November 2019 on the prudential supervision of investment firms and amending Directives 2002/87/EC, 2009/65/EC, 2011/61/EU, 2013/36/EU, 2014/59/EU and 2014/65/EU (OJ L 314, 5.12.2019, p. 64)

Columns	Instructions
	<p>575/2013;</p> <ul style="list-style-type: none"> - Mixed financial holding company as defined in point (21) of Article 4(1) of Regulation (EU) No 575/2013; - Mixed activity holding company as defined in point (22) of Article 4(1) of Regulation (EU) No 575/2013; - Parent financial holding companies as defined in point (30) of Article 4(1) of Regulation (EU) No 575/2013; - Union parent financial holding company as defined in point (31) of Article 4(1) of Regulation (EU) No 575/2013; - Parent mixed financial holding company in a Member State as defined in point (32) of Article 4(1) of Regulation (EU) No 575/2013; - Union parent mixed financial holding companies as defined in point (33) of Article 4(1) of Regulation (EU) No 575/2013. <p>f) ‘Insurance undertaking’</p> <ul style="list-style-type: none"> - This category shall cover insurance undertakings as defined in Article 13 of Directive 2009/138/EC of the European Parliament and of the Council⁹. <p>g) ‘Important service provider’ within the group, connected to critical functions and/or significant economic operations.</p> <p>h) ‘Other entity type’, where the entity is not captured by any of the above mentioned categories. (i.e. important funding provider)</p>
0050	<p>Country</p> <p>The ISO 3166-1-alpha-2 code of the country of incorporation of the entity, which may be a Member State or a third country.</p>
0055	<p>LEI of POE of Resolution Group</p> <p>LEI code identifying the Point of Entry of the resolution group to which the entity identified in 0010 belongs.</p>
0070	<p>Article 7 CRR Waiver</p> <p>Report the following abbreviations:</p> <p>Y – if the competent authority has waived the application of Article 6(1) of Regulation (EU) No 575/2013 according to Article 7 of Regulation (EU) No 575/2013;</p> <p>N – otherwise.</p>
0080	<p>Article 8 CRR Waiver</p> <p>Report the following abbreviations:</p> <p>Y – if the competent authority has waived the application of Part Six of Regulation (EU) No 575/2013 according to Article 8 of Regulation (EU) No 575/2013;</p> <p>N – otherwise.</p>
0090	<p>Subject to Article 9 CRR</p> <p>Report the following abbreviations:</p>

⁹ Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (Text with EEA relevance)(OJ L 335, 17.12.2009, p.1).

Columns	Instructions
	<p>Y – if the entity meets the conditions laid down in points (c) and (d) of Article 7(1) and its material exposures or material liabilities are to the parent institution Regulation (EU) No 575/2013 according to Article 8 of Regulation (EU) No 575/2013 and are therefore incorporated in the calculation of the requirement of the parent institution under article 6(1).</p> <p>N – otherwise.</p>
0100	<p>Article 10 CRR Waiver</p> <p>Report the following abbreviations:</p> <p>Y – if the competent authority has applied a waiver pursuant to Article 10 of Regulation (EU) No 575/2013.</p> <p>N – otherwise.</p>
0110	<p>Total assets</p> <p>Total assets as defined for FINREP {F 01.01;380;010}</p>
0150	<p>Total Risk Exposure amount</p> <p>Total risk exposure amount as defined for COREP (OF): {C 02.00;010;010}</p> <p>This item shall not be reported for entities that are not institutions and entities benefitting from a waiver in accordance with Article 7 or Article 10 of Regulation (EU) No 575/2013.</p>
0160	<p>Total exposure measure</p> <p>Total exposure measure of the leverage ratio as defined for COREP (LR): {C 47.00;0290;0010}</p> <p>This item shall not be reported for entities that are not institutions and entities benefitting from a waiver in accordance with Article 7 or Article 10 of Regulation (EU) No 575/2013.</p>
0170	<p>Total Operating Income</p> <p>Total operating income as defined in FINREP {F 02.00;355;010}</p>
0210	<p>Accounting standard</p> <p>Accounting standards applied by the entity. Report the following abbreviations:</p> <ul style="list-style-type: none"> - IFRS - nGAAP
0260	<p>Contribution to consolidated total risk exposure amount</p> <p>The amount that the Entity contributes to the total consolidated risk exposure amount of the group the report refers to.</p>
0270	<p>Contribution to consolidated total exposure measure</p> <p>The amount that the Entity contributes to the total exposure measure of the group the report refers to.</p>
0280	<p>Contribution to consolidated operating income</p> <p>The amount that the Entity contributes to the total accounting consolidated operating income amount of the group.</p>
0320	<p>Relevant Legal Entity</p> <p>Whether the entity constitutes a relevant legal entity pursuant to the definition in Article 1 of this Regulation.</p>

II.2 Z 01.02 - Ownership structure (ORG 2)II.2.1 General remarks

- 1) This template provides an overview over the group's legal and ownership structure. A single template shall be submitted in relation to all group entities within the scope of accounting consolidation.
- 2) This template shall list all the shareholders (or equivalent) of the group's entities with more than 2% of share capital (or equivalent) or voting rights, and all the shareholdings (or equivalent) held by entities of the group.

II.2.2 Instructions concerning specific positions

Columns	Instructions
0010-030	Investor
0010	<p>Name</p> <p>The full name or designation of the Investor.</p>
0020	<p>Code</p> <p>Unique identifier of the legal entity or investor referred in column 0010.</p> <p>Where the investor is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1). Where the investor is not a group entity, the code shall be:</p> <ul style="list-style-type: none"> - for institutions with a Legal Entity Identifier (LEI), the 20-digit alphanumeric LEI code; - if not available, a code under a uniform codification applicable in the Union, or if not available a national code. <p>For both cases, the code shall be unique and used consistently across the templates.</p>
0030	<p>Type of code</p> <p>Where the investor is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1). Where the investor is not a group entity, the type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available report a national code.</p> <p>For the identification of entities or investors, the pair of Code and Type shall be used consistently across the templates.</p>
0040-070	Investee
0040	<p>Name</p> <p>The full name or designation of the Investee.</p>
0050	<p>Code</p> <p>Unique identifier of the legal entity or investor referred in column 0010.</p> <p>Where the investee is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1). Where the investee is not a group entity, the code shall be:</p> <ul style="list-style-type: none"> - for institutions with a Legal Entity Identifier (LEI), the 20-digit alphanumeric LEI code; - if not available, a code under a uniform codification applicable in the Union, or if not available a national code.

Columns	Instructions
	For both cases, the code shall be unique and used consistently across the templates.
0060	<p>Type of code</p> <p>Where the investee is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1).</p> <p>Where the investee is not a group entity, the type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available report a national code.</p> <p>For the identification of entities or investees, the pair of Code and Type shall be used consistently across the templates.</p>
0070	<p>International Branch</p> <p>Report the following abbreviations:</p> <p>Y – in the case the Investee is an international branch of the Investor.</p> <p>N – in the case of a legal entity.</p>
0080-090	Ownership
0080	<p>Share capital</p> <p>Amount of share capital held by the Investor, excluding reserves. In the case of an international branch, the field shall be empty.</p>
0090	<p>Voting rights in the Entity</p> <p>Percentage of voting rights held by the Investor. This information is only required if one share is not equal to one vote (hence voting rights are not equal to share capital). In the case of an international branch, the field shall be empty.</p>

II.3 Z 02.00 - Liability Structure (LIAB 1)

II.3.1 General remarks

- 1) This template requires granular information on the liability structure of the entity or group. Liabilities are broken down into liabilities excluded from bail-in and liabilities not excluded from bail-in. Further breakdowns by categories of liability, counterparty and residual maturity are provided.
- 2) Where a maturity breakdown is set out in this template, the residual maturity shall be the time until the contractual maturity. By derogation from that:
 - a. where a liabilities instrument includes a holder redemption option exercisable prior to the original stated maturity of the instrument, the maturity of the instrument shall be defined as the earliest possible date on which the holder can exercise the redemption option and request redemption or repayment of the instrument;
 - b. where a liabilities instrument includes an incentive for the issuer to call, redeem, repay or repurchase the instrument prior to the original stated maturity of the instrument, the maturity of the instrument shall be defined as the earliest possible date on which the issuer can exercise that option and request redemption or repayment of the instrument.

- 3) In case of interim payments of principal, the principal shall be split and allocated into the corresponding maturity buckets. Where applicable, the maturity shall be considered separately for both the principal amount and accrued interest.
- 4) In some specific cases, the maturity of a given instrument depends on external factors, on which the institution has little or no influence. In such cases, the first date on which such events can lead to reimbursement shall be considered the earliest redemption date.
- 5) In other cases, contracts do not foresee any specific maturity date, such as on-sight or overnight deposits. In those cases, the liabilities shall be considered as having a possible maturity on the first possible date, i.e. next/one day after reporting date.
- 6) For deposits, the coverage by DGSD does not necessarily distinguish between the maturities that are considered as covered if different maturities exist. As such, to split the non-covered part into maturity buckets, institutions are asked to apply a pro rata approach for the total coverage and distribute the non-covered part accordingly over the maturity of the underlying deposits, unless specific provisions resulting from the transposition of Directive 2014/49/EU into national law are applicable
- 7) Where a liability meets multiple criteria and may be reported in several rows in the range of r0110 to r0210, report it only in one row, being the one with the lowest row number in this template.
- 8) The amounts reported in this template shall be either outstanding amounts or carrying amounts:
 - a. The outstanding amount of a claim or instrument is the sum of the principal amount of, and accrued interest on, the claim or instrument. The outstanding amount due is equal to the value of the claim which the creditor files under insolvency proceedings, without considering insolvency set-off provisions, and does not include any premiums or discounts on liability instruments. In those cases where no claim is filed under insolvency proceedings, the outstanding amount is expected to be equal to zero.
 - b. The carrying amount shall be the carrying amount as defined for FINREP purposes, either under IFRS or nGAAP, as applicable. Otherwise, figures under nGAAP reporting schemes shall be used.
- 9) This report references data points that may have already been reported by the entity in FINREP and COREP for the same reference date and reporting scope (see COREP/FINREP references in the instructions). Where this is the case, the reporting entity does not have to report these data points a second time. For instance, COREP/FINREP data points have to be reported here where the reporting entity has been waived from financial or prudential reporting obligations, in which case the only data source for resolution authorities for these data points is this report.

II.3.2 Instructions concerning specific positions

Columns	Instructions
0010-0011	<p>Households</p> <p>FINREP, Annex V. Part 1, paragraph 42, point (f)</p> <p>Individuals or groups of individuals as consumers, and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.</p>

0020-0021	<p>Non-financial corporations (SMEs)</p> <p>FINREP, Annex V. Part 1, paragraph 42, point (e)</p> <p>Corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to Regulation (EU) No 2021/379 of the European Central Bank¹⁰, which also meet the following definition of SME:</p> <p>Annex, Title I, Article 2.1 of Commission Recommendation of 6 May 2003¹¹; FINREP, Annex V Part 1, paragraph 5(i).</p> <p>Enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million.</p>
0030-0031	<p>Non-financial corporations (non-SMEs)</p> <p>FINREP, Annex V. Part 1, paragraph 42, point (e)</p> <p>Corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to Regulation (EU) No 2021/379 of the European Central Bank.</p> <p>Excludes 'SMEs' reported in column 0020.</p>
0040-0041	<p>Credit institutions</p> <p>FINREP, Annex V. Part 1, paragraph 42, point (c)</p> <p>Credit institutions within the meaning of Article 4 (1) point (1) of Regulation (EU) No 575/2013 and multilateral development banks.</p>
0050-0051	<p>Other financial corporations</p> <p>FINREP, Annex V. Part 1, paragraph 42, point (d)</p> <p>All financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders.</p>
0055-0056	<p>Of which Insurance firms & pension funds</p> <p>Insurance undertakings, reinsurance undertakings firms (as referred to in Article 13(1) to (6) of Directive 2009/138/EC of the European Parliament and of the Council) and pension and retirement funds.</p>
0060-0061	<p>General governments & Central banks</p> <p>FINREP, Annex V. Part 1, paragraph 42, points (a) and (b)</p> <p>Central banks and central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "credit institutions", "other financial corporations" or "non-financial corporations" depending on their activity); social security funds; and international organisations, such as the European Union, the International Monetary Fund and the Bank for International Settlements.</p>
0070-0071	<p>Non-identified, listed on a trading venue</p> <p>Where the identity of the holder of a security is not known due to the instruments being listed on a trading venue, as defined under Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments, the amounts shall be attributed to this column.</p>

¹⁰ Regulation (EU) No 2021/379 of the European Central Bank concerning the balance sheet of the monetary financial institutions sector (OJ L 297 7.11.2013, p.1).

¹¹ Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises (notified under document number C(2003) 1422) (OJ L 124, 20.5.2003, p. 36).

0080-0081	<p>Non-identified, not listed on a trading venue</p> <p>Where the identity of the holder of a security is not known, without the instruments being listed on a trading venue, the amounts shall be attributed to this column and no further counterparty breakdown is required. Reporting entities are encouraged to identify counterparties and limit the use of this column to a minimum.</p>
0090-0091	<p>Total</p>
0100-0101	<p>Of which: intragroup</p> <p>Liabilities towards entities included in the accounting scope of consolidation of the ultimate parent entity (as opposed to the prudential scope of consolidation).</p>
0110-0111	<p>Of which: liabilities governed by the law of a third country, excluding intragroup</p> <p>These shall include the gross amounts of liabilities governed by the law of a third-country and/or issued by group entities established in third-countries. Intragroup liabilities shall be excluded.</p> <p>Where the resolution authority has confirmed that it is satisfied, pursuant to Article 55 (3) of Directive 2014/59/EU of the European Parliament and of the Council¹², that any decision of a resolution authority to write down or convert a liability would be effective under the law of that third country, that liability shall not be reported in this column.</p>

Rows	Instructions
0100	<p>Liabilities excluded from bail-in</p> <p>The amount of liabilities for which the resolution authorities shall not exercise the write down or conversion powers in accordance with Article 44 (2) of Directive 2014/59/EU.</p>
0110	<p>Covered deposits</p> <p>The amount of covered deposits as defined in point (5) of Article 2 (1) of Directive 2014/49/EU of the European Parliament and of the Council¹³, with the exclusion of temporary high balances as defined in Article 6(2) of that Directive.</p>
0120	<p>Secured liabilities – collateralized part</p> <p>The amount of liabilities as referenced in point b of Article 44 (2) of Directive 2014/59/EU.</p> <p>Secured liabilities including repurchase agreements (repos), covered bonds and liabilities in the form of financial instruments which form an integral part of the cover pool and which according to national law are secured in a way similar to covered bonds.</p> <p>Neither the requirement to ensure that all secured assets relating to a covered bond cover pool remain unaffected, segregated and with enough funding, nor the exclusion of Article 44 (2) point b of Directive 2014/59/EU shall prevent resolution authorities, where appropriate, from exercising those powers in relation to any part of a secured liability or a liability for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured. Such an uncovered amount of these secured liabilities shall not be reported in this row, but reported in row 0340, subject to additional breakdown.</p> <p>Central Bank liabilities which are covered by a collateral pool (for example main refinancing operations,</p>

¹² 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).

¹³ Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes (OJ L 173, 12.6.2014, p. 149).

Rows	Instructions
	long term refinancing operation, target longer-term refinancing operations, etc) shall be regarded as secured liabilities.
0130	<p>Client liabilities, if protected in insolvency</p> <p>The amount of liabilities as referenced in Article 44 (2) point c of Directive 2014/59/EU.</p>
0140	<p>Fiduciary liabilities, if protected in insolvency</p> <p>The amount of liabilities as referenced in Article 44 (2) point d of Directive 2014/59/EU.</p>
0150	<p>Institution liabilities < 7 days</p> <p>The amount of liabilities as referenced in Article 44 (2) point e of Directive 2014/59/EU.</p>
0161	<p>System (operator) and CCP liabilities < 7 days</p> <p>The amount of liabilities as referenced in Article 44 (2) point f of Directive 2014/59/EU, including payment and security settlement systems and clearing houses, as well as CCP-cleared derivatives with maturity below 7 days.</p>
0170	<p>Employee liabilities</p> <p>The amount of liabilities as referenced in Article 44 (2) point g (i) of Directive 2014/59/EU.</p> <p>Liabilities to an employee, in relation to accrued salary, pension benefits or other fixed remuneration, except for the variable component of remuneration that is not regulated by a collective bargaining agreement. This shall however not apply to the variable component of the remuneration of material risk takers as identified in Article 92 (2) of Directive 2013/36/EU.</p>
0180	<p>Liabilities critical to operational daily functioning</p> <p>The amount of liabilities as referenced in Article 44 (2) point g (ii) of Directive 2014/59/EU.</p>
0190	<p>Tax and social security authorities liabilities, if preferred</p> <p>The amount of liabilities as referenced in Article 44 (2) point g (iii) of Directive 2014/59/EU.</p>
0200	<p>DGS liabilities</p> <p>The amount of liabilities as referenced in Article 44 (2) point g (iv) of Directive 2014/59/EU.</p>
0210	<p>Liabilities towards other entities of the resolution group</p> <p>The amount of liabilities as referenced in Article 44 (2), point (h) of Directive 2014/59/EU</p> <p>Where the excluded liability is a derivatives liability, the net liability positions taking into account the prudential netting rules of Article 429c of Regulation (EU) No 575/2013 shall be reported.</p> <p>When the reporting entity is not identified as resolution entity itself, it must report in only those liabilities falling under Article 44(2)(h) BRRD that are held by its subsidiaries that are also not resolution entities but are part of the same resolution group as the reporting entity.</p> <p>Intra-group liabilities for entities established outside the EU shall not be reported in this row, as per Article 1(1) of BRRD, points (b), (c) or (d), as referred to in BRRD Article 44(2) (h). Where the excluded liability is a derivatives liability, the net liability positions taking into account the prudential netting rules laid down in Article 429c of Regulation (EU) No 575/2013 shall be reported.</p>
0300	<p>Liabilities not excluded from bail-in</p> <p>The amount of bail-inable liabilities, as defined in Article 2(1) of Directive 2014/59/EU, point (71). This is the sum of rows 0310, 0320, 0334, 0340, 0350, 0360, 0365, 0370, 0380, 0390 and 0400.</p>
0310 –	<p>Deposits, not covered but preferential</p>

Rows	Instructions
0314	<p>Article 108 of Directive 2014/59/EU</p> <p>Deposits as defined in Article 2 (1) point 3 of Directive 2014/49/EU that do not qualify for exclusion from bail-in (Article 44 (2) point a) of Directive 2014/59/EU), yet for which a preferential treatment is foreseen in line with Article 108 of Directive 2014/59/EU.</p>
0320 - 0324	<p>Deposits, not covered and not preferential</p> <p>Deposits as defined in Article 2 (1) point 3 of Directive 2014/49/EU that do not qualify for exclusion from bail-in or preferential treatment in application of Articles 44 (2) point a or 108 of Directive 2014/59/EU.</p>
0330	<p>Balance sheet liabilities arising from derivatives</p> <p>Accounting value of liabilities arising from derivatives</p>
0331	<p>Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, prior to collateral offset</p> <p>By default the sum of all net market values of derivative liabilities per contractual netting set. Only where the net market value of a netting set is a liability, the netting set shall be reported. To this end, derivatives which are not subject to netting arrangements shall be treated as a single contract, i.e. as if it were a netting set with only one derivative.</p>
0332	<p>Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset</p> <p>The valuation in row 0331 is subject to an adjustment for collateral posted to secure this exposure, which results in the sum of these net market values after offsetting collateral at its market value.</p>
0333	<p>Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset, incorporating estimated close-out amounts</p> <p>In line with Commission Delegated Regulation 2016/1401¹⁴ on the valuation of liabilities arising from derivatives, an additional close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts.</p> <p>The estimations required to determine a close-out amount in line with the abovementioned Regulation can prove quite difficult on an individual basis. Therefore, proxy values, which may be based on available data such as the prudential requirements for market risk, can be used instead. If it proves impossible to calculate the close-out amount for the derivative liabilities, the amount reported shall be equal to the amount reported in row 0332.</p>
0334	<p>Sum of net liability positions taking into account prudential netting rules</p> <p>The net liability positions for derivatives taking into account the prudential netting rules of Article 429 of Regulation (EU) No 575/2013 (related to the calculation of the leverage ratio total exposure measure) shall be reported.</p>
0340 - 0344	<p>Uncollateralised secured liabilities</p> <p>The amount of secured liabilities or liabilities for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured. This shall capture the 'undercollateralized' part of any collateralized liability, for example the undercollateralised part of covered bonds or repurchase operations.</p>

¹⁴ Commission Delegated Regulation (EU) 2016/1401 of 23 May 2016 supplementing Directive 2014/59/EU of the European Parliament and of the Council establishing a framework for the recovery and resolution of credit institutions and investment firms with regard to regulatory technical standards for methodologies and principles on the valuation of liabilities arising from derivatives (OJ L 228, 23.8.2016, p. 7).

Rows	Instructions
0350 – 0354	<p>Structured notes</p> <p>Structured notes are defined for this purpose as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities etc.). Structured notes do not include debt instruments that include call or put options only, i.e. the value of the instrument does not depend on any embedded derivative component.</p>
0360 – 0364	<p>Senior unsecured liabilities</p> <p>This includes all senior, unsecured instruments that are not included in other categories above.</p>
0365 – 0369	<p>Senior non-preferred liabilities</p> <p>Amount of any of the following liabilities:</p> <ul style="list-style-type: none"> • Unsecured claims resulting from debt instruments that meet the conditions laid down in Article 108 of Directive 2014/59/EU, paragraph 2 points (a), (b) and (c) of and paragraph 3; • Unsecured claims resulting from debt instruments referred to in point (b) of the first subparagraph of Article 108(5) of Directive 2014/59/EU; or • Debt instruments with the lowest priority ranking among the ordinary unsecured claims resulting from debt instruments referred to in Article 108(7) of Directive 2014/59/EU, for which a Member State has provided, in accordance with that paragraph, that they have the same ranking as that of claims that meet the conditions of points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU.
0370 – 0374	<p>Subordinated liabilities (not recognised as own funds)</p> <p>Liabilities which will only be repaid under national insolvency law after all classes of ordinary creditors and senior non-preferred creditors have been repaid in full. This includes both contractually and statutorily subordinated liabilities. In the case of holding companies, unsubordinated debt securities may also be reported in this category (i.e. structural subordination).</p> <p>Only subordinated instruments that are not recognized as own funds shall be included in this category.</p> <p>This row shall also include that part of subordinated liabilities that qualifies in principle as own funds, but is not included in own funds due to phase-out provisions such as Article 64 of Regulation (EU) No 575/2013 (remaining maturity) or Part 10 of the Regulation (EU) No 575/2013 (grandfathering impact).</p>
0380 – 0382	<p>Other MREL eligible liabilities</p> <p>The amount of liabilities that is eligible for the purposes of meeting by the reporting entity the requirement of Article 45 of Directive 2014/59/EU in accordance with Articles 45e or 45f thereof, as applicable, but is not captured in rows 0320 and 0340 to 0370.</p>
0390	<p>Non-financial liabilities</p> <p>The amount of liabilities that are not considered financial liabilities in line with applicable accounting framework, such as provisions related to litigations to which the entity is subject.</p>
0400	<p>Residual liabilities</p> <p>Amount of liabilities that is not reported in rows 0100 to 0390.</p>
0500	<p>Own funds</p> <p>Articles 4(1)(118) and 72 of Regulation (EU) No 575/2013</p> <p>Same definition as COREP (OF): {C 01.00;010;010}</p>
0510	<p>Common Equity Tier 1 Capital</p>

Rows	Instructions
	Article 50 of Regulation (EU) No 575/2013 Same definition as COREP (OF): {C 01.00;020;010}
0511	Of which: capital instruments/share capital Legal instruments that constitute (part of) CET1 capital in the form of capital instruments/share capital The carrying amount (FINREP F01.03-020-010 + F01.03-040-010) is understood as the face value of the instruments, whereas the outstanding amount represents the residual claim of shares on total accounting equity, i.e. including the reserves of the entity/group.
0512	Of which: instruments ranking pari passu with ordinary shares Legal instruments that constitute (part of) CET1 own funds in the form of instruments other than capital instruments/share capital, but ranking pari passu with this category. Retained earnings and Reserves are not to be reported in this row.
0520	Additional Tier 1 capital Article 61 of Regulation (EU) No 575/2013 Same definition as COREP (OF): {C 01.00;530;010}
0521	Of which: (part of) subordinated liabilities recognised as own funds Legal instruments that constitute (part of) Additional Tier 1.
0530	Tier 2 Capital Article 71 of Regulation (EU) No 575/2013 Same definition as COREP (OF): {C 01.00;750;010}
0531	Of which: (part of) subordinated liabilities recognised as own funds This breakdown identifies the legal instruments that constitute (part of) Tier 2 own funds.
0600	Total liabilities and own funds including derivative liabilities Sum of all the liabilities reported in this template and the amount of regulatory own funds. To this end, all the amounts from the above lines shall be added. With respect to derivatives, the value to be used shall be row 0334 'Sum of net liability positions taking into account prudential netting rules'.
0800	Total Equity (FINREP F01.03-300-010) for the carrying amount. This total equals the total equity of the balance sheet.

II.4 Z 03.01 - Own funds requirements (LIAB 2)

II.4.1 General remarks

- 1) This template gathers information on the own funds requirements for an entity or group.
- 2) All information reported shall reflect the own funds requirements applicable at the reporting reference date.
- 3) As an exception, the information on 0300-Total SREP capital requirement (TSCR) ratio reported in this template shall be based on the latest available official SREP decision communicated until the remittance date of this report by the competent authority.

- 4) For reporting on a consolidated or individual basis, if these data points have already been reported by the entity in FINREP or COREP for the same reference date and reporting scope (see COREP/FINREP references in the instructions), the reporting entity does not have to report these data points a second time. Data only has to be reported, for instance, where the reporting entity has been waived from financial or prudential reporting obligations, in which case the only data source for resolution authorities for these data points is this report.

II.4.2 Instructions concerning specific positions

Rows	Instructions
0100	<p>Total Risk Exposure Amount</p> <p>The amount referred to in Point (a) of Article 45(2) of Directive 2014/59/EU, calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013.</p>
0120	<p>Total exposure measure</p> <p>The amount referred to in Point (b) of Article 45(2) of Directive 2014/59/EU, calculated in accordance with Articles 429(4) and 429a of Regulation (EU) No 575/2013.</p>
0210 - 0220	<p>Initial capital and Leverage Ratio requirements</p>
0210	<p>Initial capital</p> <p>The amount referred to in Articles 12 of Directive 2013/36/EU, Article 93 of Regulation (EU) No 575/2013.</p> <p>The amount of initial capital required as a precondition for the authorization to commence the activity of an institution.</p>
0220	<p>Leverage Ratio Requirement</p> <p>Leverage ratio requirement, excluding the requirement specified in Article 92(1a) of Regulation (EU) No 575/2013, as applicable to the entity or group, expressed as a percentage of the total exposure measure. If no formal requirement is in place, entities shall leave this cell empty.</p>
0300	<p>Total SREP capital requirement (TSCR) ratio</p> <p>COREP (OF): {C 03.00;130;010}</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 Article 92(1)(c) of Regulation (EU) No 575/2013; (ii) the additional own funds requirements (Pillar 2 Requirements – P2R) ratio 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 latest, as of remittance date, total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority, i.e. for submission with ref. date of 31 December of a given year, report the P2R applicable in the following year. The TSCR is defined in Section 1.2 of the EBA SREP GL.</p> <p>Where a reporting entity is a resolution entity that has not been subject to an additional own funds requirement as referred to in Article 104a of Directive 2013/36/EU at the resolution group consolidated level, the reported value for (ii) above is expected to be the result of the estimation referred to in Article</p>

Rows	Instructions
	<p>1 of the Commission Delegated Regulation (EU) 2021/1118, but conducted preliminary by the reporting entity.</p> <p>If no additional own funds requirements were communicated by the competent authority and the paragraph above does not apply, then only point (i) shall be reported.</p>
0400	<p>Combined Buffer Requirement COREP (OF): {C 04.00;760;010}).</p> <p>Requirement referred to in point (6) of the first subparagraph of Article 128 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of the elements comprising the combined buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (1) of the Commission Delegated Regulation (EU) 2021/1118, but should be conducted preliminary by the reporting entity.</p>
0410	<p>Capital Conservation Buffer COREP (OF): {C 04.00;760;010}).</p> <p>Requirement referred to in Articles 128 point (1) and 129 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of this buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (2) of the Commission Delegated Regulation (EU) 2021/1118, but should be conducted preliminary by the reporting entity.</p>
0420	<p>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State COREP (OF): {C 04.00;760;010}).</p> <p>Requirement referred to in Article 458 (2) point d (vi)¹⁵ of Regulation (EU) No 575/2013</p> <p>In case the resolution perimeter differs from the prudential one, the reported amount corresponds to the buffer applicable to the exposures of the resolution group.</p>
0430	<p>Institution-Specific Countercyclical Capital Buffer (see COREP (OF): {C 04.00;770;010}).</p> <p>Requirement referred to in Articles 128 point (2), 130, 135-140 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the reported amount corresponds to the buffer requirement applicable to the exposures of the resolution group.</p>
0440	<p>Systemic Risk Buffer (see COREP (OF): {C 04.00;780;010})</p> <p>Requirement referred to in Articles 128 point (5), 133 and 134 of Directive 2013/36/EU</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of this buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (5) of the Commission Delegated Regulation (EU) 2021/1118, but should be conducted preliminary by the reporting entity.</p>
0450	<p>Global Systemically Important Institution Buffer COREP (OF): {C 04.00;800;010}</p> <p>Requirement referred to in Articles 128 point (3) and 131 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of this buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (3)</p>

¹⁵ The level of the capital conservation buffer laid down in Article 129 of Directive 2013/36/EU;

Rows	Instructions
	of the Commission Delegated Regulation (EU) 2021/1118, but should be conducted preliminary by the reporting entity.
0460	<p>Overall capital requirement (OCR) ratio</p> <p>Articles 128 point (4) and 131 of Directive 2013/36/EU</p> <p>COREP (OF): {C 04.00;810;010}</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>
0500	<p>Overall capital requirement (OCR) ratio</p> <p>COREP (OF): {C 03.00;160;010}</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 0300; (ii) to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128 point (6) of Directive 2013/36/EU. <p>This item shall reflect the Overall capital requirement (OCR) ratio as defined in Section 1.2 of the EBA SREP Guidelines.</p> <p>If no buffer requirement is applicable, only point (i) shall be reported.</p>

II.5 Z 03.02 - Own funds requirements (LIAB 3)

II.5.1 General remarks

- 1) This template gathers information on the own funds requirements for an entity or group.
- 2) All information reported shall reflect the own funds requirements applicable at the reporting reference date.

II.5.2 Instructions concerning specific positions

Rows	Instructions
0100	<p>Total Own Funds Requirement</p> <p>The amount referred to under Article 11.1 of Regulation (EU) 2019/2033.</p>
0400	<p>Combined Buffer Requirement</p> <p>Requirement referred to in point (6) of the first subparagraph of Article 128 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of the combined buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (1) of the Commission Delegated Regulation (EU) 2021/1118.</p>

Rows	Instructions
0410	<p>Capital Conservation Buffer</p> <p>Requirement referred to in Articles 128 point (1) and 129 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the estimation of this buffer requirement of the resolution entity at the resolution group consolidated level follows the Article 3 (2) of the Commission Delegated Regulation (EU) 2021/1118.</p> <p>For Investment firms, the amount referred to under Article 11.1 of Regulation (EU) 2019/2033.</p>
0420	<p>Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State</p> <p>Requirement referred to in Article 458 (2) point d (iv) of Regulation (EU) No 575/2013</p> <p>In case the resolution perimeter differs from the prudential one, the reported amount corresponds to the buffer applicable to the exposures of the resolution group.</p> <p>For Investment firms, the amount referred to under Article 11.1 of Regulation (EU) 2019/2033.</p>
0430	<p>Institution-Specific Countercyclical Capital Buffer</p> <p>Requirement referred to in Articles 128 point (2), 130, 135-140 of Directive 2013/36/EU.</p> <p>In case the resolution perimeter differs from the prudential one, the reported amount corresponds to the buffer requirement applicable to the exposures of the resolution group.</p> <p>For Investment firms, the amount referred to under Article 11.1 of Regulation (EU) 2019/2033.</p>

II.6 Z 04.00 - Intragroup financial interconnections (LIAB 4)

II.6.1 General remarks

- 5) This template requires information on intragroup liabilities, capital instruments and guarantees.
- 6) All financial interconnections between legal entities that are included in the consolidated financial statements shall be reported. Reported amounts shall be aggregated where they pertain to the same counterparties (both issuer or guaranteed entity, and creditor, holder or guarantee provider) and the same type of liabilities, capital instruments or guarantees.
- 7) The combination of values reported in columns 0020, 0040 and 0050 of this template forms a primary key which has to be unique for each row of the template.

II.6.2 Instructions concerning specific positions

Columns	Instructions
0010-0025	<p>Issuer or guaranteed entity Legal entity that issues the liabilities or capital instrument, or is the guaranteed entity.</p>
0010	<p>Entity name Must be different from the Entity name listed in column 0030.</p>
0020	<p>Code The code of the issuer or guarantee recipient. For institutions the code shall be the 20-digit, alphanumeric LEI code. For other entities the code shall be the 20-digit, alphanumeric LEI code, or if not available a code under a uniform codification applicable in the Union, or if not available a national code. The code shall be unique and used consistently across the templates. The code must be different from the code listed in column 0040.</p>
0025	<p>Type of Code Where the Issuer to Guaranteed entity is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1). Where the Issuer to Guaranteed entity is not a group entity, the type of code shall be preferably the LEI code. When the LEI is not available, report an MFI ID, or if not available, report a national code. For the identification of entities or investees, the pair of Code and Type shall be used consistently across the templates.</p>
0030-0045	<p>Creditor, holder or guarantee provider Legal entity that is the creditor to the liability, holds the capital instrument or provides the guarantee.</p>
0030	<p>Entity name Must be different from the entity name listed in column 0010.</p>
0040	<p>Code The code of the Creditor, holder or guarantee provider. For institutions the code shall be the 20-digit, alphanumeric LEI code. For other entities the code shall be the 20-digit, alphanumeric LEI code, or if not available a code under a uniform codification applicable in the Union, or if not available a national code. The code shall be unique and used consistently across the templates. Must be different from the code listed in column 0020.</p>
0045	<p>Type of Code Where the Creditor, holder or guarantee provider is a group entity, the code shall be the same as reported in template Z 01.01 (ORG 1). Where the Creditor, holder or guarantee provider is not a group entity, the type of code shall be preferably the LEI code. When the LEI is not available, report an MFI ID, or if not available, report a national code. For the identification of entities or investees, the pair of Code and Type shall be used consistently across the templates.</p>
0050-0080	<p>Financial interconnection This field describes the financial interconnection between the relevant legal entities.</p>

Columns	Instructions
0050	<p>Type</p> <p>To be chosen from the following list:</p> <p><u>Intragroup Liabilities</u></p> <p>L.0. Liabilities excluded from bail-in Same definition as Z 02.00 (LIAB), row 0100</p> <p>L.1. Deposits, not covered but preferential Same definition as Z 02.00 (LIAB), row 0310</p> <p>L.2. Deposits, not covered and not preferential Same definition as Z 02.00 (LIAB), row 0320</p> <p>L.3. Liabilities arising from derivatives (Close-Out Amounts) Same definition as Z 02.00 (LIAB), row 0330</p> <p>L.4. Uncollateralised secured liabilities Same definition as Z 02.00 (LIAB), row 0340</p> <p>L.5. Structured notes Same definition as Z 02.00 (LIAB), row 0350</p> <p>L.6. Senior unsecured liabilities Same definition as Z 02.00 (LIAB), row 0360</p> <p>L.7. Senior non-preferred liabilities Same definition as Z 02.00 (LIAB), row 0365</p> <p>L.8. Subordinated liabilities Same definition as Z 02.00 (LIAB), row 0370</p> <p>L.9. Other MREL eligible liabilities Same definition as Z 02.00 (LIAB), row 0380</p> <p>L.10. Non-financial liabilities Same definition as Z 02.00 (LIAB), row 0390</p> <p>L.11. Residual liabilities Same definition as Z 02.00 (LIAB), row 0400. Any liability not captured by any of the preceding items.</p> <p>L.12. Tier 2 Capital Same definition as Z 02.00 (LIAB), row 0530</p> <p>L.13. Additional Tier 1 Capital Same definition as Z 02.00 (LIAB), row 0520</p> <p>L.14. Common Equity Tier 1 Capital Same definition as Z 02.00 (LIAB), row 0510</p> <p><u>Intragroup Guarantees</u></p> <p>G.1. Issuance Guarantees on specific instruments/liabilities that have been issued</p> <p>G.2. Counterparty Guarantees granted to a specific counterparty of the institution</p> <p>G.3. Unlimited General guarantees not limited to a fixed amount</p> <p>G.4. Other Any type of guarantee not covered by the previous types.</p>
0060	<p>Outstanding amount</p> <p>For liabilities (column 0050, types L.1, L.2 and L.4 - L.14), the outstanding amount of the intragroup liabilities; for liabilities arising from derivatives (type L.3), the close-out amounts as defined for the purposes of template Z 02.00 (LIAB), row 0333.</p> <p>For guarantees (column 0050, values G.1 - G.4), the maximum potential amount of future payments under the guarantee</p>
0070	<p>of which issued under 3rd country law</p> <p>The share, in monetary amount, of the outstanding amount that is governed by the law of a third</p>

Columns	Instructions
	country.
0080	<p>of which: MREL eligible</p> <p>The amount of own funds and liabilities eligible to meet the requirement of Article 45 of Directive 2014/59/EU in accordance with Article 45e or 45f of that Directive, as applicable. Only those own funds and liabilities that meet the criteria of Article 45b or Article 45f (2) of Directive 2014/59/EU, as applicable, considering, where relevant, Article 89 (2) BRRD, and Article 55 BRRD shall be reported.</p>

II.7 Major Counterparties (LIAB 5 & 6)

II.7.1 General remarks

- 8) These templates collect information on liabilities towards major counterparties (Z 05.01) and off-balance sheet items received from major counterparties (Z 05.02). Reported amounts shall be aggregated where they belong to the same counterparty and the same type of liabilities or off-balance sheet items.
- 9) Liabilities and off-balance sheet items for which the counterparty cannot be identified shall not be reported in these templates. Liabilities and off balance sheet items for which the counterparty is an entity included in the consolidated financial statements shall not be reported.

II.8 Z 05.01 – Major liabilities counterparties (LIAB 5)

Instructions concerning specific positions

- 10) The combination of values reported in columns 0020 and 0060 of this template forms a primary key which has to be unique for each row of the template.

Columns	Instructions
0010-0050	<p>Counterparty</p> <p>Information on the major counterparty in relation to which the liability arises</p> <p>Major counterparties shall be identified by summing up the outstanding amounts of all liabilities of the entity or group for which the template is reported, to each counterparty or group of connected clients, excluding liabilities to entities included in the consolidated financial statements.</p> <p>The counterparties and groups of connected counterparties are then ranked by aggregate outstanding amount in order to identify the top 10 major counterparties, on which information shall be provided in this template.</p> <p>The definition of ‘group of connected counterparties’ shall follow the definition of ‘group of connected clients’ laid down in Article 4(1) point 39 of Regulation (EU) No 575/2013.</p> <p>For the purpose of this template, a counterparty may not be an entity included in the consolidated financial statements.</p>
0010	<p>Entity name</p> <p>Name of the major counterparty or, where applicable, name of a group of connected clients.</p> <p>The name of a group of connected clients shall be the name of the parent company or, when the group of</p>

Columns	Instructions
	connected clients does not have a parent, the group's commercial name.
0020	<p>Code</p> <p>The code of the major counterparty or group of connected clients. For institutions the code shall be the 20-digit, alphanumeric LEI code. For other entities the code shall be the 20-digit, alphanumeric LEI code, or if not available a code under a uniform codification applicable in the Union, or if not available a national code. The code shall be unique and used consistently across the templates.</p>
0025	<p>Type of Code</p> <p>The type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available, report a national code be reported.</p>
0030	<p>Group or individual</p> <p>The institution shall report '1' for individual major counterparties and '2' for groups of connected clients.</p>
0040	<p>Country</p> <p>The ISO 3166-1-alpha-2 code of the country of incorporation of the counterparty. This includes pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum".</p> <p>The country is determined by reference to counterparty's registered office. For groups of connected clients, the country of incorporation of the parent company.</p>
0050	<p>Sector</p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes (FINREP, Annex V, Part 1, chapter 6):</p> <ul style="list-style-type: none"> - Central Banks - General Governments - Credit institutions: - Other financial corporations - Non-financial corporations - Households <p>For groups of connected clients, no sector shall be reported.</p>
0060	<p>Type</p> <p>The liability type shall be one of the liability types listed in template Z 02.00 - Liability Structure (LIAB), namely:</p> <ul style="list-style-type: none"> L.0 Liabilities excluded from bail-in; L.1 Deposits, not covered but preferential; L.2 Deposits, not covered and not preferential; L.3 Liabilities arising from derivatives L.4 Uncollateralized secured liabilities L.5 Structured notes L.6 Senior unsecured liabilities L.7 non-preferred senior liabilities L.8 Subordinated liabilities (not recognised as own funds) L.9 Other MREL eligible liabilities L.10 Non-financial liabilities

Columns	Instructions
	<p>L.11 Residual liabilities</p> <p>If the liabilities towards a major counterparty consist of more than one of the types mentioned above, each liability type shall be reported in a separate row.</p>
0070	<p>Amount</p> <p>The amount shall be equivalent to the definition of an ‘outstanding amount’ as prescribed for in template Z 02.00 - Liability Structure. In case of liabilities arising from derivatives (type L.3), the close-out amounts as defined for the purposes of row 0333 template Z 02.00 shall be reported.</p>

II.9 Z 05.02 – Major off-balance sheet counterparties (LIAB 6)

Instructions concerning specific positions

- 11) The combination of values reported in columns 0020 and 0060 of this template forms a primary key which has to be unique for each row of the template.

Columns	Instructions
0010-0050	<p>Counterparty</p> <p>Information on the major off-balance sheet counterparties.</p> <p>Major off-balance sheet counterparties shall be identified by summing up the total nominal amount of commitments and financial guarantees received (as defined for the purposes of FINREP, template F 09) by the entity or group entities for which the template is reported from counterparties or group of connected clients. Major off-balance sheet counterparties shall exclude entities included in the consolidated financial statements of the group. The counterparties and groups of connected clients are then ranked by aggregate amount in order to identify the top 10 major off-balance sheet counterparties, on which information shall be provided in this template.</p> <p>Derivatives are not to be included in the top ten rank described above: report a separate list of the top 5 off-balance sheet derivatives counterparties here to avoid the Z 05.02 report containing only derivative balances.</p> <p>For the purpose of this template, only counterparties that are not included in the consolidated financial statements shall be reported.</p>
0010	<p>Entity name</p> <p>Name of the major counterparty or, where applicable, name of a group of connected clients.</p> <p>The name of a group of connected clients shall be the name of the parent company or, when the group of connected clients does not have a parent, the group’s commercial name.</p>
0020	<p>Code</p> <p>The code of the major counterparty or group of connected clients. For institutions the code shall be the 20-digit, alphanumeric LEI code. For other entities the code shall be the 20-digit, alphanumeric LEI code, or if not available a code under a uniform codification applicable in the Union, or if not available a national code.</p> <p>The code shall be unique and used consistently across the templates.</p>
0025	<p>Type of Code</p> <p>The type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available, report a national code.</p> <p>The identification of entities shall be made in a consistent way across the templates.</p>

Columns	Instructions
0030	<p>Group or individual</p> <p>The institution shall report '1' for individual major counterparties and '2' for groups of connected clients.</p>
0040	<p>Country</p> <p>The ISO 3166-1-alpha-2 code of the country of incorporation of the counterparty. This includes pseudo-ISO codes for international organisations, available in the last edition of the Eurostat's "Balance of Payments Vademecum".</p> <p>The country is determined by reference to counterparty's registered office. For groups of connected clients, the country of incorporation of the parent company.</p>
0050	<p>Sector</p> <p>One sector shall be allocated to every counterparty on the basis of FINREP economic sector classes (FINREP, Annex V, Part 1, chapter 6):</p> <ul style="list-style-type: none"> - Central Banks - General Governments - Credit institutions: - Other financial corporations - Non-financial corporations - Households <p>For groups of connected clients, no sector shall be reported.</p>
0060	<p>Type</p> <p>The type of off-balance sheet exposure shall be one of the following as defined in FINREP, template F 09.02:</p> <p>OBS.1 Loan commitments received</p> <p>OBS.2 Financial guarantees received</p> <p>OBS.3 Other commitments received</p> <p>[SRB] OBS.4 Derivatives</p> <p>If the off-balance sheet items received from a major counterparty consist of more than one of the types mentioned above, each type of off-balance sheet item shall be reported in a separate row.</p>
0070	<p>Amount</p> <p>The amount shall be equivalent to the definition of an 'outstanding amount' as prescribed for in template Z 02.00 - Liability Structure. In case of liabilities arising from derivatives (type L.3), the close-out amounts as defined for the purposes of row 0333 template Z 02.00 shall be reported.</p>

II.10 Z 06.00 - Deposit insurance (LIAB 7)

II.10.1 General remarks

This template provides an overview of deposits insurance within a group and the Deposit Guarantee Schemes of which credit institutions which are relevant legal entities are a member.

Every credit institution belonging to the group shall be reported in a separate row.

Instructions concerning specific positions

Columns	Instructions
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0010-0020	Legal entity
0010	Entity Name The name of the entity as reported in Z 01.01 - Organisational structure (ORG 1).
0020	Code Code of the entity, as reported in Z 01.01 - Organisational structure (ORG 1). This is a row identifier and has to be unique for each row in the template.
0030 – 0040	DGS Membership
0030	<p>DGS Article 4(3) of Directive 2014/49/EU</p> <p>The name of the officially recognised DGS of which the entity is a member in application of the Directive 2014/49/EU. This shall be the DGS in the Member State of incorporation of the entity, at the exclusion of other DGSs which, in other Member States, might provide additional protection ('top up') to customers of the Entity at a branch in that Member State. Where an institution is member of an IPS which is also official recognised as a DGS pursuant to Article 4(2) of the Directive 2014/49/EU, the name of the DGS shall be identical as the name of the IPS in row 050.</p> <p>The DGS shall be chosen, for each country of incorporation of the entity, among the following:</p> <p><u>For Austria</u></p> <ul style="list-style-type: none"> - ,Einlagensicherung AUSTRIA Ges.m.b.H. , - 'Sparkassen-Haftungs GmbH' - 'Österreichische Raiffeisen-Sicherungseinrichtung eGen' <p><u>Belgium</u></p> <ul style="list-style-type: none"> - 'Garantiefonds voor financiële diensten / Fonds de garantie pour les services financiers' <p><u>Bulgaria</u></p> <ul style="list-style-type: none"> - 'Фондът за гарантиране на влоговете в банките' <p><u>Croatia</u></p> <ul style="list-style-type: none"> - 'Hrvatska agencija za osiguranje depozita' <p><u>Cyprus</u></p> <ul style="list-style-type: none"> - 'Σύστημα Εγγύησης των Καταθέσεων και Εξυγίανσης Πιστωτικών και Άλλων Ιδρυμάτων' <p><u>Czech</u></p> <ul style="list-style-type: none"> - 'Garanční systém finančního trhu' <p><u>Denmark</u></p> <ul style="list-style-type: none"> - 'Garantiformuen' <p><u>Estonia</u></p> <ul style="list-style-type: none"> - 'Tagastisfond' <p><u>Finland</u></p> <ul style="list-style-type: none"> - 'Talletussuojarahasto' <p><u>France</u></p> <ul style="list-style-type: none"> - 'Fonds de Garantie des Dépôts et de Résolution' <p><u>Germany</u></p> <ul style="list-style-type: none"> - 'Entschädigungseinrichtung deutscher Banken GmbH'

-
- ‘Entschädigungseinrichtung des Bundesverbandes Öffentlicher Banken Deutschlands GmbH’
 - ‘Sicherungseinrichtung des Deutschen Sparkassen- und Giroverbandes (DSGV-Haftungsverbund)’
 - ‘BVR Institutssicherung GmbH’

Greece

- ‘Ταμείο Εγγύησης Καταθέσεων και Επενδύσεων’

Hungary

- ‘Országos Betétbiztosítási Alap’

Iceland

- ‘Tryggingarsjóður innstæðueigenda og fjárfesta’

Ireland

- ‘Irish Deposit Protection Scheme’

Italy

- ‘Fondo Interbancario di Tutela dei Depositi’
- ‘Fondo di Garanzia dei Depositanti del Credito Cooperativo’

Latvia

- ‘Latvijas Noguldījumu garantiju fonds’

Liechtenstein

- ‘Einlagensicherungs- und Anlegerentschädigungs-Stiftung SV’

Lithuania

- ‘Indėlių ir investicijų draudimas’

Luxembourg

- ‘Fond de garantie des Dépôts Luxembourg’

Malta

- ‘Depositor Compensation Scheme’

Netherlands

- ‘De Nederlandsche Bank, Depositogarantiestelsel’

Norway

- ‘Bankenes sikringsfond’

Poland

- ‘Bankowy Fundusz Gwarancyjny’

Portugal

- ‘Fundo de Garantia de Depósitos’
- ‘Fundo de Garantia do Crédito Agrícola Mútuo’

Romania

- ‘Fondul de Garantare a Depozitelor in Sistemul Bancar’

Slovakia

- ‘Fond ochrany vkladov’

Slovenia

- ‘Banka Slovenije’

Spain

	<p>- ‘Fondo de Garantía de Depósitos de Entidades de Crédito’</p> <p>Sweden</p> <p>- ‘Riksgälden’</p> <p>If the officially recognised DGS of which the entity is member is not listed above, ‘other’ shall be reported.</p>
0040	<p>Amount of covered deposits</p> <p>Articles 2(1)(5) and 6(2) of Directive 2014/49/EU</p> <p>The amount of covered deposits as defined in point (5) of Article 2 (1), in conjunction with Article 6, of the Directive 2014/49/EU, as covered by the DGS in row 00030, with the exclusion of temporary high balances as defined in Article 6(2) of Directive 2014/49/EU.</p>
0050	<p>Institutional Protection Scheme</p> <p>Article 113(7) of Regulation (EU) No 575/2013</p> <p>Name of the Institutional Protection Scheme, as referred to in Article 113(7) Regulation (EU) No 575/2013, of which the entity is a member. Do not report anything if the entity is not a member of an IPS. If the entity is member of an IPS which is also officially recognised as a DGS pursuant to Article 4(2) of Directive 2014/49/EU, the name of the IPS shall be identical to the name of the DGS in row 0030.</p>
0060	<p>Additional protection under contractual scheme</p> <p>Article 1(3) (a) of Directive 2014/49/EU</p> <p>Amount of deposits covered by a contractual scheme at the Entity.</p>

II.11 Critical functions and core business lines

II.11.1 General remarks

12) The four templates of this section provide key data and qualitative assessments of the impact, substitutability and criticality of economic functions the group is providing, supplemented by a mapping of those critical functions to core business lines and legal entities and by a mapping of core business lines to the legal entities.

13) More specifically, the templates are dedicated to the following topics:

- Template Z 07.01 - Criticality assessment of economic functions (FUNC 1) provides the results of the criticality assessment of the economic functions performed by the group, based on quantitative and qualitative indicators, the non-critical and critical functions performed. A separate template is expected from the group for each Member State in which the group is active. The following categories of economic functions have been identified for reporting:
 - Deposits
 - Lending
 - Payments, Cash, Settlement, Clearing, Custody services
 - Capital Markets
 - Wholesale Funding

- Template Z 07.02 - Mapping of economic functions to legal entities (FUNC 2) maps the economic functions, assessed in Z 07.01, with legal entities or international branches, as identified in Z 01.01.
- Template Z 07.03 - Mapping of Core Business Lines by legal entities (FUNC 3) provides a full list of core business lines and maps them to legal entities;
- Template Z 07.04 - Mapping of critical functions to core business lines (FUNC 4) maps the identified critical functions to core business lines

14) Pursuant to Article 2(1) point 35 of the Directive 2014/59/EU, critical functions means activities, services or operations the discontinuance of which is likely in one or more Member States, to lead to the disruption of services that are essential to the real economy or to disrupt financial stability due to the size, market share, external and internal interconnectedness, complexity or cross-border activities of an institution or group, with particular regard to the substitutability of those activities, services or operations.

15) Pursuant to Article 6(1) of Commission Regulation (EU) 2016/77816, a function shall be considered critical, when it meets both of the following:

1. the function is provided by an institution to third parties not affiliated to the institution or group; and
2. a sudden disruption would likely have a material negative impact on the third parties, give rise to contagion or undermine the general confidence of market participants due to the systemic relevance of the function for the third parties and the systemic relevance of the institution or group in providing the function.

16) Pursuant to Article 2(1), point 36 of the Directive 2014/59/EU, core business lines means business lines and associated services which represent material sources of revenue, profit or franchise value for an institution or for a group of which an institution forms part.

17) For the purposes of this template, economic functions shall refer to the functions listed in the table below.

18) For each category of economic functions, an economic function ‘other’ may be chosen if the function is not captured by the other predefined functions.

19) Counterparties referred to in rows 0010 to 0070 and rows 0080 to 0150 are defined identically to counterparty sectors as provided in FINREP, Annex V, Part 1, chapter 6. ‘SMEs’ refers to SMEs as defined in FINREP, Annex V, Part 1, paragraph 5, point (i).

A separate tab is expected for each of the economic functions categories.

II.12 Z 07.01 – Criticality assessment of economic functions (FUNC 1)

Instructions concerning specific positions

- 20) This template shall be reported once for each Member state (identified as ‘country’) in which the group is active. In all cases (irrespective of the entry point), branches shall be aggregated in the report of the country in which they provide services.

¹⁶ Commission Delegated Regulation (EU) 2016/778 of 2 February 2016 supplementing Directive 2014/59/EU of the European Parliament and of the Council with regard to the circumstances and conditions under which the payment of extraordinary ex post contributions may be partially or entirely deferred, and on the criteria for the determination of the activities, services and operations with regard to critical functions, and for the determination of the business lines and associated services with regard to core business lines (OJ L 131, 20.5.2016, p.41).

21) It covers all economic functions performed in that Member state by any group entity, whether that function represents a critical function or not.

22) Regional Reporting (only when applicable)

For information at the level of a region, define the region. Provide the name of the region in a free text using the following convention:

Member state – name of the region. For the name of the member states, use the respective two letter abbreviation. For the name of the region use the code or codes in the NUTS 2021 classification.

Rows	Economic function
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7.1 FUNC 1 DEP

Deposit taking shall refer to the acceptance of deposits from non-financial counterparties. It does not include borrowing from other financial counterparties, which is dealt with separately in ‘wholesale funding’.

Deposits include: i) current accounts / overnight deposits, ii) deposits with agreed maturity, and iii) deposits redeemable at notice, and exclude repurchase agreements.

References: FSB Guidance on Identification of Critical Functions and Critical Shared Services (2013) p.14; Annex II Part 2 items 9.1, 9.2 and 9.3 of Regulation (EU) No 2021/379.

0010	Households
0020	Non-financial corporations (SMEs)
0030	Non-financial corporations (non-SMEs)
0040	General governments
0050 - 0070	Other sectors / counterparties (1), (2) and (3)

7.1 FUNC 1 LEN

Lending shall refer to the provision of funds to non-financial counterparties, such as corporate or retail clients. Lending to financial counterparties is a distinct activity and is assessed in ‘wholesale funding’. Loans includes debt instruments held by the institutions but exclude debt instruments that are securities, irrespective of their accounting classification (e.g. held-to-maturity or available for sale).

References: FSB Guidance on Identification of Critical Functions and Critical Shared Services (2013) p.17; Annex II Part 2 item 2 of Regulation (EU) No 2021/379.

0080	Households – Lending for house purchase Secured loans extended to households with property as collateral
0090	Households – other lending
0100	Non-financial corporations - SMEs
0110	Non-financial corporations - non-SMEs
0120	General governments
0130 - 0150	Other sectors / counterparties (1), (2) and (3)

Rows	Economic function
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7.1 FUNC 1 PAY

Reference: FSB Guidance on Identification of Critical Functions and Critical Shared Services (2013) p.20.

The economic functions included under this caption shall consist of the provision of payments, cash, settlement, clearing and custody services by a credit institution, as an intermediary between own clients or as an intermediary between a client and one or several relevant Financial Market Infrastructures (FMIs), or the provision of (indirect) access to FMIs to other banks. In line with FSB Guidance on Identification of Critical Functions and Critical Shared Services, the payments, clearing and settlement function is limited to services provided by banks to their clients. This category does not cover services provided by (pure) FMI providers. For the purpose of this template, FMIs include payment systems, securities settlement systems, central securities depositories and central counterparties (and do not include trade repositories).

Payment service', 'payment transaction' and 'payment system' have the same meaning as defined in Article 4(3), (5) and (7), respectively, of DIRECTIVE 2015/2366 on payment services in the internal market¹⁷.

0160	<p>Payment services to MFIs</p> <p>This row shall include payment services offered to Monetary Financial Institutions (MFIs), with or without use of external payment systems. This shall also include (payments related to) correspondent banking services. MFIs shall consist of all institutional units included in the sub-sectors: i) central bank; ii) deposit-taking corporations except the central bank; and iii) money market funds.</p>
0170 - 0176	<p>Payment services to non-MFIs</p> <p>Payment services offered to clients, with or without use of external payment systems. This shall only include natural or legal person who do not belong to the MFIs sector. Payment services providers are also excluded from the 'non-MFIs' sector.</p> <p>The function is divided additionally into 3 subfunctions:</p> <ol style="list-style-type: none"> (1) Households (2) Non-financial corporations - SMEs (3) Non-financial corporations – non-SMEs
0180	<p>Cash services</p> <p>Provision of cash services to clients (both individuals and corporates, only non-MFIs). These services refer to withdrawals at the bank's ATMs and at its branches counters and do not include other cash services (like cash-in-transit services for mass retailers). Cash withdrawal with cheques and at the counter of a branch using bank forms (where cards may be used as identification means) are included.</p>
0190	<p>Securities settlement services</p> <p>Services offered to clients for confirmation, clearing and settlement of securities transactions, with or without use of securities settlement systems. 'Settlement' means the completion of a securities transaction where it is concluded with the aim of discharging the obligations of the parties to that transaction through the transfer of cash and/or securities.</p>
0200	<p>CCP clearing services</p> <p>Securities and derivatives clearing services provided to clients. This also includes the provision of indirect access to a Central Counterparty (CCP).</p>
0210	<p>Custody services</p>

¹⁷ Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

Rows	Economic function
	Safekeeping and administration of financial instruments for clients and services related to custodianship such as cash and collateral management.
0220 - 0240	Other services / activities / functions (1), (2) and (3)

7.1 FUNC 1 CM

Capital markets activities shall refer to the issuance and trading of securities, related advisory services, and related services such as prime brokerage and market making.

0250	<p>Derivatives held for trading (OTC)</p> <p>Article 2(5) and (7) of REGULATION (EU) No 648/2012¹⁸.</p> <p>A derivative or derivative contract means a financial instrument as set out in points (4) to (10) of Section C of Annex I to DIRECTIVE 2014/65/EU¹⁹ as implemented by Article 38 and 39 of REGULATION (EC) No 1287/2006.</p> <p>An OTC derivative or OTC derivative contract means a derivative contract the execution of which does not take place on a regulated market within the meaning of Article 4(1)(21) of DIRECTIVE 2014/65/EU or on a third-country market considered to be equivalent to a regulated market in accordance with Article 2a of REGULATION (EU) No 648/2012.</p> <p>The amount to be reported shall only include derivatives traded in the OTC market.</p>
0260	<p>Derivatives held for trading (non-OTC)</p> <p>All derivatives held for trading, excluding OTC derivatives held for trading.</p>
0270	<p>Secondary markets / Trading:</p> <p>The secondary market is where investors buy and sell securities. This function applies to the total trading portfolio (i.e. equity, corporate credit, sovereign credit).</p> <p>The amount to be reported shall include value of securities measured as the total amount of securities in the held-for-trading. Securities shall be reported at fair value at the reporting date.</p> <p>The amount shall not include loans, derivatives and non-tradable assets (e.g. receivables).</p>
0280	<p>Primary markets / underwriting</p> <p>Primary markets shall mean where new securities are issued on an exchange by companies, governments, and other groups in order to obtain financing through debt-based or equity-based securities (like common and preferred stock, corporate bonds, notes, bills, government bonds). Primary markets are facilitated by underwriting groups.</p>
0290 - 0310	Other services / activities / functions (1), (2) and (3)

7.1 FUNC 1 WF

Lending and borrowing activities in wholesale markets to and from financial counterparties (credit institutions and other financial corporations).

0320	<p>Borrowing</p> <p>Borrowing in wholesale markets from financial counterparties (including by way of repurchase agreements, interbank borrowing, commercial paper, certificate of deposits, money market funds, lines</p>
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¹⁸ Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories (OJ L 201, 27.7.2012, p.1).

¹⁹ Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (OJ L 173, 12.6.2014, p. 349).

Rows	Economic function
	of credit, asset-backed commercial paper and fiduciary deposits).
0330	Derivatives (assets) All derivatives with financial counterparties held on the asset side of the balance sheet. In contrast to 'Capital markets', in 'Wholesale Funding', derivatives include all derivatives contracts with financial counterparties (not limited to HFT).
0340	Lending Lending in wholesale markets to financial counterparties (including by way of reverse repurchase loans, commercial paper, certificate of deposits, money market funds, lines of credit, asset backed commercial paper, fiduciary deposits).
0350	Derivatives (liabilities) All derivatives with financial counterparties held on the liability side of the balance sheet.
0360 - 0380	Other product types (1), (2) and (3) Any function of the economic function 'Wholesale funding' which is not included in the above.

II.13 7.1 FUNC 1 DEP

Columns	Instructions
0010	Description of economic function Where the Economic function is of the type 'Other' (functions in rows 0050 to 0070), a description of that function shall be provided.
0020	Market share Estimate of the market share of the institution or group for the economic function in the respective country or geographic area. As a percentage of the total market in terms the monetary amount.
0030	Value on accounts Carrying amount (including accrued interest) of deposits accepted References: FINREP, Annexes III and IV, template F 08.01 and Annex V, Part 2, paragraph 97.
0040	Of which uninsured Carrying amount (including accrued interest) of deposits accepted with the balance of their account higher than 100,000.00 EUR
0050	Of which recurrent Value of transactions as reported in (c0030) of which are made by recurrent deposit account. Recurring deposit accounts are deposit accounts where the account has been debited or credited at least with 5 monthly transactions on average over the 6 months preceding the cut-off date, except for annual fees, other charges and interest payment related to the account.
0060	Number of Clients Total number of clients which deposited the values reported in c0030 'value on accounts'. If one

Columns	Instructions
	client uses more than one deposit product/ account, the client is counted only once.
0080	<p>Number of Accounts</p> <p>Total number of current accounts / overnight deposits, deposits with agreed maturity and deposits redeemable at notice. Joint accounts are to be counted only once. The total number of accounts in this column corresponds to the value reported in c0030 'value on accounts'.</p>
0090	<p>Of which recurrent</p> <p>Total number of recurrent accounts as defined in c0050</p>
0100	<p>Cross border value</p> <p>Value on accounts of non-residents (non-domestic persons). Domestic persons include: (i) persons that have their main economic interest (economic activities for at least one year; ownership of physical assets is considered sufficient evidence) within the country of the reporting entity, and (ii) foreign branches of the clients of the reporting entity.</p> <p>Reference:</p>
0110 - 0180	<p>Impact and Substitutability analyses</p> <p>The assessment criteria for the impact on third parties shall include the following elements in accordance with Commission Delegated Regulation (EU) 2016/778:</p> <ul style="list-style-type: none"> • the nature and reach of the activity, the global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner. • the relevance of the institution, on a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities. • the nature of the customers and stakeholders affected by the function, such as but not limited to retail customers, corporate customers, interbank customers, central clearing houses and public entities. • the potential disruption of the function on markets, infrastructures, customers and public services. In particular, the assessment may include the effect on the liquidity of markets concerned, the impact and extent of disruption to customer business, and short-term liquidity needs; the perceptibility to counterparties, customers and the public; the capacity and speed of customer reaction; the relevance to the functioning of other markets; the effect on the liquidity, operations, structure of another market; the effect on other counterparties related to the main customers and the interrelation of the function with other services.
0110 - 0130	<p>Nature and Reach</p> <p>The global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner.</p>
0110	<p>Size Indicator 1</p>

Columns	Instructions
	<p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the value on accounts (c0030) from an EU perspective [<i>one level higher than the relevant market. This means that when the relevant market is regional, size 1 = national; when it is national, size 1 = EU; when it is EU, size 1 = global</i>]: <ol style="list-style-type: none"> 1. From an EU perspective, how large do you believe the total value on accounts with your institution is?
0120	<p>Size Indicator 2</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of number of clients (c0040) from a national perspective [<i>at the level of the relevant market</i>]: <ol style="list-style-type: none"> 1. From a national perspective, how large is the estimated the total number of clients of the institution?
0130	<p>Cross border indicator</p> <p>Assess the relative importance of cross-border activities for the different economic functions. This does not need to be assessed in case of reports in which the relevant market is considered to be regional.</p> <ul style="list-style-type: none"> • Number of EU countries where it is estimated that the reporting entity has a national market share above 2%. Report: <ul style="list-style-type: none"> ○ L: ≤1 country; ○ ML: [2-3 countries]; ○ MH: [4-5 countries], ○ H: >5 countries.
0140	<p>Relevance –</p> <p>On a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities.</p> <p>Market Share</p> <p>Assess how important the reporting entity’s market share is, compared to the national or other relevant market, as indicated in the template. This assessment is expressed qualitatively as</p> <ul style="list-style-type: none"> • High (H), if the market share is large • Medium-High (MH), if the market share is medium • Medium-Low (ML) if the market share is small or

Columns	Instructions
	<ul style="list-style-type: none"> • Low (L) if the market share is negligible. <p>This assessment takes into account the market structure of the reporting entity’s country (or other relevant market), and market shares reported in part</p> <p>2.Quantitative data:</p> <ul style="list-style-type: none"> • Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).
0150	<p>Market Structure – Market concentration</p> <p>The market concentration, measured by the number of competitors currently performing similar economic functions and/or offering similar services on equal terms (i.e. to a comparable extent and quality and at a comparable cost) that potentially take over (part of) the clients and/or business of the reporting entity within a reasonable timeframe. This has to be reported in buckets, which are the same for each sub-function</p> <ul style="list-style-type: none"> • L: ≥ 20; • ML: (10-20); • MH: (5-10), • H: < 5 <p>Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).</p>
0160	<p>Timing - Expected time for substitution</p> <p>Estimate the time necessary for the economic function provided by the reporting entity to be absorbed by the market in a crisis situation. This includes:</p> <ul style="list-style-type: none"> • the expected time needed by one or several competitor(s) to accomplish the legal and technical steps to take over the function; as well as • the time required by users of the service to move to another service provider. <p>For deposits, it mainly concerns the financial, operational and technical capacity of alternative providers to offer deposit-taking services to the reporting bank’s customers and not the transfer of the deposits to another provider as the consequence of an act by an authority or the receipt of compensation from the DGS.</p> <p>As a proxy for the former, provide an estimate of the time it would take the reporting entity to absorb in its own business (part of) the service provided by another institution, at a reasonable cost, in a crisis situation. Report the estimated time to substitution in the buckets provided in the template:</p> <p>Buckets:</p> <ul style="list-style-type: none"> • L: < 1 week; • ML: [1 week-1 month]; • MH: [1-6 months], • H: > 6 months
0170 - 0180	<p>Ability for substitution</p>
0170	<p>Legal barriers to entry or expansion</p> <p>Legal barriers for competitors to offer the service. Legal requirements for performing the business of credit institutions (e.g. banking licences or capital requirements) are not to be considered as</p>

Columns	Instructions
	<p>unsurmountable barriers in the presence of alternative providers. This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major barriers, • ML: some barriers, • MH: substantial (but surmountable) barriers, • H: critical <p>(difficult to surmount) barriers.</p>
0180	<p>Operational requirements to entry or expansion</p> <p>Organisational, technical, and infrastructural requirements for competitors to offer the service. Offering the services related to the (sub-)function requires providers to invest in (new or additional) infrastructure -or to modify their organizations. Assess the ability of the market to absorb the given business, in terms for example of capital requirements. For lending, take into account the associated RWAs (reported in Q.17).</p> <p>This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major requirements, • ML: some requirements, • MH: substantial (but surmountable) requirements, • H: critical (difficult to surmount) requirements. <p>Buckets:</p> <ul style="list-style-type: none"> • L: < 1 week; • ML: [1 week-1 month]; • MH: [1-6 months], • H: >6 months
0190 - 0210	<p>Onboarding capacity</p> <p>The institutions are expected to provide the timeframe for on-boarding of new customers since a new customer has applied for a bank service, namely the timeframe (in terms of working days). Institutions are requested to provide the number of applications where the institution has validated the request for a bank service.</p> <p>The onboarding capacity in terms of number of new accounts is expressed over:</p> <ul style="list-style-type: none"> • 1 working day
0220 - 0240	<p>Criticality Assessment</p>
0220	<p>Impact on market</p> <p>Estimated impact of a sudden discontinuation of the function on third parties, financial markets and the real economy, taking into account the size, market share in the country, external and internal interconnectedness, complexity, and cross-border activities of the institution.</p> <p>This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if the discontinuation has a major impact on the national market; ‘MH’ if the impact is significant; ‘ML’ if the impact is material, but limited; and ‘L’ if the impact is low.</p>
0230	<p>Substitutability</p> <p>Article 6(3) of Delegated regulation (EU) 2016/778.</p> <p>A function is considered substitutable where it can be replaced in an acceptable manner and within a reasonable timeframe thereby avoiding systemic problems for the real economy and the financial markets. The following shall be taken into account:</p>

Columns	Instructions
	<p>(a) the structure of the market for that function and the availability of substitute providers;</p> <p>(b) the ability of other providers in terms of capacity, the requirements for performing the function, and potential barriers to entry or expansion;</p> <p>(c) the incentive of other providers to take on these activities;</p> <p>(d) the time required by users of the service to move to the new service provider and costs of that move, the time required for other competitors to take over the functions and whether that time is sufficient to prevent significant disruption depending on the type of service.</p> <p>Provide an overall assessment of the expected degree of substitutability for each function, taking into account the different dimensions assessed previously (market share, market concentration, time to substitution, legal barriers, and operational requirements to entry or expansion) . This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if a function can easily be provided by another bank under comparable conditions within a reasonable timeframe;</p> <p>‘L’ if a function cannot be easily or rapidly substituted;</p> <p>‘MH’ and ‘ML’ for intermediate cases taking into account different dimensions (e.g. market share, market concentration, time to substitution, as well as legal barriers to and operational requirements for entry or expansion).</p>
0240	<p>Critical Function</p> <p>In this column it shall be reported whether, taking into account the impact and substitutability analysis performed by the institution, the economic function is considered to be critical in the market for the relevant country.</p> <p>Report ‘Yes’ or ‘No’</p>
0250	<p>Comments from the Group</p> <p>This field enables the reporting entity to explain any assumptions used in assessing the criticality of the function(s) reported.</p>

II.14 7.1 FUNC 1 LEN

Columns	Instructions
0010	<p>Description of economic function</p> <p>Where the Economic function is of the type ‘Other’ (functions 1.5 – 1.7), a description of that function shall be provided.</p>
0020	<p>Market share</p> <p>Estimate of the market share of the institution or group for the economic function in the respective country or geographic area. As a percentage of the total market in terms the monetary amount.</p>
0030	<p>Value outstanding</p> <p>Gross carrying amount of unimpaired and impaired loans and advances (including accrued interest). Lending stock is taken as a proxy for expected future lending.</p>

Columns	Instructions
0040	<p>Number of Clients</p> <p>Total number of clients which were provided with the values reported in c0030 ‘value outstanding’. If a client is using multiple loan products / accounts, the client is counted only once.</p>
0060	<p>Value outstanding – cross-border value</p> <p>Value outstanding (c0030) of loans to non-residents, see Deposits (c0100) ‘cross-border value’.</p>
0070 - 0140	<p>Impact and Substitutability analyses</p> <p>The assessment criteria for the impact on third parties shall include the following elements in accordance with Commission Delegated Regulation (EU) 2016/778 on critical functions:</p> <ul style="list-style-type: none"> • the nature and reach of the activity, the global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner. • the relevance of the institution, on a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities. • the nature of the customers and stakeholders affected by the function, such as but not limited to retail customers, corporate customers, interbank customers, central clearing houses and public entities. • the potential disruption of the function on markets, infrastructures, customers and public services. In particular, the assessment may include the effect on the liquidity of markets concerned, the impact and extent of disruption to customer business, and short-term liquidity needs; the perceptibility to counterparties, customers and the public; the capacity and speed of customer reaction; the relevance to the functioning of other markets; the effect on the liquidity, operations, structure of another market; the effect on other counterparties related to the main customers and the interrelation of the function with other services.
0070 – 0090	<p>Nature and Reach</p> <p>The global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner.</p>
0070	<p>Size Indicator 1</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the value of loans outstanding and committed (c0030 + c0040) from an EU perspective [<i>one level higher than the relevant market</i>]. In the assessment of this size indicator, also take into account the potential future lending flows. You may use the existing lending stock as a proxy for future lending flows, if you

Columns	Instructions
	<p>consider that past activity accurately reflects planned lending activity in the short to medium term.</p> <ol style="list-style-type: none"> 1. From an EU perspective, how large do you believe the value of loans outstanding and committed, as a proxy for future lending flows, is?
0080	<p>Size Indicator 2</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> · Expert judgement of the size of number of clients (c0050) from a national perspective <i>[at the level of the relevant market]</i>: <ol style="list-style-type: none"> 1. From a national perspective, how large is the estimated the total number of clients of the institution? · Number of EU countries where the reporting entity has a market share above 2% (expressed in value of outstanding loans). Report: <ul style="list-style-type: none"> • L: ≤1 country; • ML: [2-3 countries]; • MH: [4-5 countries], • H: >5 countries.
0090	<p>Cross border indicator</p> <p>Assess the relative importance of cross-border activities for the different economic functions. This does not need to be assessed in case of reports in which the relevant market is considered to be regional.</p> <p>Number of EU countries where the reporting entity has a market share above 2% (expressed in value of outstanding loans). Report:</p> <ul style="list-style-type: none"> • L: ≤1 country; • ML: [2-3 countries]; • MH: [4-5 countries], • H: >5 countries
0100	<p>Relevance –</p> <p>On a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities.</p> <p>Market Share</p> <p>Assess how important the reporting entity’s market share is, compared to the national or other relevant market, as indicated in the template. This assessment is expressed qualitatively as</p> <ul style="list-style-type: none"> • High (H), if the market share is large • Medium-High (MH), if the market share is medium • Medium-Low (ML) if the market share is small or • Low (L)’ if the market share is negligible. <p>This assessment takes into account the market structure of the reporting entity’s country (or other</p>

Columns	Instructions
	<p>relevant market), and market shares reported in part</p> <p>2.Quantitative data:</p> <ul style="list-style-type: none"> Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).
0110	<p>Market Structure – Market concentration</p> <p>The market concentration, measured by the number of competitors currently performing similar economic functions and/or offering similar services on equal terms (i.e. to a comparable extent and quality and at a comparable cost) that potentially take over (part of) the clients and/or business of the reporting entity within a reasonable timeframe.</p> <p>This has to be reported in buckets, which are the same for each sub-function</p> <ul style="list-style-type: none"> L: ≥20; ML: (10-20); MH: (5-10), H: <5
0120	<p>Timing - Expected time for substitution</p> <p>Estimate the time necessary for the economic function provided by the reporting entity to be absorbed by the market in a crisis situation. This includes:</p> <ul style="list-style-type: none"> the expected time needed by one or several competitor(s) to accomplish the legal and technical steps to take over the function; as well as the time required by users of the service to move to another service provider. <p>For lending, for example, this does not refers to a run-off of the outstanding portfolio or the transfer of that portfolio to a prospective buyer, but rather to the ability of households corporates and governments to obtain similar loans from other providers.</p> <p>As a proxy for the former, provide an estimate of the time it would take the reporting entity to absorb in its own business (part of) the service provided by another institution, at a reasonable cost, in a crisis situation. Report the estimated time to substitution in the buckets provided in the template:</p>
0130 - 0140	<p>Ability for substitution</p>
0130	<p>Legal barriers to entry or expansion</p> <p>Legal barriers for competitors to offer the service. Legal requirements for performing the business of credit institutions (e.g. banking licences or capital requirements) are not to be considered as unsurmountable barriers in the presence of alternative providers. This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> L: no major barriers, ML: some barriers, MH: substantial (but surmountable) barriers, H: critical

Columns	Instructions
	(difficult to surmount) barriers.
0140	<p>Operational requirements to entry or expansion</p> <p>Organisational, technical, and infrastructural requirements for competitors to offer the service. Offering the services related to the (sub-)function requires providers to invest in (new or additional) infrastructure -or to modify their organizations. Assess the ability of the market to absorb the given business, in terms for example of capital requirements. For lending, take into account the associated RWAs (reported in Q.17).</p> <p>This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major requirements, • ML: some requirements, • MH: substantial (but surmountable) requirements, • H: critical (difficult to surmount) requirements. <p>Buckets:</p> <ul style="list-style-type: none"> • L: < 1 week; • ML: [1 week-1 month]; • MH: [1-6 months], • H: >6 months
0150 - 0170	Criticality Assessment
0150	<p>Impact on market</p> <p>Estimated impact of a sudden discontinuation of the function on third parties, financial markets and the real economy, taking into account the size, market share in the country, external and internal interconnectedness, complexity, and cross-border activities of the institution.</p> <p>This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if the discontinuation has a major impact on the national market; ‘MH’ if the impact is significant; ‘ML’ if the impact is material, but limited; and ‘L’ if the impact is low.</p>
0160	<p>Substitutability</p> <p>Article 6(3) of Delegated regulation (EU) 2016/778.</p> <p>A function is considered substitutable where it can be replaced in an acceptable manner and within a reasonable timeframe thereby avoiding systemic problems for the real economy and the financial markets. The following shall be taken into account:</p> <ul style="list-style-type: none"> (a) the structure of the market for that function and the availability of substitute providers; (b) the ability of other providers in terms of capacity, the requirements for performing the function, and potential barriers to entry or expansion; (c) the incentive of other providers to take on these activities; (d) the time required by users of the service to move to the new service provider and costs of that move, the time required for other competitors to take over the functions and whether that time is sufficient to prevent significant disruption depending on the type of service. <p>Provide an overall assessment of the expected degree of substitutability for each function, taking into account the different dimensions assessed previously (market share, market concentration, time to substitution, legal barriers, and operational requirements to entry or expansion) . This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low</p>

Columns	Instructions
	<p>(ML)' or Low (L)'. 'H' shall be selected if a function can easily be provided by another bank under comparable conditions within a reasonable timeframe; 'L' if a function cannot be easily or rapidly substituted; 'MH' and 'ML' for intermediate cases taking into account different dimensions (e.g. market share, market concentration, time to substitution, as well as legal barriers to and operational requirements for entry or expansion).</p>
0170	<p>Critical Function In this column it shall be reported whether, taking into account the impact and substitutability analysis performed by the institution, the economic function is considered to be critical in the market for the relevant country. Report 'Yes' or 'No'</p>
0180	<p>Comments from the Group This field enables the reporting entity to explain any assumptions used in assessing the criticality of the function(s) reported.</p>

II.15 7.1 FUNC 1 PAY

Columns	Instructions
0010	<p>Description of economic function Where the Economic function is of the type 'Other' (functions 1.5 – 1.7), a description of that function shall be provided.</p>
0020	<p>Market share Estimate of the market share of the institution or group for the economic function in the respective country or geographic area. As a percentage of the total market in terms the monetary amount.</p>
0030	<p>Value of transactions As a general rule, the average of daily transactions over the year shall be reported. If not available, an average over a shorter period (e.g. a few months) may be reported. Payment services (function ID 3.1 and 3.2): Value of transactions sent. Background references: EU Directive on payment services in the internal market (2015/2366) Article 4(5); ECB Regulation on payment statistics (ECB/2020/59) Cash services (function ID 3.3): Value of ATM transactions at ATMs of the reporting institution, as defined in ECB/2013/43 Table 5a, as well as over-the-counter cash withdrawals in branch offices of the reporting entity, as defined in ECB/2014/15 Table Securities settlement services (function ID 3.4): Value of securities transfers processed on behalf of clients. This includes transactions settled with a securities settlement system or settled internally by the reporting entities, and 'free-of-payment' transactions. Report only the value of transactions sent.</p>
0040	<p>Value of transactions of which recurrent Value of transactions as reported in (c0030) of which are made by recurrent payment services account.</p>

Columns	Instructions
	Recurring payment services accounts are payment services accounts where the account has been debited or credited at least with 5 monthly transactions on average over the 6 months preceding the cut-off date, except for annual fees, other charges and interest payment related to the account.
0050	<p>Value of open positions</p> <p>Only report for function ID 3.5 ‘CCP clearing services’: the positions (exposure) that the CCPs of which the institution is a member take on with the institution on behalf of its clients. Report the average daily value of open positions related to client activity at CCPs. If not available, you may report averages over a shorter period (e.g. a few months) or open positions at end-of-year.</p>
0060	<p>Value of assets under custody</p> <p>Only report for function ID 3.6 ‘Custody services’: the amount of assets under custody, using fair value. Other measurement bases including nominal value may be used if the fair value is not available. In those cases where the institution provides services to entities such as collective investment undertakings or pension funds, the assets concerned may be shown at the value at which these entities report the assets in their own balance sheet. Reported amounts shall include accrued interest, if appropriate.</p>
0070-0090	<p>Cross-border value</p> <p>In the case of sent transactions, to avoid double-counting, cross-border transactions are counted in the country in which the transaction originates.</p>
0100	<p>Number of transactions</p> <p>As a general rule, the average number of daily transactions over the year corresponding to the values reported under functions ID 3.1-3.4 rows 0010-0040, column 0030, shall be reported. If not available, averages over a shorter period (e.g. a few months) may be provided. Specifically with regard to the different functions, the following measures shall be used¹³:</p> <p>Payment services (ID 3.1-3.2): Number of transactions sent. Background references: EU Directive on payment services in the internal market (2015/2366) Article 4(5); ECB Regulation on payment statistics (ECB/2013/43).</p> <p>Cash services (ID 3.3): Number of ATM transactions, as defined in ECB/2021/16 Table 5a, as well as over-the-counter cash withdrawals, as defined in ECB/2014/15 Table 4.</p> <p>Securities settlement services (ID 3.4): Number of securities transfer transactions processed on behalf of clients. This includes transactions settled with a securities settlement system or settled internally by the reporting entities and 'free-of-payment' transactions.</p>
0110	<p>Number of clients</p> <p>Number of (resident and non-resident) clients to which the service is provided. If one client uses a service within a subfunction more than once, the client shall be counted only once.</p>
0120 - 0190	<p>Impact and Substitutability analyses</p> <p>The assessment criteria for the impact on third parties shall include the following elements in accordance with Commission Delegated Regulation (EU) 2016/778 on critical functions:</p>

Columns	Instructions
	<ul style="list-style-type: none"> • the nature and reach of the activity, the global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner. • the relevance of the institution, on a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities. • the nature of the customers and stakeholders affected by the function, such as but not limited to retail customers, corporate customers, interbank customers, central clearing houses and public entities. • the potential disruption of the function on markets, infrastructures, customers and public services. In particular, the assessment may include the effect on the liquidity of markets concerned, the impact and extent of disruption to customer business, and short-term liquidity needs; the perceptibility to counterparties, customers and the public; the capacity and speed of customer reaction; the relevance to the functioning of other markets; the effect on the liquidity, operations, structure of another market; the effect on other counterparties related to the main customers and the interrelation of the function with other services.
0120 - 0140	<p>Nature and Reach</p> <p>The global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner.</p>
0120	<p>Size Indicator 1</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the value of transactions (c0030 for functions ID 3.1, 3.2, 3.3 and 3.4); open positions (c0040 for ID 3.5); or total assets under custody (c0050 for ID 3.6) from an EU perspective [<i>one level higher than the relevant market</i>]: • From an EU perspective, how large do you believe the value of transactions processed by your bank <i>or</i> the open positions of your bank’s clients at CCPs, <i>or</i> total assets your institution is holding under custody for its clients are?
0130	<p>Size Indicator 2</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the number of transactions (c0090 for function ID 3.1, 3.2, 3.3 and 3.4); or number of clients (c0100 for ID 3.5 and 3.6) from a national perspective [<i>at the level of the relevant market</i>]:

Columns	Instructions
	<p>1. From a national perspective, how large is the estimated total number of transactions <i>or</i> the estimated number of clients of your institution?</p>
0140	<p>Cross border indicator</p> <p>Assess the relative importance of cross-border activities for the different economic functions. This does not need to be assessed in case of reports in which the relevant market is considered to be regional.</p> <ul style="list-style-type: none"> Share of the reporting entity's cross-jurisdictional activity as percentage of total value, expressed in notional amounts (derivatives), carrying amount (secondary markets), fee income from foreign customers (primary markets). Report: L: <5%; ML: [5-15%]; [MH: 15-25%), H: ≥25%.
0150	<p>Relevance –</p> <p>On a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities.</p> <p>Market Share</p> <p>Assess how important the reporting entity's market share is, compared to the national or other relevant market, as indicated in the template. This assessment is expressed qualitatively as</p> <ul style="list-style-type: none"> High (H), if the market share is large Medium-High (MH), if the market share is medium Medium-Low (ML) if the market share is small or Low (L)' if the market share is negligible. <p>This assessment takes into account the market structure of the reporting entity's country (or other relevant market), and market shares reported in part</p> <p>2.Quantitative data:</p> <ul style="list-style-type: none"> Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).
0160	<p>Market Structure – Market concentration</p> <p>The market concentration, measured by the number of competitors currently performing similar economic functions and/or offering similar services on equal terms (i.e. to a comparable extent and quality and at a comparable cost) that potentially take over (part of) the clients and/or business of the reporting entity within a reasonable timeframe.</p> <p>This has to be reported in buckets, which are the same for each sub-function</p> <ul style="list-style-type: none"> L: ≥20; ML: (10-20); MH: (5-10), H: <5
0170	<p>Timing - Expected time for substitution</p> <p>Estimate the time necessary for the economic function provided by the reporting</p>

Columns	Instructions
	<p>entity to be absorbed by the market in a crisis situation. This includes:</p> <ul style="list-style-type: none"> • the expected time needed by one or several competitor(s) to accomplish the legal and technical steps to take over the function; as well as • the time required by users of the service to move to another service provider. <p>As a proxy for the former, provide an estimate of the time it would take the reporting entity to absorb in its own business (part of) the service provided by another institution, at a reasonable cost, in a crisis situation. Report the estimated time to substitution in the buckets provided in the template:</p> <p>Buckets:</p> <ul style="list-style-type: none"> • L: ≤ 1 day; • ML: (1-2 days]; • MH: (2 days-1 week], • H: >1 week
0180 - 0190	Ability for substitution
0180	<p>Legal barriers to entry or expansion</p> <p>Legal barriers for competitors to offer the service. Legal requirements for performing the business of credit institutions (e.g. banking licences or capital requirements) are not to be considered as unsurmountable barriers in the presence of alternative providers. This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major barriers, • ML: some barriers, • MH: substantial (but surmountable) barriers, • H: critical <p>(difficult to surmount) barriers.</p>
0190	<p>Operational requirements to entry or expansion</p> <p>Organisational, technical, and infrastructural requirements for competitors to offer the service. Offering the services related to the (sub-)function requires providers to invest in (new or additional) infrastructure -or to modify their organizations. Assess the ability of the market to absorb the given business, in terms for example of capital requirements. For lending, take into account the associated RWAs (reported in Q.17).</p> <p>This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major requirements, • ML: some requirements, • MH: substantial (but surmountable) requirements, • H: critical (difficult to surmount) requirements.
0200 - 0220	<p>Onboarding capacity</p> <p>The institutions provide the timeframe for on-boarding of new customers since a new customer has applied for a bank service, namely the timeframe (in terms of working days). Institutions are requested to provide the number of applications where the institution has validated the request for a bank service.</p>

Columns	Instructions
	<p>The onboarding capacity for Payment services to MFIs, Payment services to non-MFIs and Cash services in terms of number of new accounts is expressed over:</p> <ul style="list-style-type: none"> - 1 working day <p>The onboarding capacity for Securities Settlement services, CCP clearing services, Custody services in terms of number of new accounts is expressed over:</p> <ul style="list-style-type: none"> - 7 working days
0230 – 0250	Criticality Assessment
0230	<p>Impact on market</p> <p>Estimated impact of a sudden discontinuation of the function on third parties, financial markets and the real economy, taking into account the size, market share in the country, external and internal interconnectedness, complexity, and cross-border activities of the institution.</p> <p>This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if the discontinuation has a major impact on the national market; ‘MH’ if the impact is significant; ‘ML’ if the impact is material, but limited; and ‘L’ if the impact is low.</p>
0240	<p>Substitutability</p> <p>Article 6(3) of Delegated regulation (EU) 2016/778.</p> <p>A function is considered substitutable where it can be replaced in an acceptable manner and within a reasonable timeframe thereby avoiding systemic problems for the real economy and the financial markets. The following shall be taken into account:</p> <ul style="list-style-type: none"> (a) the structure of the market for that function and the availability of substitute providers; (b) the ability of other providers in terms of capacity, the requirements for performing the function, and potential barriers to entry or expansion; (c) the incentive of other providers to take on these activities; (d) the time required by users of the service to move to the new service provider and costs of that move, the time required for other competitors to take over the functions and whether that time is sufficient to prevent significant disruption depending on the type of service. <p>Provide an overall assessment of the expected degree of substitutability for each function, taking into account the different dimensions assessed previously (market share, market concentration, time to substitution, legal barriers, and operational requirements to entry or expansion) . This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if a function can easily be provided by another bank under comparable conditions within a reasonable timeframe;</p> <p>‘L’ if a function cannot be easily or rapidly substituted;</p> <p>‘MH’ and ‘ML’ for intermediate cases taking into account different dimensions (e.g. market share, market concentration, time to substitution, as well as legal barriers to and operational requirements for entry or expansion).</p>
0250	<p>Critical Function</p> <p>In this column it shall be reported whether, taking into account the impact and substitutability analysis performed by the institution, the economic function is considered to be critical in the market for the relevant country.</p> <p>Report ‘Yes’ or ‘No’</p>

Columns	Instructions
0260	<p>Comments from the Group</p> <p>This field enables the reporting entity to explain any assumptions used in assessing the criticality of the function(s) reported.</p>

II.13 7.1 FUNC 1 CM

Columns	Instructions
0010	<p>Description of economic function</p> <p>Where the Economic function is of the type 'Other' (functions 1.5 – 1.7), a description of that function shall be provided.</p>
0020	<p>Market share</p> <p>Estimate of the market share of the institution or group for the economic function in the respective country or geographic area. As a percentage of the total market in terms the monetary amount.</p>
0030	<p>Notional amount</p> <p>gross nominal amount of all deals concluded and not yet settled at the reference date.</p> <p>References: FINREP Annex V, Part 2, paragraph 133 for the definition; for the data FINREP Annex III; IV and V:</p> <ul style="list-style-type: none"> - Derivatives total (4.1-4.2): Template F 10.00 column 030 row 290. - Derivatives OTC (4.1): Template F 10.00 column 030 rows 300+310+320.
0040	<p>Carrying amount</p> <p>The carrying amount to be reported on the asset side of the balance sheet, including accrued interest [FINREP: Annex V Part 1, paragraph 27] for equity instruments and debt securities [FINREP: Annex V Part 1, paragraph 31], classified as 'Held for Trading' [FINREP: Annex V Part 1, paragraph 15, point (a) and paragraph 16, point (a)].</p> <p>Reference: FINREP: Annex III Template F 04.01 column 010 rows 010+060+120.</p>
0050	<p>Fee income</p> <p>Fees and commissions received for involvement in the origination or issuance of securities not originated or issued by the institution.</p> <p>Reference: FINREP: Annex III, IV Template F 22.01 column 010 rows 030+180.</p>
0060-0080	<p>Cross-border value</p> <p>Derivatives:.</p> <p>Secondary markets: gross carrying amount outstanding outside of the home or relevant country. Background reference: FINREP Annex III Table 20.04 column 011 rows 040+080, all countries except home or relevant country.</p> <p>Primary markets:</p>
0090-0100	<p>Number of counterparties or transactions</p> <p>For derivatives and secondary markets total number of counterparties. For primary markets, total number of underwritten transactions.</p>

Columns	Instructions
0110 -0180	<p>Impact and Substitutability analyses</p> <p>The assessment criteria for the impact on third parties shall include the following elements in accordance with Commission Delegated Regulation (EU) 2016/778 on critical functions:</p> <ul style="list-style-type: none"> • the nature and reach of the activity, the global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner. • the relevance of the institution, on a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities. • the nature of the customers and stakeholders affected by the function, such as but not limited to retail customers, corporate customers, interbank customers, central clearing houses and public entities. • the potential disruption of the function on markets, infrastructures, customers and public services. In particular, the assessment may include the effect on the liquidity of markets concerned, the impact and extent of disruption to customer business, and short-term liquidity needs; the perceptibility to counterparties, customers and the public; the capacity and speed of customer reaction; the relevance to the functioning of other markets; the effect on the liquidity, operations, structure of another market; the effect on other counterparties related to the main customers and the interrelation of the function with other services.
0110 - 0130	<p>Nature and Reach</p> <p>The global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner.</p>
0110	<p>Size Indicator 1</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the value of the notional amount outstanding (c0030 for function ID 4.1, 4.2 and 4.21-4.25); carrying amount (c0040 for ID 4.3 and 4.31-4.32); or fee income generated (c0050 for ID 4.4 and 4.1-4.2) from a global perspective [<i>one level higher than the relevant market. If the relevant market is global, then size 1 becomes redundant and does not need to be reported</i>]: <p>From a global perspective, how large do you believe the total notional amount outstanding or carrying amount or fee income generated are?</p>
0120	<p>Size Indicator 2</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p>

Columns	Instructions
	<ul style="list-style-type: none"> • Expert judgement of the size of the number of counterparties (c0090 for function ID 4,1, 4.2, 4.21-4.25, 4.3, 4.31-4.32) or number of underwritten transactions (c0100 for ID 4.4 and 4.41-4.42) from a national perspective [<i>at the level of the relevant market</i>]: <ol style="list-style-type: none"> 2. From a national perspective, how large is the estimated number of counterparties or underwritten transactions by your institution?
0130	<p>Cross border indicator</p> <p>Assess the relative importance of cross-border activities for the different economic functions. This does not need to be assessed in case of reports in which the relevant market is considered to be regional.</p> <ul style="list-style-type: none"> • Share of the reporting entity's cross-jurisdictional activity as percentage of total value, expressed in notional amounts (derivatives), carrying amount (secondary markets), fee income from foreign customers (primary markets). Report: <ul style="list-style-type: none"> ○ L: <5%; ○ ML: (5-15%); ○ MH: (15-25%), ○ H: ≥25%.
0140	<p>Relevance –</p> <p>On a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities.</p> <p>Market Share</p> <p>Assess how important the reporting entity's market share is, compared to the national or other relevant market, as indicated in the template. This assessment is expressed qualitatively as</p> <ul style="list-style-type: none"> • High (H), if the market share is large • Medium-High (MH), if the market share is medium • Medium-Low (ML) if the market share is small or • Low (L)' if the market share is negligible. <p>This assessment takes into account the market structure of the reporting entity's country (or other relevant market), and market shares reported in part</p> <p>2.Quantitative data:</p> <ul style="list-style-type: none"> • Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).
0150	<p>Market Structure – Market concentration</p> <p>The market concentration, measured by the number of competitors currently performing similar economic functions and/or offering similar services on equal terms (i.e. to a comparable extent and quality and at a comparable cost) that potentially take over (part of) the clients and/or business of the reporting entity within a reasonable timeframe.</p> <p>This has to be reported in buckets, which are the same for each sub-function</p> <ul style="list-style-type: none"> • L: ≥20;

Columns	Instructions
	<ul style="list-style-type: none"> • ML: (10-20); • MH: (5-10), • H: <5
0160	<p>Timing - Expected time for substitution</p> <p>Estimate the time necessary for the economic function provided by the reporting entity to be absorbed by the market in a crisis situation. This includes:</p> <ul style="list-style-type: none"> • the expected time needed by one or several competitor(s) to accomplish the legal and technical steps to take over the function; as well as • the time required by users of the service to move to another service provider. <p>As a proxy for the former, provide an estimate of the time it would take the reporting entity to absorb in its own business (part of) the service provided by another institution, at a reasonable cost, in a crisis situation. Report the estimated time to substitution in the buckets provided in the template:</p> <p>Buckets:</p> <ul style="list-style-type: none"> • L: < 1 week; • ML: [1 week-1 month]; • MH: [1-6 months], • H: >6 months
0170 - 0180	<p>Ability for substitution</p>
0170	<p>Legal barriers to entry or expansion</p> <p>Legal barriers for competitors to offer the service. Legal requirements for performing the business of credit institutions (e.g. banking licences or capital requirements) are not to be considered as unsurmountable barriers in the presence of alternative providers. This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major barriers, • ML: some barriers, • MH: substantial (but surmountable) barriers, • H: critical <p>(difficult to surmount) barriers.</p>
0180	<p>Operational requirements to entry or expansion</p> <p>Organisational, technical, and infrastructural requirements for competitors to offer the service. Offering the services related to the (sub-)function requires providers to invest in (new or additional) infrastructure -or to modify their organizations. Assess the ability of the market to absorb the given business, in terms for example of capital requirements. For lending, take into account the associated RWAs (reported in Q.17).</p> <p>This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major requirements, • ML: some requirements, • MH: substantial (but surmountable) requirements, • H: critical (difficult to surmount) requirements.
0190 - 0210	<p>Criticality Assessment</p>

Columns	Instructions
0190	<p>Impact on market</p> <p>Estimated impact of a sudden discontinuation of the function on third parties, financial markets and the real economy, taking into account the size, market share in the country, external and internal interconnectedness, complexity, and cross-border activities of the institution.</p> <p>This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if the discontinuation has a major impact on the national market; ‘MH’ if the impact is significant; ‘ML’ if the impact is material, but limited; and ‘L’ if the impact is low.</p>
0200	<p>Substitutability</p> <p>Article 6(3) of Delegated regulation (EU) 2016/778.</p> <p>A function is considered substitutable where it can be replaced in an acceptable manner and within a reasonable timeframe thereby avoiding systemic problems for the real economy and the financial markets. The following shall be taken into account:</p> <ul style="list-style-type: none"> (a) the structure of the market for that function and the availability of substitute providers; (b) the ability of other providers in terms of capacity, the requirements for performing the function, and potential barriers to entry or expansion; (c) the incentive of other providers to take on these activities; (d) the time required by users of the service to move to the new service provider and costs of that move, the time required for other competitors to take over the functions and whether that time is sufficient to prevent significant disruption depending on the type of service. <p>Provide an overall assessment of the expected degree of substitutability for each function, taking into account the different dimensions assessed previously (market share, market concentration, time to substitution, legal barriers, and operational requirements to entry or expansion) . This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if a function can easily be provided by another bank under comparable conditions within a reasonable timeframe;</p> <p>‘L’ if a function cannot be easily or rapidly substituted;</p> <p>‘MH’ and ‘ML’ for intermediate cases taking into account different dimensions (e.g. market share, market concentration, time to substitution, as well as legal barriers to and operational requirements for entry or expansion).</p>
0210	<p>Critical Function</p> <p>In this column it shall be reported whether, taking into account the impact and substitutability analysis performed by the institution, the economic function is considered to be critical in the market for the relevant country.</p> <p>Report ‘Yes’ or ‘No’</p>
0220	<p>Comments from the Group</p> <p>This field enables the reporting entity to explain any assumptions used in assessing the criticality of the function(s) reported.</p>

Columns	Instructions
0010	<p>Description of economic function</p> <p>Where the Economic function is of the type ‘Other’ (functions 1.5 – 1.7), a description of that function shall be provided.</p>
0020	<p>Market share</p> <p>Estimate of the market share of the institution or group for the economic function in the respective country or geographic area. As a percentage of the total market in terms the monetary amount.</p>
0030	<p>Gross carrying amount</p> <p>Use gross carrying amount as defined in FINREP’.</p> <p>References: FINREP: Annex V Part 1, paragraph 34, FINREP: Annex III, IV, Templates:</p> <ul style="list-style-type: none"> - Borrowing (5.1): Template F 20.06 column 010 rows 100+110, all countries. - Derivatives (assets) (5.2): Template F20.04 column 010 row 010, all countries. - Lending (5.3): Template F 20.04, column 010 rows 170+180, all countries. - Derivatives (liabilities) (5.4): Template F 20.06, column 010, row 010, all countries. - Derivatives OTC (4.1): Template F 10.00 column 030 rows 300+310+320.
0040	<p>Number of Counterparties</p> <p>Total number of counterparties. If one counterparty has more than one account and/or more than one transaction, the counterparty shall be counted only once.</p>
0050	<p>(Reverse) repurchase agreements</p> <p>Report repurchase agreements under wholesale borrowing. Repurchase agreements mean cash received in exchange for securities sold at a given price under a firm commitment to repurchase the same (or similar) securities at a fixed price on a specified future date.</p> <p>Report reverse repurchase loans under wholesale lending. Reverse repurchase loans mean finance granted in exchange for securities bought under repurchase agreements or borrowed under securities lending agreements.</p> <p>Background references: Regulation (2015/2365) on transparency of securities financing transactions and of reuse Art. 3(9); FINREP: Annex V. Part 2. Chapter 5, paragraph 85(e) and chapter 14, paragraph 183; FINREP Annex III:</p> <ul style="list-style-type: none"> - Repurchase agreements: Table 08.01 columns 010+020+030 rows 200+250. - Reverse repurchase agreements: Table 05.00 columns 030+040 row 050.
0060-0080	<p>Cross-border value</p> <p>Add the gross carrying amounts of all countries, except for the home or relevant country.</p>
0070	<p>Value at Credit Institutions</p> <p>Gross carrying amount outstanding at credit institutions. Sector definition according to FINREP (Annex V).</p> <p>Background references: FINREP: Annex III:</p> <ul style="list-style-type: none"> - Borrowing: Table 20.06, column 010, row 100, all countries. - Derivatives (assets): Table 20.04, column 010, row 020, all countries.

Columns	Instructions
	<ul style="list-style-type: none"> - Lending: Table 20.04, column 010, row 170, all countries. - Derivatives liabilities: Table 20.06, column 010, row 020, all countries.
0080 - 0150	<p>Impact and Substitutability analyses</p> <p>The assessment criteria for the impact on third parties shall include the following elements in accordance with Commission Delegated Regulation (EU) 2016/778 on critical functions:</p> <ul style="list-style-type: none"> • the nature and reach of the activity, the global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner. • the relevance of the institution, on a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities. • the nature of the customers and stakeholders affected by the function, such as but not limited to retail customers, corporate customers, interbank customers, central clearing houses and public entities. • the potential disruption of the function on markets, infrastructures, customers and public services. In particular, the assessment may include the effect on the liquidity of markets concerned, the impact and extent of disruption to customer business, and short-term liquidity needs; the perceptibility to counterparties, customers and the public; the capacity and speed of customer reaction; the relevance to the functioning of other markets; the effect on the liquidity, operations, structure of another market; the effect on other counterparties related to the main customers and the interrelation of the function with other services.
0080 - 0100	<p>Nature and Reach</p> <p>The global, national or regional reach, volume and number of transactions; the number of customers and counterparties; the number of customers for which the institution is the only or principal banking partner.</p>
0080	<p>Size Indicator 1</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p> <ul style="list-style-type: none"> • Expert judgement of the size of the value of the gross carrying amount of reporting institution (c0030) from a global perspective [<i>one level higher than the relevant market. If the relevant market is global, then size 1 becomes redundant and does not need to be reported</i>]: <ol style="list-style-type: none"> 1. From a global perspective, how large do you believe the gross carrying amount of the reporting entity is?
0090	<p>Size Indicator 2</p> <p>Assess how important the bank is in these activities. This assessment is expressed qualitatively as ‘High (H), Medium-High (MH), Medium-Low (ML) or Low (L)’. Report ‘H’ if the size of the function is large, ‘MH’ if it is medium, ‘ML’ if the small, and ‘L’ if it is negligible. Use macro-economic variables such as GDP, population (for Deposits, Lending, Payments, Cash, Settlement, Clearing and Custody Services), or market size (for Capital Markets and Wholesale Funding) as a benchmark for this qualitative assessment.</p>

Columns	Instructions
	<ul style="list-style-type: none"> • Expert judgement of the size of the number of counterparties or transactions (c0040) from a national perspective [<i>at the level of the relevant market</i>]: <ol style="list-style-type: none"> 1. From a national perspective, how large is the estimated number of counterparties of your institutions?
0100	<p>Cross border indicator Assess the relative importance of cross-border activities for the different economic functions. This does not need to be assessed in case of reports in which the relevant market is considered to be regional.</p> <ul style="list-style-type: none"> • Share of the reporting entity's cross-jurisdictional activity as percentage of total value, expressed in gross carrying amount. Report: L: <5%; ML: [5-15%]; [MH: 15-25%), H: ≥25%.
0110	<p>Relevance – On a local, regional, national or European level, as appropriate for the market concerned. The relevance of the institution may be assessed on the basis of the market share, the interconnectedness, the complexity and cross- border activities.</p> <p>Market Share Assess how important the reporting entity's market share is, compared to the national or other relevant market, as indicated in the template. This assessment is expressed qualitatively as</p> <ul style="list-style-type: none"> • High (H), if the market share is large • Medium-High (MH), if the market share is medium • Medium-Low (ML) if the market share is small or • Low (L)' if the market share is negligible. <p>This assessment takes into account the market structure of the reporting entity's country (or other relevant market), and market shares reported in part 2. Quantitative data:</p> <ul style="list-style-type: none"> • Expert judgement of the size of the national market share (reported in c0020, except in cases where the report is provided for a different relevant market level, in which case an assessment of the relevant market share is expected).
0120	<p>Market Structure – Market concentration The market concentration, measured by the number of competitors currently performing similar economic functions and/or offering similar services on equal terms (i.e. to a comparable extent and quality and at a comparable cost) that potentially take over (part of) the clients and/or business of the reporting entity within a reasonable timeframe. This has to be reported in buckets, which are the same for each sub-function</p> <ul style="list-style-type: none"> • L: ≥20; • ML: (10-20); • MH: (5-10), • H: <5
0130	<p>Timing - Expected time for substitution Estimate the time necessary for the economic function provided by the reporting entity to be absorbed by the market in a crisis situation. This includes:</p> <ul style="list-style-type: none"> • the expected time needed by one or several competitor(s) to accomplish the legal and technical steps to take over the function; as well as • the time required by users of the service to move to another service provider. <p>As a proxy for the former, provide an estimate of the time it would take the reporting entity to absorb in its own business (part of) the service provided by another institution, at a reasonable cost, in a crisis situation. Report the estimated time to substitution in the buckets provided in the template:</p>

Columns	Instructions
	Buckets: <ul style="list-style-type: none"> • L: ≤ 1 day; • ML: (1 day-1 week); • MH: [1 week- 1 month], • H: >1 month
0140 - 0150	Ability for substitution
0140	<p>Legal barriers to entry or expansion</p> <p>Legal barriers for competitors to offer the service. Legal requirements for performing the business of credit institutions (e.g. banking licences or capital requirements) are not to be considered as unsurmountable barriers in the presence of alternative providers. This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major barriers, • ML: some barriers, • MH: substantial (but surmountable) barriers, • H: critical <p>(difficult to surmount) barriers.</p>
0150	<p>Operational requirements to entry or expansion</p> <p>Organisational, technical, and infrastructural requirements for competitors to offer the service. Offering the services related to the (sub-)function requires providers to invest in (new or additional) infrastructure -or to modify their organizations. Assess the ability of the market to absorb the given business, in terms for example of capital requirements. For lending, take into account the associated RWAs (reported in Q.17).</p> <p>This indicator has to be reported in buckets, which are the same for each sub-function:</p> <ul style="list-style-type: none"> • L: no major requirements, • ML: some requirements, • MH: substantial (but surmountable) requirements, • H: critical (difficult to surmount) requirements.
0160 - 0180	Criticality Assessment
0160	<p>Impact on market</p> <p>Estimated impact of a sudden discontinuation of the function on third parties, financial markets and the real economy, taking into account the size, market share in the country, external and internal interconnectedness, complexity, and cross-border activities of the institution. This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’.</p> <p>‘H’ shall be selected if the discontinuation has a major impact on the national market; ‘MH’ if the impact is significant; ‘ML’ if the impact is material, but limited; and ‘L’ if the impact is low.</p>
0170	<p>Substitutability</p> <p>Article 6(3) of Delegated regulation (EU) 2016/778.</p> <p>A function is considered substitutable where it can be replaced in an acceptable manner and within a reasonable timeframe thereby avoiding systemic problems for the real economy and the financial markets. The following shall be taken into account:</p> <ol style="list-style-type: none"> (a) the structure of the market for that function and the availability of substitute providers; (b) the ability of other providers in terms of capacity, the requirements for performing the function, and potential barriers to entry or expansion; (c) the incentive of other providers to take on these activities; (d) the time required by users of the service to move to the new service provider and costs of that move, the time required for other competitors to take over the functions and whether that time is sufficient to prevent significant disruption depending on the type of service.

Columns	Instructions
	Provide an overall assessment of the expected degree of substitutability for each function, taking into account the different dimensions assessed previously (market share, market concentration, time to substitution, legal barriers, and operational requirements to entry or expansion) . This assessment shall be expressed qualitatively as ‘High (H)’, ‘Medium-High (MH)’, ‘Medium-Low (ML)’ or Low (L)’. ‘H’ shall be selected if a function can easily be provided by another bank under comparable conditions within a reasonable timeframe; ‘L’ if a function cannot be easily or rapidly substituted; ‘MH’ and ‘ML’ for intermediate cases taking into account different dimensions (e.g. market share, market concentration, time to substitution, as well as legal barriers to and operational requirements for entry or expansion).
0190	Critical Function In this column it shall be reported whether, taking into account the impact and substitutability analysis performed by the institution, the economic function is considered to be critical in the market for the relevant country. Report ‘Yes’ or ‘No’
0200	Comments from the Group This field enables the reporting entity to explain any assumptions used in assessing the criticality of the function(s) reported.

II.16 Z 07.02 - Mapping of economic functions to legal entities (FUNC 2)II.16.1 **Instructions concerning specific positions**

- 23) This template shall be reported for the entire group and considering the economic functions that the Group is providing to the economy.
- 24) The combination of values reported in columns 0010, 0020 and 0040 of this template forms a primary key which has to be unique for each row of the template.

Columns	Instructions
0010 – 0020	Economic function
0010	Country The country for which the economic function is provided
0020	ID ID of the economic functions (as referred to in template Z 07.01 (FUNC 1) in the case of critical functions).
0030 – 0040	Legal entity
0030	Entity Name Name of the Entity performing the economic function, as reported in Z 01.01 (ORG 1). If there are several entities performing the same economic functions in the same country, each entity shall be reported in a separate row.
0040	Code Unique identifier of the legal entity in column 0020, as reported in template Z 01.01 (ORG 1).

	The identification of entities shall be made in a consistent way across the templates.
0050	<p>Type of Code</p> <p>The type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available, report a national code.</p> <p>The identification of entities shall be made in a consistent way across the templates.</p>
0060	<p>Monetary amount</p> <p>Contribution, in monetary amount, of the legal entity to the monetary amounts as described in template Z 07.01 (FUNC 1):</p> <ul style="list-style-type: none"> - Deposits – Value on accounts - Lending – Value Outstanding - Payments – Value of transactions/ open positions/ assets under custody (as applicable) - Capital Markets – Notional amount/ Carrying amount/ Fee income (as applicable) - Wholesale Funding – Gross carrying amount

II.17 Z 07.03 - Mapping of Core Business Lines to legal entities (FUNC 3)

II.17.1 Instructions concerning specific positions

25) The combination of values reported in columns 0020 and 0040 of this template forms a primary key which has to be unique for each row of the template.

26) Only the business lines of relevant legal entities shall be reported in this template.

Columns	Instructions
0010 – 0030	Core Business line
0010	<p>Core business line</p> <p>Core business line pursuant to Article 2(1)(36) and Article 2(2) of Directive 2014/59/EU.</p> <p>The core business line shall be one of the business lines listed below.</p> <ol style="list-style-type: none"> 1. Consumer Banking 2. Corporate Banking 3. Investment banking 4. Insurance 5. Reinsurance 6. Retail Brokerage 7. Wealth management 8. Real estate agency 9. Accounting 10. Other
0020	Business Line ID

Columns	Instructions
	Unique ID of the business line to be provided by the institution.
0030	Description Description of the business line.
0040	Entity name Name of the Entity as reported in Z 01.01 (ORG 1) that provides the business line.
0050	Code Unique identifier of the legal entity in column 0020, as reported in template Z 01.01 (ORG 1). The identification of entities shall be made in a consistent way across the templates.
0060	Type of Code The type of code shall be preferably the LEI code. When the LEI is not available, report an MFI ID, or if not available, report a national code. The identification of entities shall be made in a consistent way across the templates. The identification of entities shall be made in a consistent way across the templates.

II.18 Z 07.04 - Mapping of critical functions to core business lines (FUNC 4)II.18.1 **Instructions concerning specific positions**

The combination of values reported in columns 0010, 0020 and 0040 of this template forms a primary key which has to be unique for each row of the template.

Only critical functions, as identified in {Z 07.01;0070}, shall be reported in this template

Columns	Instructions
0010 – 0020	Critical function
0010	Country Country for which the function is critical, as reported in Z 07.01 (FUNC 1)
0020	ID ID of the critical functions as referred to in template Z 07.01 (FUNC 1)
0030 – 0040	Core business line
0030	Core business line Core business line pursuant to Article 2(1)(36) and Article 2(2) of Directive 2014/59/EU as reported in template Z 07.03 (FUNC 3)
0040	Business line: Business Line ID Unique ID of the business line to be provided by the institution; same ID as reported in template Z 07.03 (FUNC 3)

II.19 Relevant Services

II.20 Z 08.01— Relevant services (SERV 1)

II.8.1 General instructions

- 1) The information to be included in this template shall be reported once for the entire group, list relevant services received by any entity in the group and link them to the critical functions and core business lines provided by the group.
- 2) **Relevant services**²⁰: critical and essential services
- 3) **Critical services**²¹: services that are performed for group business units or entities (i) whose discontinuity would seriously impede or prevent the performance of one or more critical functions; and (ii) which cannot be provided by another provider within a reasonable time frame to a comparable extent as regards its object, quality and cost.
- 4) **Essential services**: Services associated with core business lines²², whose continuity is necessary for the effective execution of the resolution strategy and any consequent restructuring (i) whose discontinuity would seriously impede or prevent the performance of those core business lines; and (ii) which cannot be provided by another provider within a reasonable time frame to a comparable extent as regards its object, quality and cost.²³
- 5) As per recital 8 DR 2016/778 related to critical services and therein applied by analogy to cover essential services as defined above, relevant services shall mean the underlying operations, activities and services performed for one (dedicated services) or more business units or legal entities (shared services) within the group which are needed to provide one or more critical functions or core business lines. Relevant services may be performed by one business unit to another business unit of the same legal entity (intra-entity service), by entities within the group (intra-group service), or be outsourced to an external provider (external service).
- 6) Not all fields apply to all types of services (highlighted in instructions below). In that case, report ‘N/A’ in the relevant cell.
- 7) The combination of values reported in columns 0010, 0020, 0040, and 0060, of this template forms a primary key which has to be unique for each row of the template.

II.20.2 Instructions concerning specific positions

Columns	Instructions
0005	<p>Service Identifier</p> <p>The service identifier refers to the service reported under c0020.</p> <p><i>Figure or free text</i></p>
0010	<p>Service type</p> <p>The service type shall be one of the service types listed below.</p>

20 As defined in para 13 of the EBA Resolvability Guidelines

21 Commission Delegated Regulation (DR) 2016/778, Article 6 and recital (8).

22 Commission Delegated Regulation (DR) 2016/778, Article 7.

23 The continuity of essential services may be necessary to achieve resolution objectives other than the maintenance of critical functions (e.g. financial stability by ensuring viability of the post-resolution entity).

Columns	Instructions
	<p>Where possible, the sub-category shall be reported (two-digit identification). Where no sub-category exists or no sub-category properly describes the service provided by the institution, the main category (one digit identification) shall be reported.</p> <ol style="list-style-type: none"> 1. Human resources support <ol style="list-style-type: none"> 1.1 staff administration, including administration of contracts and remuneration 1.2 internal communication 1.3 external communication 1.4 other 2. Information technology <ol style="list-style-type: none"> 2.1 IT and communication hardware 2.2 data storage and processing 2.3 other IT infrastructure, workstations, telecommunications, servers, data centres and related services 2.4 administration of software licenses and application software 2.5 access to external providers, in particular data and infrastructure providers 2.6 application maintenance, including software application maintenance and related data flows 2.7 report generation, internal information flows and data bases 2.8 user support 2.9 emergency and disaster recovery 2.10 other 3. Transaction processing, including legal transactional issues, in particular anti-money laundering 4. Real estate and facility provision or management and associated facilities <ol style="list-style-type: none"> 4.1 office premises and storage 4.2 internal facilities management 4.3 security and access control 4.4 real estate portfolio management 4.5 other, (specify) 5. Legal services and compliance functions <ol style="list-style-type: none"> 5.1 corporate legal support 5.2 business and transactional legal services 5.3 compliance support 5.4 other 6. Treasury-related services <ol style="list-style-type: none"> 6.1 coordination, administration and management of the treasury activity 6.2 coordination, administration and management of entity refinancing, including collateral management 6.3 reporting function, in particular with respect to regulatory liquidity ratios 6.4 coordination, administration and management of medium and long-term funding programs, and refinancing of group entities 6.5 coordination, administration and management of refinancing, in particular short-term issues 6.6 other 7. Trading/asset management <ol style="list-style-type: none"> 7.1 operations processing: trade capture, design, realisation, servicing of trading products 7.2 confirmation, settlement, payment

Columns	Instructions
	<p>7.3 position and counterparty management, with respect to data reporting and counterparty relationships 7.4 position management (risk and reconciliation) 7.5 other</p> <p>8. Risk management and valuation 8.1 central or business line or risk type-related risk management 8.2 risk report generation 8.3 other</p> <p>9. Accounting 9.1 statutory and regulatory reporting 9.2 valuation, in particular of market positions 9.3 management reporting 9.4 other</p> <p>10. Cash handling</p> <p>11. Other</p> <p><i>Drop-down field</i></p>
0020	<p>Unique service title as per bank taxonomy Name/short description of service according to bank’s own tiered taxonomy (Level 3). The bank is expected to report the services at a more granular level than the reporting provided for Level 2 (c0010), so that each particular service is defined in a precise and targeted way.</p>
0030-0040	<p>Service recipient The Entity of the group which receives the service reported in column 0010 from another business unit, group entity or the external provider reported in columns 0050-0060.</p>
0030	<p>Entity Name It must be different from the name listed in column 00450, unless the service is intra-entity. In this case, the service recipient entity name and service provider entity name are expected to match.</p>
0040	<p>Code Unique identifier of the legal entity in column 0030 as reported in template Z 01.01 (ORG). It must be different from the identifier reported in column 0060, unless the service is intra-entity. In this case, the service recipient code and service provider code are expected to match.</p>
0050-0110	<p>Service provider The legal entity (for intra-entity or intra-group services) or the external provider (for external services) which provides the service reported in column 0020 to the group entity reported in column 0030.</p>
0050	<p>Entity Name</p>

Columns	Instructions
	It must be different from the name listed in column 0030, unless the service is intra-entity. In this case the service recipient entity name and service provider entity name are expected to match.
0060	<p>Code Unique identifier of the legal entity in column 0050. It must be different from the identifier listed in column 0040, unless the service is intra-entity. In this case, the service recipient code and service provider code are expected to match. Where the service provider is a group entity, the code shall be the same as reported in template Z 01.01 (ORG). Where the service provider is not a group entity, the code of that entity shall be: - for entities with a Legal Entity Identifier (LEI), the 20-digit, alphanumeric LEI code; - for without LEI, the corporate registration number under national law.</p> <p>For both cases, the code shall be unique and used consistently across the templates.</p>
0070	<p>Type of code The type of code shall be preferably the LEI code. When the LEI is not available, report an MFI ID, or if not available, report a national code. The identification of entities shall be made in a consistent way across the templates.</p>
0080	<p>Parent company name Name of the (ultimate) parent company of the service provider reported in column 0050, when this is not a group entity. In the other cases, N/A.</p>
0090	<p>Parent company code The code of the parent company reported in column 0080 shall be: - for entities with a Legal Entity Identifier (LEI), the 20-digit alphanumeric LEI code; - for entities without LEI, the corporate registration number under national law.</p>
0100	<p>Type of code The type of code shall be preferably the LEI code. When the LEI is not available, report an MFI ID, or if not available, report a national code. The identification of entities shall be made in a consistent way across the templates.</p>
0110	<p>Service delivery ‘Intra-entity’ if the service is provided by one business unit to another business unit of the same legal entity. ‘Intra-group - regulated’ if the service is provided by an entity of the group which is subject to prudential regulation regarding capital/liquidity on an individual basis, including where prudential requirements are waived. ‘Intra-group - unregulated’ if the service is provided by an entity of the group which is an operating entity not subject to prudential regulation regarding capital/liquidity on an individual basis, including where prudential requirements are waived. ‘External’ if the service is provided by an external provider which is outside of the group.</p>
0120	<p>Criticality</p>

Columns	Instructions
	<ul style="list-style-type: none"> - Critical: if the service is necessary for the performance of one or more critical functions, whose discontinuity would seriously impede or prevent the performance of those critical functions. - Essential: if the service is associated with core business lines, whose continuity is necessary for the effective execution of the resolution strategy and any consequent restructuring. - Both
0130	<p>Contract ID Contract unique identifier of the contract underpinning the service as per group’s service taxonomy.</p>
0140	<p>Governing law ISO code of the country code the law of which governs the contract.</p>
0150-0170	<p>Resolution resilience The assessment whether the contract supporting the service reported in column 0020 could be continued and transferred during the implementation of the resolution strategy, including the business reorganisation plan, in line with EBA/GL/2022/01 and relevant national laws.</p>
0150	<p>Resolution Resilience features Resolution-resilient features are properties a relevant service contract is expected to have in order to be considered resolution-resilient. They include the following, provided that the substantive obligations under the contract continue to be performed:</p> <ul style="list-style-type: none"> a. no termination, suspension or modification on the grounds of resolution (incl. business reorganisation under Article 51 of Directive 2014/59/EU); b. the transferability of the service provision to a new recipient either by the service recipient or the resolution authority because of resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU); c. the support in transfer or termination occurring during resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU) for a reasonable period (such as 24 months) by the current service provider and under the same terms and conditions; and d. the continued service provision to a divested group entity during resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU), for a reasonable period of time following divestment – such as 24 months. <p>This applies to contracts for which the governing law and jurisdiction of the contract is that of an EU Member State²⁴ (‘EU contracts’), and contracts to which third-country law apply.</p> <p>Report one of the following values: ‘Yes’ – if the contract is assessed as resolution-proofresilient ‘No’ – if the contract is not assessed as resolution-proofresilient ‘Not assessed’ – if no assessment has been made ‘N/A’ – for intra-entity services</p>

24 The provisions of BRRD Title IV Chapter VI provide for resolution-resilience notably in the context of the exercise of powers by the resolution authority, except for the implementation of the business reorganization plans (BRPs).

Columns	Instructions
0160	<p>Business Reorganization Plan (BRP) If the resolution strategy (either preferred or variant) requires a business reorganization plan (BRP), EU contracts are expected to include explicit clauses to ensure their resolution-resilience in the implementation of BRP.</p> <p>Report one of the following values: ‘Yes’ – if the contract includes explicit clauses to ensure their resolution-resilience in the implementation of the BRP ‘No’ - if the contract doesn’t include explicit clauses to ensure their resolution-resilience in the implementation of the BRP ‘Not assessed’ – if no assessment has been made ‘N/A’ – for intra-entity services or for intra-group and external services, if the resolution strategy (preferred and variant) does not require a business reorganization plan</p>
0170	<p>Alternative mitigating actions Where resolution resilience is expected to be achieved, but the banks have not been able to do so, banks are expected to explore alternative mitigating actions.</p> <p>Report one of the following values: ‘Yes’ – if the bank has implemented alternative mitigating actions ‘No’ - if the bank has not implemented alternative mitigating actions ‘N/A’ – in cases where any of the columns 0150, 0160 are marked as ‘No’ or ‘N/A’</p>
0180	<p>Critical ICT third-party service provider under DORA Report one of the following values: ‘Yes’ – if this is a critical ICT third-party service provider under Article 3(23) Regulation 2022/2554 (DORA) ‘No’ - if this is not a critical ICT third-party service provider under Article 3(23) Regulation 2022/2554 (DORA)</p>
0190	<p>ICT service under DORA Report one of the following values: ‘Yes’ – if this is an ICT service under Article 3(21) Regulation 2022/2554 (DORA) ‘No’ - if this is not an ICT service under Article 3(21) Regulation 2022/2554 (DORA)</p>

II.21 Z 08.02 — Relevant services – mapping to operational assets (SERV 2)

General instructions

- 43) The information to be included in this template shall be reported once for the entire group, list relevant services received by any entity in the group, and link them to the relevant operational assets.
- 44) The values reported in columns 0010, 0020 and 0030 of this template form a primary key, which have to be unique for each row of the template.

Columns	Instructions
0005	<p>Service Identifier</p> <p>Use the Service identifier as reported in Z 08.01 (SERV 1).</p> <p>The service identifier refers to the service reported under c0020.</p>
0010	<p>Service type</p> <p>The service type shall be one of the service types listed below.</p> <p>Where possible, the sub-category shall be reported (two-digit identification). Where no sub-category exists or no sub-category properly describes the service provided by the institution, the main category (one digit identification) shall be reported.</p> <ol style="list-style-type: none"> 1. Human resources support <ol style="list-style-type: none"> 1.1 staff administration, including administration of contracts and remuneration 1.2 internal communication 1.3 external communication 1.4 other 2. Information technology <ol style="list-style-type: none"> 2.1 IT and communication hardware 2.2 data storage and processing 2.3 other IT infrastructure, workstations, telecommunications, servers, data centres and related services 2.4 administration of software licenses and application software 2.5 access to external providers, in particular data and infrastructure providers 2.6 application maintenance, including software application maintenance and related data flows 2.7 report generation, internal information flows and data bases 2.8 user support 2.9 emergency and disaster recovery 2.10 other 3. Transaction processing, including legal transactional issues, in particular anti-money laundering 4. Real estate and facility provision or management and associated facilities <ol style="list-style-type: none"> 4.1 office premises and storage 4.2 internal facilities management 4.3 security and access control 4.4 real estate portfolio management 4.5 other, (specify) 5. Legal services and compliance functions <ol style="list-style-type: none"> 5.1 corporate legal support 5.2 business and transactional legal services 5.3 compliance support 5.4 other 6. Treasury-related services <ol style="list-style-type: none"> 6.1 coordination, administration and management of the treasury activity 6.2 coordination, administration and management of entity refinancing, including collateral management 6.3 reporting function, in particular with respect to regulatory liquidity ratios 6.4 coordination, administration and management of medium and long-term funding programs, and refinancing of group entities

Columns	Instructions
	<p>6.5 coordination, administration and management of refinancing, in particular short-term issues 6.6 other</p> <p>7. Trading/asset management 7.1 operations processing: trade capture, design, realisation, servicing of trading products 7.2 confirmation, settlement, payment 7.3 position and counterparty management, with respect to data reporting and counterparty relationships 7.4 position management (risk and reconciliation) 7.5 other</p> <p>8. Risk management and valuation 8.1 central or business line or risk type-related risk management 8.2 risk report generation 8.3 other</p> <p>9. Accounting 9.1 statutory and regulatory reporting 9.2 valuation, in particular of market positions 9.3 management reporting 9.4 other</p> <p>10. Cash handling</p> <p>11. Other</p>
0020	<p>Unique service title as per bank taxonomy Name/short description of service according to bank’s own tiered taxonomy (Level 3). The bank is expected to report the services at a more granular level than the reporting provided for Level 2 (c0010), so that each particular service is defined in a precise and targeted way.</p>
0030	<p>Asset identifier The asset identifier refers to the asset reported under c0050.</p>
0040	<p>Type of asset</p> <ul style="list-style-type: none"> - IT and communication hardware - Other IT infrastructure (such as workstations, telecommunication, servers, data centres and related assets) - Premises and storage - Intellectual property (such as patents, trademarks, etc.) - Other

Columns	Instructions
0050	<p>Name of asset Commercial or internal name of the asset.</p>
0060	<p>Criticality Report one of the following values:</p> <ul style="list-style-type: none"> - Critical: if the service is necessary for the performance of one or more critical functions, whose discontinuity would seriously impede or prevent the performance of those critical functions. - Essential: if the service is associated with core business lines, whose continuity is necessary for the effective execution of the resolution strategy and any consequent restructuring. - Both
0070	<p>Legal /contract type Report one of the following values:</p> <ul style="list-style-type: none"> - Owned - Leased - Licensed - Other
0080	<p>Contract ID Contract unique identifier of the contract underpinning the asset as per group's service taxonomy.</p>
0090	<p>Governing law ISO code of the country code the law of which governs the contract.</p>
0100-0120	<p>Resolution resilience The assessment whether the contract supporting the asset reported in column 0030 could be continued and transferred during the implementation of the resolution strategy, including the business reorganisation plan, in line with Guidelines EBA/GL/2022/01 and relevant national laws.</p>
0100	<p>Resolution Resilience features Resolution-resilient features are properties a relevant contract is expected to have in order to be considered resolution-resilient. They include the following, provided that the substantive obligations under the contract continue to be performed:</p> <ul style="list-style-type: none"> • no termination, suspension or modification on the grounds of resolution (incl. business reorganisation under Article 51 of Directive 2014/59/EU); • the transferability of the service provision to a new recipient either by the service recipient or the resolution authority because of resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU); • the support in transfer or termination occurring during resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU) for a reasonable period (such as 24 months) by the current service provider and under the same terms and conditions; and

Columns	Instructions
	<ul style="list-style-type: none"> the continued service provision to a divested group entity during resolution (incl. reorganisation under Article 51 of Directive 2014/59/EU), for a reasonable period of time following divestment – such as 24 months. <p>This applies to contracts for which the governing law and jurisdiction of the contract is that of an EU Member State²⁵ ('EU contracts'), and contracts to which third-country law applies.</p> <p>Report one of the following values: 'Yes' – if the contract is assessed as resolution resilient 'No' – if the contract is not assessed as resolution resilient 'Not assessed' – if no assessment has been made 'N/A' – for intra-entity services</p>
0110	<p>Business Reorganization Plan (BRP)</p> <p>If the resolution strategy (either preferred or variant) requires a business reorganization plan, EU contracts are expected to include explicit clauses to ensure their resolution-resilience in the implementation of business reorganisation plans (BRP).</p> <p>Report one of the following values: 'Yes' – if the contract includes explicit clauses to ensure their resolution-resilience in the implementation of the BRP 'No' - if the contract doesn't include explicit clauses to ensure their resolution-resilience in the implementation of the BRP 'Not assessed' – if no assessment has been made 'N/A' – for intra-entity services or for intra-group and external services, if the resolution strategy (preferred and variant) does not require a business reorganization plan</p>
0120	<p>Alternative mitigating actions</p> <p>Where resolution resilience is expected to be achieved, but the banks have not been able to do so, banks are expected to explore alternative mitigating actions.</p> <p>Report one of the following values: 'Yes' – if the bank has implemented alternative mitigating actions 'No' - if the bank has not implemented alternative mitigating actions 'N/A' – in cases where any of the columns 0150, 0160 are marked as 'No' or 'N/A'</p>

II.22 Z 08.03 — Relevant services – mapping to roles (SERV 3)

General instructions

- 46) The information to be included in this template shall be reported once for the entire group, list relevant services received by any entity in the group, and link them to the relevant roles.
- 47) The values reported in columns 0010, 0020 and 0030 of this template form a primary key, which have to be unique for each row of the template

25 The provisions of BRRD Title IV Chapter VI provide for resolution-resilience notably in the context of the exercise of powers by the resolution authority, except for the implementation of the business reorganization plans (BRPs).

Columns	Instructions
0005	<p>Service Identifier</p> <p>Use the Service identifier as reported in Z 08.01 (SERV 1).</p> <p>The service identifier refers to the service reported under c0020.</p>
0010	<p>Service type</p> <p>The service type shall be one of the service types listed below.</p> <p>Where possible, the sub-category shall be reported (two-digit identification). Where no sub-category exists or no sub-category properly describes the service provided by the institution, the main category (one digit identification) shall be reported.</p> <ol style="list-style-type: none"> 1. Human resources support <ol style="list-style-type: none"> 1.1 staff administration, including administration of contracts and remuneration 1.2 internal communication 1.3 external communication 1.4 other 2. Information technology <ol style="list-style-type: none"> 2.1 IT and communication hardware 2.2 data storage and processing 2.3 other IT infrastructure, workstations, telecommunications, servers, data centres and related services 2.4 administration of software licenses and application software 2.5 access to external providers, in particular data and infrastructure providers 2.6 application maintenance, including software application maintenance and related data flows 2.7 report generation, internal information flows and data bases 2.8 user support 2.9 emergency and disaster recovery 2.10 other 3. Transaction processing, including legal transactional issues, in particular anti-money laundering 4. Real estate and facility provision or management and associated facilities <ol style="list-style-type: none"> 4.1 office premises and storage 4.2 internal facilities management 4.3 security and access control 4.4 real estate portfolio management 4.5 other, (specify) 5. Legal services and compliance functions <ol style="list-style-type: none"> 5.1 corporate legal support 5.2 business and transactional legal services 5.3 compliance support 5.4 other 6. Treasury-related services <ol style="list-style-type: none"> 6.1 coordination, administration and management of the treasury activity 6.2 coordination, administration and management of entity refinancing, including collateral management 6.3 reporting function, in particular with respect to regulatory liquidity ratios 6.4 coordination, administration and management of medium and long-term funding programs, and refinancing of group entities

Columns	Instructions
	<p>6.5 coordination, administration and management of refinancing, in particular short-term issues 6.6 other</p> <p>7. Trading/asset management 7.1 operations processing: trade capture, design, realisation, servicing of trading products 7.2 confirmation, settlement, payment 7.3 position and counterparty management, with respect to data reporting and counterparty relationships 7.4 position management (risk and reconciliation) 7.5 other</p> <p>8. Risk management and valuation 8.1 central or business line or risk type-related risk management 8.2 risk report generation 8.3 other</p> <p>9. Accounting 9.1 statutory and regulatory reporting 9.2 valuation, in particular of market positions 9.3 management reporting 9.4 other</p> <p>10. Cash handling</p> <p>11. Other</p>
0020	<p>Unique service title as per bank taxonomy Name/short description of service according to bank’s own tiered taxonomy (Level 3). The bank is expected to report the services at a more granular level than the reporting provided for Level 2 (c0010), so that each particular service is defined in a precise and targeted way.</p>
0030	<p>Role ID The role identifier refers to the role reported under c0040.</p>
0040	<p>Role Name The internal name used for the specific role.</p>
0050	<p>Department The internal name used for the specific department where the role name under c0040 belongs.</p>
0060	<p>Criticality Report one of the following values:</p>

Columns	Instructions
	<ul style="list-style-type: none"> - Critical: if the service is necessary for the performance of one or more critical functions, whose discontinuity would seriously impede or prevent the performance of those critical functions. - Essential: if the service is associated with core business lines, whose continuity is necessary for the effective execution of the resolution strategy and any consequent restructuring. - Both

II.23 Z 08.04 — Critical services – mapping to critical functions (SERV 4)

General instructions

- 45) The information to be included in this template shall be reported once for the entire group, list critical services received by any entity in the group, and link them to the critical functions provided by the group.
- 46) The values reported in columns 0010, 0020, 0030 and 0040 of this template form a primary key, which have to be unique for each row of the template.

Columns	Instructions
0005	<p>Service Identifier</p> <p>Use the Service identifier as reported in Z 08.01 (SERV 1).</p> <p>The service identifier refers to the service reported under c0020.</p>
0010	<p>Service type</p> <p>The service type shall be one of the service types listed below.</p> <p>Where possible, the sub-category shall be reported (two-digit identification). Where no sub-category exists or no sub-category properly describes the service provided by the institution, the main category (one digit identification) shall be reported.</p> <ol style="list-style-type: none"> 1. Human resources support <ul style="list-style-type: none"> 1.1 staff administration, including administration of contracts and remuneration 1.2 internal communication 1.3 external communication 1.4 other 2. Information technology <ul style="list-style-type: none"> 2.1 IT and communication hardware 2.2 data storage and processing 2.3 other IT infrastructure, workstations, telecommunications, servers, data centres and related services 2.4 administration of software licenses and application software 2.5 access to external providers, in particular data and infrastructure providers 2.6 application maintenance, including software application maintenance and related data flows 2.7 report generation, internal information flows and data bases 2.8 user support 2.9 emergency and disaster recovery 2.10 other

Columns	Instructions
	<p>3. Transaction processing, including legal transactional issues, in particular anti-money laundering</p> <p>4. Real estate and facility provision or management and associated facilities</p> <ul style="list-style-type: none"> 4.1 office premises and storage 4.2 internal facilities management 4.3 security and access control 4.4 real estate portfolio management 4.5 other, (specify) <p>5. Legal services and compliance functions</p> <ul style="list-style-type: none"> 5.1 corporate legal support 5.2 business and transactional legal services 5.3 compliance support 5.4 other <p>6. Treasury-related services</p> <ul style="list-style-type: none"> 6.1 coordination, administration and management of the treasury activity 6.2 coordination, administration and management of entity refinancing, including collateral management 6.3 reporting function, in particular with respect to regulatory liquidity ratios 6.4 coordination, administration and management of medium and long-term funding programs, and refinancing of group entities 6.5 coordination, administration and management of refinancing, in particular short-term issues 6.6 other <p>7. Trading/asset management</p> <ul style="list-style-type: none"> 7.1 operations processing: trade capture, design, realisation, servicing of trading products 7.2 confirmation, settlement, payment 7.3 position and counterparty management, with respect to data reporting and counterparty relationships 7.4 position management (risk and reconciliation) 7.5 other <p>8. Risk management and valuation</p> <ul style="list-style-type: none"> 8.1 central or business line or risk type-related risk management 8.2 risk report generation 8.3 other <p>9. Accounting</p> <ul style="list-style-type: none"> 9.1 statutory and regulatory reporting 9.2 valuation, in particular of market positions 9.3 management reporting 9.4 other <p>10. Cash handling</p> <p>11. Other</p>
0020	Unique service title as per bank taxonomy

Columns	Instructions
	Name/short description of service according to bank’s own tiered taxonomy (Level 3). The bank is expected to report the services at a more granular level than the reporting provided for Level 2 (c0010), so that each particular service is defined in a precise and targeted way.
0030-0040	Critical function The critical function the performance of which would suffer a serious impediment or be completely prevented in case of disruption of the critical service. It is one of the functions assessed as critical in template Z 07.01 (FUNC 1).
0030	Country Member state for which the function is critical, as reported in Z 07.01 (FUNC 1)
0040	ID ID of the critical functions as defined in chapter 2.7.1.4 above and referred to in template Z 07.01 (FUNC 1)
0050	Relevance for the Critical Function The relevance of the service to the critical function. Select one of the four available options: ‘High’ ‘Medium High’ ‘Medium Low’ ‘Low’ Considering High (H) if the critical function is seriously hindered or completely prevented by a disruption of the service and Low (L) if there are only minor or inexistent impacts on the critical function.

II.24 Z 08.05 — Essential services – mapping to core business lines (SERV 5)

Instructions concerning specific positions

- 49) The information to be included in this template shall be reported once for the entire group, list essential services received by any entity in the group, and link them to the core business lines provided by the group
- 50) The values reported in columns 0010, 0020 and 0040 of this template form a primary key, which have to be unique for each row of the template

Columns	Instructions
0005	Service Identifier Use the Service identifier as reported in Z 08.01 (SERV 1). The service identifier refers to the service reported under c0020.

Columns	Instructions
0010	<p>Service type The service type shall be one of the service types listed below.</p> <p>Where possible, the sub-category shall be reported (two-digit identification). Where no sub-category exists or no sub-category properly describes the service provided by the institution, the main category (one digit identification) shall be reported.</p> <ol style="list-style-type: none"> 1. Human resources support <ol style="list-style-type: none"> 1.1 staff administration, including administration of contracts and remuneration 1.2 internal communication 1.3 external communication 1.4 other 2. Information technology <ol style="list-style-type: none"> 2.1 IT and communication hardware 2.2 data storage and processing 2.3 other IT infrastructure, workstations, telecommunications, servers, data centres and related services 2.4 administration of software licenses and application software 2.5 access to external providers, in particular data and infrastructure providers 2.6 application maintenance, including software application maintenance and related data flows 2.7 report generation, internal information flows and data bases 2.8 user support 2.9 emergency and disaster recovery 2.10 other 3. Transaction processing, including legal transactional issues, in particular anti-money laundering 4. Real estate and facility provision or management and associated facilities <ol style="list-style-type: none"> 4.1 office premises and storage 4.2 internal facilities management 4.3 security and access control 4.4 real estate portfolio management 4.5 other, (specify) 5. Legal services and compliance functions <ol style="list-style-type: none"> 5.1 corporate legal support 5.2 business and transactional legal services 5.3 compliance support 5.4 other 6. Treasury-related services <ol style="list-style-type: none"> 6.1 coordination, administration and management of the treasury activity 6.2 coordination, administration and management of entity refinancing, including collateral management 6.3 reporting function, in particular with respect to regulatory liquidity ratios 6.4 coordination, administration and management of medium and long-term funding programs, and refinancing of group entities 6.5 coordination, administration and management of refinancing, in particular short-term issues 6.6 other 7. Trading/asset management <ol style="list-style-type: none"> 7.1 operations processing: trade capture, design, realisation, servicing of trading products

Columns	Instructions
	<p>7.2 confirmation, settlement, payment 7.3 position and counterparty management, with respect to data reporting and counterparty relationships 7.4 position management (risk and reconciliation) 7.5 other</p> <p>8. Risk management and valuation 8.1 central or business line or risk type-related risk management 8.2 risk report generation 8.3 other</p> <p>9. Accounting 9.1 statutory and regulatory reporting 9.2 valuation, in particular of market positions 9.3 management reporting 9.4 other</p> <p>10. Cash handling</p> <p>11. Other</p>
0020	<p>Unique service title as per bank taxonomy Name/short description of service according to bank's own tiered taxonomy (Level 3). The bank is expected to report the services at a more granular level than the reporting provided for Level 2 (c0010), so that each particular service is defined in a precise and targeted way.</p>
0030-0040	<p>Core business line Core business line pursuant to Article 2(1)(36) and Article 2(2) of Directive 2014/59/EU.</p>
0030	<p>Name It is one of the core business lines reported in template Z 07.03 0010.</p>
0040	<p>ID ID of the core business lines whose continuity is necessary for the effective implementation execution of the resolution strategy and any consequent restructuring. It is one of the ID reported in template Z 07.03 0020</p>
0050	<p>Relevance for the Core Business Line The relevance of the service to the core business line. Select one of the four available options: 'High' 'Medium High' 'Medium Low' 'Low' Considering High (H) if the core business line is seriously hindered or completely prevented by a disruption of the service and Low (L) if there are only minor or inexistent impacts on the core business line.</p>

II.25 FMI ServicesGeneral remarks

- 51) Report all direct and indirect access to FMIs and systems referred to in column 0040 below. This template shall be reported once for the entire institution or group.
- 52) One template to be reported for the institution or group. Each relevant legal entity which accesses an FMI, either directly or indirectly, shall be reported distinctively as User. Report both intragroup and third-party relationship.
- 53) The combination of values reported in columns 0020, 0040, 0050, 0060, and 0100 of this template forms a primary key which has to be unique for each row of the template and is reported as first column of each template.
- 54) If more than one item needs to be reported in free form fields, separate each item by a semi-colon (;).

II.26 Z 09.01 - FMI Services - Providers and Users (FMI 1)**Instructions concerning specific positions**

Columns	Instructions
0010	ID representing combination of user, FMI, system type and intermediary Use a single identifier per row, which corresponds to a unique combination of user, FMI, system type and intermediary. The same ID, corresponding to the same combination, must be used across templates.
<i>0020-0030</i>	<i>User</i>
0020	Entity name Name of the Legal Entity using payment, custody, settlement, clearing or trade repository services, as reported in template Z01.01 – Legal entities (ORG 1): official name as it appears in corporate acts, including the indication of the legal form.
0030	Entity code 20-digit, alpha-numeric LEI Code of the Legal Entity using payment, custody, settlement, clearing or trade repository services, as reported in template Z01.01 – Legal entities (ORG 1). In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD must be used.
<i>0040-0270</i>	<i>Provider</i>
<i>0040-0090</i>	<i>FMI</i>
0040	System type The type of system providing services to the user. Select among the following types: ‘PS’ - Payment systems ‘(I)CSD’ – CSDs and ICSDs ‘SSS’ – Security Settlement System.

Columns	Instructions
	<p>‘CCP-Securities’ – Central counterparties for securities clearing²⁶.</p> <p>‘CCP-Derivatives’ - Central counterparties for derivatives clearing.</p> <p>‘TR’– Registered trade repositories.</p> <p>‘Trading venue’ – Regulated markets, MTFs and OTFs.</p> <p>‘Card Scheme’ - Card schemes used for retail payments.</p> <p>‘Not applicable’ - For other payment, clearing, settlement or custody services provided by an entity that does not belong to any of the categories above, e.g. correspondent banks and/or custodian banks for which the institution cannot identify the ultimate FMIs. In column 0110 report the the service provided.</p>
0050 - 0060	<p>FMI name</p> <p>Commercial name of the Financial Market Infrastructure.</p> <ul style="list-style-type: none"> - If present in column 0050, predefined FMI name; - If not present in column 0050, name in free-text column 0060. <p>When ‘Not applicable’ is reported in column 0040, these columns shall be left empty.</p>
0070	<p>FMI code</p> <p>The 20-digit, alphanumeric LEI code of the FMI.</p> <p>Where the FMI has no LEI is not available, use LEI code of the Operator.</p> <p>When ‘Not applicable (FMI system type)’ is reported in column 0040, or when the FMI does not have a code, this column shall contain ‘NA’.</p>
0080	<p>Operator of the FMI</p> <p>Name of the operator of the FMI.</p>
0090	<p>Participation mode</p> <p>Report one of the following values²⁷:</p> <ul style="list-style-type: none"> - ‘Direct’ in case of Direct participation in/membership of FMI. - ‘Indirect’ in case of indirect participation in/ membership of FMI. - ‘Not applicable (Mode of participation in FMI)’ when ‘Not applicable (FMI system type)’ is reported in column 0040.
0100-0110	<p>Intermediary</p>
0100	<p>Intermediary name</p> <p>Commercial name of the intermediary with which the User has a contractual relationship, and which provides access to the FMI. To be reported when ‘Indirect’ or ‘Not applicable (Mode of participation in FMI)’ is reported in column 0100 ‘Participation mode’.</p> <p>In case the intermediary is offering indirect access to several FMIs, fill one line per FMI for</p>

²⁶ Debt securities, equities and other securities, repo.

²⁷ Cfr. ECB Payments and markets glossary: Direct participant: “a participant in a [...] system that can perform all activities allowed in the system without using an intermediary (including, in particular, the direct inputting of orders in the system and the performance of settlement operations).”; Indirect participant: “a participant in a [...] system with a tiering arrangement that uses a direct participant as an intermediary in order to perform some of the activities allowed in the system (particularly settlement)”.

Columns	Instructions
	<p>which the intermediary is offering indirect access.</p> <p>When 'Direct' is reported in column 0090, this column shall be empty.</p>
0110	<p>Intermediary code</p> <p>The 20-digit, alpha-numeric LEI code of the intermediary.</p> <p>The type of code shall be preferably the LEI code.</p> <p>When the LEI is not available, report an MFI ID, or if not available, report a national code.</p> <p>The identification of entities shall be made in a consistent way across the templates.</p> <p>When 'Direct' is reported in column 0090, this column shall be empty.</p>
<i>0120-0260</i>	<i>Contracts and services</i>
0120	<p>Contract ID</p> <p>User's internal identifier of the contract which governs the relationship with the FMI/intermediary which provides the service.</p>
0130	<p>Governing law</p> <p>ISO 3166-1 alpha-2 identification of the country whose law governs the contractual relationship with the FMI.</p> <ul style="list-style-type: none"> For direct accesses, governing law of the contract between the FMI and the User <p>For indirect accesses, governing law of the contract between the intermediary and the User.</p>
0140	<p>Resolution-resilient contract</p> <p>Report one of the following values:</p> <p>'Y' – if the reporting entity has assessed the contract as resolution-resilient²⁸.</p> <p>'N' – if the reporting entity has assessed the contract as not resolution-resilient.</p> <p>'Not assessed' – if the information is not available.</p> <p>Only report for intermediaries. Report 'Y' for all contracts under EEA law.</p>
0150-0200	<p>Currencies relevant for reporting entity</p> <p>Currencies in which transactions of the reporting entity are accepted and settled in the system. Only currencies that account for at least 5% of total operations of the reporting institution with the FMI/intermediary are to be reported.</p> <p>Col. 150-200 are not mutually exclusive. For 'other currencies' (column 0170): ISO 4217 - 3 letter code of the currency(ies).</p>
0210	<p>Services provided to FMI / intermediary</p> <p>Only report when the user provides services to the FMI/intermediary such as price provider, liquidity provider, cash settlement (specify currency), custody, indirect access to (foreign) CSDs, investment counterparty, other.</p>
0220	<p>Service provided by FMI/intermediary</p> <p>Services that the FMI/intermediary provides to the reporting entity. Report if 0040 is 'NA'.</p>
<i>0230-0250</i>	<i>Service providers</i>
0230 – 0250	<p>Communication service providers</p> <p>Providers of communication services used by the institution to access the FMI. Columns 230-250 are not mutually exclusive.</p> <p>Under 'other communication service providers': commercial name of the provider.</p>

²⁸ For the definition of resolution-resilience for the purposes of this report, refer to Z.08.01 column 150.

Columns	Instructions
0260-0270	<i>Other Service providers enabling access to FMI</i>
0260	<p>Name of additional service providers</p> <p>Providers other than the intermediary that which are strictly necessary to the user, if applicable: settlement bank, cash correspondent/nostro agent, liquidity provider. Commercial name of the providers.</p>
0270	<p>Additional services</p> <p>Services by providers reported in 0260.</p>
0280	<p>Point of contact at FMI / intermediary</p> <p>Point of contact at the FMI in case of resolution of the reporting entity. Report:</p> <ul style="list-style-type: none"> - Name - Job title <p>E-mail address</p>

^[1] Such as the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the entity for use in RIAD.

^[2] ECB Glossary of terms related to payment, clearing and settlement systems, December 2009.

^[3] Ibid.

^[4] Such as the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the entity for use in RIAD.

II.27 Z 09.02 – Mapping to Critical and Essential FMIs (FMI 2)

Instructions concerning specific positions

- 55) Critical and essential FMI service providers are FMI services accessed either directly or indirectly, the discontinuation of which can present a serious impediment to, or prevent the performance of one or more critical functions or core business lines of the User.
- 56) Only report in this sheet those FMIs across all system types that the reporting entity considers critical or essential. Do not include any other FMI which is neither critical nor essential.
- 57) For the purposes of the designation of critical and essential FMIs, the possibility of simultaneous termination of participation shall be taken into account.

Columns	Instructions
0010	<p>ID representing combination of user, FMI, system type and intermediary</p> <p>Cfr Z09.01 column 0010.</p>
0020-0040	<i>Critical FMIs</i>
0020	<p>Critical FMI: Y/N</p> <ul style="list-style-type: none"> - 'Y' if the FMI is critical - 'N' if the FMI is not critical <p>Columns 0020 and 0050 are not mutually exclusive.</p>
0030	Country

Columns	Instructions
	Member state in which the critical function is provided, as reported in Z 07.01
0040	<p>Critical function ID</p> <p>Critical function(s) performed by the entity, the performance of which would be impeded or prevented by the disruption of access to the FMI service provider.</p> <p>ID of the critical functions as reported in Z07.01</p>
0050-0060	Essential FMIs
0050	<p>Essential FMI: Y/N</p> <ul style="list-style-type: none"> - 'Y' if the FMI is essential - 'N' if the FMI is not essential <p>Columns 0020 and 0050 are not mutually exclusive.</p>
0060	<p>Core Business line ID</p> <p>Core business lines performed by the user, the performance of which would be impeded or prevented by the disruption of access to FMI service provider.</p> <p>ID of the core business line as reported in Z 07.03 column 0010.</p>

II.28 Z 09.03 - FMI Services - Key Metrics (FMI 3)**Instructions concerning specific positions**

58) Only report for PS, (I)CSD, SSS, CCP-Derivatives, CCP-Securities unless otherwise indicated²⁹.

Columns	Instructions
0010	<p>ID representing combination of user, FMI, system type and intermediary</p> <p>Cfr Z09.01 column 0010.</p>
0020	<p>Segment</p> <p>Market segments where the User is active. One row per segment. Only report for CCPs.</p>
0030	<p>Contribution to Default Fund</p> <p>Contribution to default fund. Average amount over the year.</p> <p>Only report for CCPs.</p>
0040-0050	<p>Value of positions on proprietary and client accounts</p> <p>Only report for CCPs and (I)CSDs. Column 0050 includes both omnibus and segregated client account values.</p> <ul style="list-style-type: none"> • CCPs: Value of positions at CCPs in the respective account types³⁰. • (I)CSDs: Value of securities held in the respective account types.

²⁹ For the purposes of relevant metrics for reporting, 'Card Schemes' are assimilated to 'PS'; 'NA' are assimilated to 'CSD' if they deal with securities and 'PS' if they deal with cash services.

³⁰ For the purposes of this report, the meaning of account types should be construed in accordance with EMIR art. 39 (4) and (5). The meaning of position should be construed in accordance with EMIR art 2 (3), 39 (4) and 39 (5). Client accounts: only report where the Legal Entity provides indirect access to the FMI.

Columns	Instructions
	Average value at end of settlement day over the previous year.
0060-0070	<p>Number of clients</p> <p>Only report for CCPs and (I)CSDs.</p> <p>Total number of clients included in the different client account types.</p>
0080-0090	<p>Number of transactions on proprietary and client accounts</p> <p>Total number of transactions executed during the year for the respective account types.</p>
0100-0110	<p>Value of transactions on proprietary and client accounts</p> <p>Value of transactions in the reporting year from the respective account types. Column 0110 includes both omnibus and segregated client account values.</p> <p>Report for PS, CCP, (I)CSD³¹.</p> <ul style="list-style-type: none"> • PS: Value of transactions sent. • CCPs: Total value of transactions executed during the year. For CCP-Derivatives: <ul style="list-style-type: none"> ○ Options = strike price; ○ Futures = value of underlying at the time of the transaction or, if notional underlying exists, market price of futures contracts at the time of transaction. ○ Swaps = total market value of transactions outstanding at year-end. <p>(I)CSD: Total value of delivery instructions.</p>
0120	<p>Cumulated notional amount</p> <p>Sum of notional amounts of transactions executed during the year, for both house and client accounts. Report in EUR bn.</p> <p>Only for CCP-Derivatives.</p>
0130	<p>Credit line</p> <p>Committed or uncommitted credit line granted by the system in case of direct access, or by the intermediary or other liquidity provider in case of indirect access. For undisclosed amounts, maximum usage over the year.</p>
0140	<p>Peak of liquidity or collateral requirements</p> <p>Only report for PS, (I)CSD, CCPs as applicable. Peak value over the previous year.</p> <ul style="list-style-type: none"> • For (I)CSDs and PS: peak of credit line usage. • For CCPs: peak of margin requirements. <p>For indirect accesses: peak funding required by the intermediary.</p>
0150	<p>Estimated additional liquidity or collateral requirements in a stress situation</p> <p>Estimation of potential additional liquidity or collateral above the peak requirement in column 0140, that the User may face in a situation of severe stress.</p>

³¹ Cfr ECB's methodological notes on Securities trading, clearing and settlement statistics,.

II.29 Z 09.04 - FMI Services – CCPs – Alternative Providers (FMI 4)**Instructions concerning specific positions**

Columns	Instructions
0010	<p>ID representing combination of user, FMI, system type and intermediary</p> <p>Identifier of the CCP as provided in Z09.01, column 0010.</p> <p>Only report for CCPs accessed either directly or indirectly. Report all accesses to CCPs.</p>
0020	<p>Product Type</p> <p>Product type covered by the clearing agreement. Report at appropriate level of granularity needed for the substitutability analysis.</p>
0030	<p>Substitutability Y/N</p> <p>Ability of User to substitute the clearing service provider in column 0020 with an alternative FMI/intermediary with which it has a contractual relationship at the reporting date. Consider substitution to occur in a reasonable timeframe after a resolution event.</p> <ul style="list-style-type: none"> • ‘Y’ if substitution is possible • ‘N’ if substitution is not possible
0040	<p>Alternative Provider</p> <p>Name of FMI/intermediary identified as potential substitute.</p> <p>Report only if 0030 is Yes.</p>
0050	<p>ID alternative provider</p> <p>Unique ID representing combination of user, FMI, system type and intermediary of the Alternative Provider with which the User has an established contractual relationship as reported in Z09.01 column 0010.</p> <p>Report only if 0030 is Yes.</p>

II.30 Liability AnalysisII.31 Z10.01 Intragroup Liabilities (LIAB-G-1)

General remarks

- 59) This table requires information on intragroup liabilities covers all own funds and liabilities.
- 60) Entities to be considered as intragroup are those that - in line with the definition of column 0100 of Z02.00 - belong to the accounting scope of consolidation of the ultimate parent entity. As a result, these liabilities shall not be reported under the detailed tabs Z10.02 through Z10.07, except for Z10.05 Derivatives (see below).
- 61) Derivatives are specific in nature and are not be reported under Z10.01 but always in Z10.05.

- 62) All liabilities issued to entities within the accounting scope of consolidation (including SPVs under the scope of consolidation) both inside and outside of the resolution group shall be reported in template Z10.01. For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. However, transactions must be reported in multiple row items in case they pertain to different insolvency rankings.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the row items.
0020	Row For each instrument, a reconciliation with the categories of liabilities of the liability structure in Z02.00 has to be provided from a predefined list of values.
0021	Column For each instrument, a reconciliation with the counterparty class in Z02.00 to which the liability is owed has to be provided from predefined list of values.
0030	Insolvency Ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0040	Contract identifier The ISIN or, in case the ISIN is not available, another contract identifier of the instrument shall be reported.
0045	Name of the counterparty The entity name of the counterparty of the liability.
0050	Identifier of the counterparty The unique LEI code of the counterparty. In the absence of a LEI, the ECB Monetary Financial Institutions unique Identifier (MFI ID) of the credit institution for use in RIAD issued. In the absence of both such identifiers, the internal identifier can be used.
0053	Type of Identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
0055	Relationship with counterparty This field indicates the relationship of the lending entity to the reporting entity. A list of values is foreseen for this field: the counterparty can either be a "Parent" (direct or indirect), a "Subsidiary" of the reporting entity (direct or indirect) or alternatively a "Sister".
0056	Type of Liability For liabilities which are reported under c0020-Row as "r0210 - Liabilities towards other entities of the resolution group", indicate the type of liability as it would have been reported in Z01.00, had the liability not been considered as excluded
0060	Governing Law The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

Columns	Instructions
0070	<p>If third-country law, contractual recognition</p> <p>Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either</p> <p>“Yes, supported by Legal Opinion” = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is supported by a legal opinion;</p> <p>“Yes, not supported by Legal Opinion” = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is currently not supported by a legal opinion;</p> <p>“No” = the liability does not include a bail-in recognition clause;</p> <p>“Not applicable”. from a predefined list.</p>
0080	<p>Outstanding Principal Amount</p> <p>The outstanding principal amount of the liability.</p>
0090	<p>Accrued Interest</p> <p>The outstanding accrued interest on the liability.</p>
0100	<p>Currency</p> <p>The currency of the liability in line with its 3-letter ISO 4217 code.</p>
0110	<p>Issuance Date</p> <p>Date of the original issuance of the liability. For securities financing transactions subject to a netting arrangement and reported as a netting set, the reporting date can be used as the issuance date.</p>
0120	<p>Earliest Redemption Date</p> <p>If an option exists for the creditor to request early reimbursement, or conditions for early reimbursement of the liability are contractually foreseen, provide the earliest occurrence date. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), split the liability to take into account this partial early redemption clause. For securities financing transactions subject to a netting arrangement and reported as a netting set, use the day following the reporting date.</p>
0130	<p>Legal Maturity</p> <p>Date of the legal, final maturity of the liability. For perpetual instruments, use ‘2099-01-31’.</p> <p>For securities financing transactions subject to a netting arrangement and reported as a netting set, use the day following the reporting date.</p>
0150	<p>Amount of pledge, lien or collateral</p> <p>Where a liability is secured by a pledge, lien or collateral, the gross value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple row items, determine the overall coverage ratio and apply pro rata to all row items covered by this pool.</p>
0160	<p>Guarantor if applicable</p> <p>If there are guarantees provided for the instrument, provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, report all identifiers, separated by a semicolon.</p>
0175	<p>Amount meeting the conditions for Internal MREL eligibility</p> <p>The outstanding amount of the own funds and eligible liabilities counting towards the requirement set in accordance with Article 45a(1) of the Directive 2014/59/EU.</p>
0180	<p>Qualifying as Own Funds</p>

Columns	Instructions
	Indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.
0190	Amount Qualifying as Own Funds The amount of the instrument qualifying as own funds.

II.32 Z10.02 - Securities (including CET1, AT1 & Tier 2 instruments; excluding intragroup) (LIAB-G-2)

General remarks

- 63) A security is a fungible, negotiable financial instrument that represents a financial value, irrespective of its actual specificities (e.g. these instruments are either secured or unsecured). This table shall also include Own Funds instruments³². For the purposes of CET1 capital instruments, the residual claim of shares on total accounting equity (as defined by Z02.00-r0511) shall be reported on instrument level.
- 64) Where the creditor identifier (column 0210) is not available (e.g. in case of instruments traded on platforms), each row shall be reported at the aggregate level with respect to this field.
- 65) For the purposes of this table, liabilities shall be reported in rows at the granularity level defined by the requested fields.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the row items.
0020	Line For each reported Line, a reconciliation with the categories of liabilities of the liability structure in Z02.00 has to be provided at the level of maturity from a predefined list of values.
0030	Column For each reported Line, a reconciliation with the counterparty class in Z02.00 to which the liability is owed has to be provided from predefined list of values.
0040	Insolvency ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0050	ISIN The ISIN or, in case the ISIN is not available, another contract identifier of the instrument shall be reported.

³² Certain Equity instruments, such as cooperative participations, do not fall under the definition of securities, but should still be reported here.

Columns	Instructions
0060	<p>Type of instrument</p> <p>Identification of the type of instrument, either</p> <ul style="list-style-type: none"> - Registered Bond - Bearer Bond - Borrower Note Loan - Certificate of Deposit/Commercial paper - Title of ownership - Other <p>from a predefined list.</p>
0070	<p>Governing law</p> <p>The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.</p>
0080	<p>If third country law, contractual recognition</p> <p>Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either:</p> <p>“Yes, supported by Legal Opinion” = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is supported by a legal opinion;</p> <p>“Yes, not supported by Legal Opinion” = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is currently not supported by a legal opinion;</p> <p>“No” = the liability does not include a bail-in recognition clause;</p> <p>“Not applicable”,</p> <p>from a predefined list.</p>
0090	<p>Currency</p> <p>The currency of the liability in line with its 3-letter ISO 4217 code.</p>
0110	<p>Outstanding principal amount</p> <p>The outstanding principal amount of the instrument held by the counterparty specified in column 0210. If the counterparty is not available because the creditors cannot be identified, the outstanding principle amounts can be grouped by not considering the counterparty. For shares, this amount includes reserves, in line with the guidance related to Z02.00-r0511.</p> <p>The differences between 0100 and 0110 of this table can for example be due to partial buybacks of a given instrument, amortising instruments.</p>
0120	<p>Accrued interest</p> <p>The outstanding accrued interest on the instrument.</p>
0130	<p>Coupon type</p> <p>Identification of the current type of coupon payment, either ‘Fixed coupon’, ‘Floating coupon’, ‘Structured coupon’ or ‘Zero-Coupon’ from a predefined list.</p>
0140	<p>Current coupon rate</p>

Columns	Instructions
	Level of the coupon rate that is applicable to the instrument at the reporting date. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.
0150	Issue date Date of the original issuance of the instrument.
0160	Earliest redemption date If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, report the earliest occurrence date. Where such termination events are not linked to a date, but rather on the occurrence of any event in the future, report the earliest date at which the event may occur. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), split the liability to take into account this partial early redemption clause.
0170	Legal maturity Date of the legal, final maturity of the instrument. For perpetual instruments, use '2099-01-31'.
0180	Public/Private placement In a public placement, the entity will have publicized the issuance with a specific timing for a bidding procedure. On the contrary, private placements are negotiated between individual parties acting either for their own account or for the account of third parties. Value can be 'Public Placement' or 'Private Placement' from a predefined list.
0190	Paying agent Identification of the Paying Agent for the instrument using its LEI code. A "paying agent" is an institution, usually an investment bank, which accepts funds from the issuer of a security and distributes them to that security's holders. For stocks, a paying agent distributes dividends to stockholders. For bonds, it distributes coupon payments and reimbursements of principal to bondholders.
0210	Counterparty identifier (preferably LEI) Report the creditor's LEI code. In the absence of a LEI, in the case of banks, report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. Exclusively in absence of both these identifiers, report an internal identifier.
0215	Type of identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
0220	Exchanges securities are listed on If instruments are listed on an exchange platform, provide this/these platform(s). Where multiple exchanges are concerned, separate the platforms with a semicolon.
0230	Settlement systems Indicate the Securities Settlement Systems where these securities can be settled. Where multiple settlement systems are concerned, separate each one with a semicolon.
0240	Registrar Indicate the registrar (responsible for holding the records of these securities' owners). The registrar or register holder is usually the issuer itself, a CSD or another entity.
c250	Central securities depository Indicate the CSD of issue for the security.

Columns	Instructions
	<p>When reporting the CSD of issue, use the abbreviation indicated in the table below, except if the relevant CSD is not in the list:</p> <p>ATHEX CSD_EL</p> <p>BOGS_EL</p> <p>CBF_DE</p> <p>CBL_LU</p> <p>CDCP SR_SK</p> <p>CDCP_CZ</p> <p>Central Depository & Clearing Company_HR</p> <p>Central Depository of Securities Prague_CZ</p> <p>Central Depository_BG</p> <p>Cyprus CDCR_CY</p> <p>Depozitarul Central_RO</p> <p>DTC_US</p> <p>Euroclear Bank_BE</p> <p>Euroclear Belgium_BE</p> <p>Euroclear Finland_FI</p> <p>Euroclear France_FR</p> <p>Euroclear Netherlands_NL</p> <p>Euroclear Sweden_SE</p> <p>Euroclear UK & Ireland_UK</p> <p>Government Securities Depository (GSD)_BG</p> <p>Iberclear_ES</p> <p>INTERBOLSA_PT</p> <p>KDD_SI</p> <p>KDPW_PL</p> <p>KELER_HU</p> <p>LUX CSD_LU</p> <p>Malta Stock Exchange CSD_MT</p> <p>Euronext Securities Milan_IT</p> <p>Nasdaq CSD_EE</p> <p>Nasdaq CSD_LT</p> <p>Nasdaq CSD_LV</p> <p>NBB SSS_BE</p> <p>nCDCP_SK</p> <p>OeKB CSD_AT</p> <p>SAFIR_RO</p> <p>SIX SIS_CH</p> <p>SKARBNET4_PL</p>

Columns	Instructions
	SKD_CZ VP Securities_DK VPS_NO
0270	Amount of pledge, lien or collateral Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be reported. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple line items, determine the overall coverage ratio and apply pro rata to all line items covered by this pool.
0280	Guarantor If there are guarantees provided for the instrument, provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, report all identifiers, separated by a semicolon.
0305	Amount meeting the conditions for MREL eligibility The outstanding amount of the own funds and eligible liabilities counting towards the requirement set in accordance with Article 45a(1) of the Directive 2014/59/EU.
0310	Qualifying as own funds Indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list. In the list of options, the term 'phase-out' refers to the period of 5 years before maturity of any given T2 instrument, during which there is only a proportionate recognition based on the time remaining until maturity. 'Grandfathered' refers to any transitional measure applicable to a T2 instrument, not including the 'phase-out'. During this 'grandfathering', recognition can be full or partial.
0320	Amount Qualifying as Own Funds The amount of the instrument qualifying as own funds.

II.33 Z10.03 - All Deposits (excluding intragroup) (LIAB-G-3)General remarks

- 66) The scope of this report covers all deposits, excluding intragroup transactions, regardless of the nature of the deposit or the term.
- 67) For the purposes of this table, group all Not-Covered-and-Not-Preferential deposits (as defined by Z02.00-r0320) with a residual maturity of less than 1 year, all covered deposits and Not-Covered-but-Preferential deposits (as defined by Z02.00-r0310 and regardless of their residual maturity), by category of liability (column 0020), counterparty type (column 0025) and insolvency ranking (column 0030). Not-Covered-and-Not-Preferred deposits with a residual maturity greater than or equal to 1 year must be reported as an individual line item with regard of all the requested fields.
- 68) Notwithstanding point 67), each deposit from a credit institution, with a residual maturity greater than 7 days, and regardless of the type of deposit, must be reported as an individual line item

with regard of all the requested fields. For instance single transaction must be reported in multiple line items in case it pertains to different insolvency rankings.

- 69) All other deposits not explicitly referenced above, must be reported as an individual line item with regard of all the requested fields.

Instructions concerning specific positions

Columns	Instructions
0010	<p>N°</p> <p>Unique number/primary key to identify the line items.</p>
0020	<p>Line</p> <p>For each reported line, a reconciliation with the category of liabilities of the liability structure in Z02.00 has to be provided at the level of maturity from a predefined list of values.</p>
0025	<p>Column</p> <p>For each reported line, a reconciliation with the counterparty class in Z02.00 to which the deposit is owed has to be provided from predefined list of values.</p>
0030	<p>Insolvency ranking</p> <p>The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.</p>
0035	<p>Contract Identifier</p> <p>Internal identifier of the contract.</p>
0040	<p>Counterparty identifier</p> <p>Report the depositor's LEI code. In the absence of a LEI, in the case of banks' report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. Exclusively in absence of both these identifiers, report an internal identifier (only one unique identifier is expected per counterparty).</p> <p>For the deposits reported on an aggregate level, indicate "0000" as this field is mandatory.</p>
0045	<p>Type of identifier</p> <p>To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".</p> <p>For the deposits reported on an aggregate level, indicate "Type of identifier, other than LEI or MFI code".</p>
005	<p>Governing law</p> <p>The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported. For deposits reported on an aggregate level, use the value "Other Countries".</p>
0060	<p>Currency</p> <p>The currency of the deposit in line with its 3-letter ISO 4217 code. For deposits reported on an aggregate level, use the value "XXX".</p>
0070	<p>Outstanding Principal Amount</p> <p>The outstanding principal amount of the deposit.</p>
0080	<p>Accrued Interest</p> <p>The outstanding accrued interest on the deposit.</p>

Columns	Instructions
0090	<p>Current interest rate (%)</p> <p>Current level of the interest rate that is applicable to the deposit. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.</p>
0110	<p>Amount of pledge, lien or collateral</p> <p>Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured deposit. For collateral pools securing multiple line items, determine the overall coverage ratio and apply pro rata to all line items covered by this pool.</p>
0115	<p>Amount meeting the conditions for MREL eligibility</p> <p>The outstanding amount of the own funds and eligible liabilities counting towards the requirement set in accordance with Article 45a(1) of the Directive 2014/59/EU.</p>
0120	<p>Issuance Date for Term Deposits</p> <p>Date of the original issuance of the term deposit.</p>
0130	<p>Earliest redemption date</p> <p>If an option exists for the holders of the creditor to request early reimbursement of the liability, or conditions for early reimbursement are contractually foreseen, provide the earliest occurrence date, otherwise the date of the legal final maturity of the deposit. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), split the liability to take into account this partial early redemption clause.</p> <p>For the deposits reported on an aggregate level, the earliest redemption date shall be reported as "2199-12-31".</p>

II.34 Z10.04 - Other Financial Liabilities (not included in other tabs, excluding intragroup) (LIAB-G-4)

General remarks

- 70) This table covers all the liabilities, that are not reported in any of the other detailed information requirements (i.e. Z10.01, Z10.02, Z10.03, Z10.05, Z10.06 and Z10.07), such as loans, operational liabilities, liabilities towards clearing houses, etc.
- 71) Cells which are not applicable for a given liability (e.g. accrued interest, current interest rate, issuance date, etc.) can be left blank.
- 72) For the purposes of this table, liabilities shall be reported in lines at the granularity level defined by the requested fields. Group employees' liabilities by type and insolvency ranking.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the line items.
0020	Line For each reported line, a reconciliation with the categories of liabilities of the liability structure in Z02.00 has to be provided at the level of maturity from a predefined list of values.
0030	Column For each reported line, a reconciliation with the counterparty class in Z02.00 to which the liability is owed has to be provided from predefined list of values.
0040	Insolvency ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0050	Contract identifier The ISIN or, in case the ISIN is not available, another contract identifier of the instrument shall be reported.
0055	Name of the counterparty The entity name of the counterparty of the liability..
0060	Lending Entity/Counterpart (ID) Report the creditor's LEI code. In the absence of a LEI, in the case of banks' report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. Exclusively in absence of both these identifiers, report an internal identifier.
0065	Type of identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
007	Governing law The ISO 3166-1 alpha-2 code of the country whose law governs the instrument (use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.
007	Type of financial liabilities To be chosen among the following options "Borrower Note Loan", "Registered bond", "Bill of exchange", "Silent Partnership Contributions", "Financial liabilities other than debt securities issued, deposits, promissory notes, registered notes, bills of exchange, silent partnership contributions".
0080	If Third Country Law law, contractual recognition Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either Yes, supported by Legal Opinion" = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is supported by a legal opinion; "Yes, not supported by Legal Opinion" = the liability includes a bail-in recognition clause in line with Article 55 BRRD that is currently not supported by a legal opinion; "No" = the liability does not include a bail-in recognition clause; "Not applicable", from a predefined list.

Columns	Instructions
0090	Outstanding Principal Amount The outstanding principal amount of the liability.
0100	Accrued Interest The outstanding accrued interest on the liability.
0110	Current Interest Rate (%) Current level of the interest rate that is applicable to the liability.
0120	Currency The currency of the liability in line with its 3-letter ISO 4217 code.
0130	Issuance Date Date of the original issuance of the liability.
0140	Earliest Redemption Date If an option exists for the creditor to request early reimbursement, or conditions for early reimbursement of the liability are contractually foreseen, provide the earliest occurrence date. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), split the liability to take into account this partial early redemption clause.
0150	Legal Maturity Date of the legal, final maturity of the instrument. For perpetual instruments, use '2099-01-31'.
0170	Amount of pledge, lien or collateral Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple line items, determine the overall coverage ratio and apply pro rata to all line items covered by this pool.
0180	Guarantor If there are guarantees provided for the instrument, provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, report all identifiers, separated by a semicolon.
0205	Amount meeting the conditions for MREL eligibility The outstanding amount of the own funds and eligible liabilities counting towards the requirement set in accordance with Article 45a(1) of the Directive 2014/59/EU
0210	Qualifying as own funds Indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.
0220	Amount Qualifying as Own Funds The amount of the instrument qualifying as own funds.

II.35 Z10.05 - Derivatives (LIAB-G-5)

General remarks

- 73) For the purposes of this table, liabilities arising from derivatives shall be reported by netting set, i.e. each netting set reported as an individual line item.
- 74) Only report the derivative netting sets/single contracts resulting in a net mark-to-market (column c0120) liability.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the line items.
0020	Column For each netting set, a reconciliation with which of the counterparty classes the liability structure in T01.00 it has been contracted to has to be provided from predefined list of values.
0030	Insolvency Ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0040	Master Agreement ID Internal identifier of the master agreement or single contract.
0050	Type of Master Agreement Specify the master agreement, either 'ISDA 2002 MA', 'ISDA 1992 MA', 'ISDA 1987 MA', 'ISDA 1986 MA', 'ISDA 1985 MA', 'Other MA', 'Single Contract' from a predefined list.
0061	ISDA Protocol Adherent Entity Indicate whether the entity itself has signed the ISDA Universal Stay Protocol, either 'Yes - ISDA Universal Protocol', 'Yes - ISDA JMP Module', 'Yes - BRRD II Omnibus Jurisdictional Module' or 'No' from a predefined list.
0071	Resolution Stay Recognition Indicate whether the counterparty has adhered to , either 'Yes - ISDA Universal Protocol', 'Yes - ISDA JMP Module', 'Yes - Other Agreement for resolution stay recognition' or 'No resolution stay recognition' from a predefined list.
0075	Name of counterparty The entity name of the counterparty. In the case of CCP-cleared derivatives, report the relevant CCP as counterparty.
0080	Counterparty identifier (preferably LEI) Report the creditor's LEI code. In the absence of a LEI, in the case of banks' report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. In absence of both these identifiers, report an internal identifier .
0085	Type of Identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
0090	Country of Counterparty The ISO 3166-1 alpha-2 identification of the country where the counterparty is incorporated.
0100	Governing law of master agreement/single contract The ISO 3166-1 alpha-2 code of the country whose law governs the master agreement/single contract (use the ISO 3166-2 code when the law of an administrative subdivision is relevant, e.g. 'US-NY'). If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers

Columns	Instructions
	shall be reported.
0110	<p>Number of Transactions Covered</p> <p>Indicate the number of individual contracts that are included in the netting set of the Master Agreements.</p>
0120	<p>Net mark to market value</p> <p>Net market value of derivative liabilities per contractual netting set assuming closing of derivatives at the reference date.</p>
0130	<p>Value of net collateral posted</p> <p>The net market value of collateral positions under a netting set (i.e. collateral posted decreased by any collateral received). This includes any margin accounts under the netting arrangements. Report as a positive value for net collateral posted to counterparties.</p>
0140	<p>Estimated Close Out Amount</p> <p>The estimated close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts. In some cases; the estimations required to determine this value in line with the Delegated Regulation (EU) 2016/1401 are difficult to report on an individual basis. Therefore, proxy values, based on available data such as the prudential requirements for market risk, are to be used instead. A positive value for the estimated close-out amount results in an increase of the estimated early termination amount, while a negative sign would decrease the estimated early termination amount.</p>
0150	<p>Estimated Early Termination Amount</p> <p>With reference to the Delegated Regulation (EU) 2016/1401 on the valuation of derivatives pursuant to article 49 (4) of the BRRD, this amount is determined as follows:</p> <p>"The valuer shall determine the value of liabilities arising from derivative contracts under a netting set as an early termination amount calculated as the sum of:</p> <ul style="list-style-type: none"> · Unpaid amounts, collateral or other amounts due from the entity under resolution to the counterparty, less unpaid amounts, collateral and other amounts due from the counterparty to the entity under resolution as at the close-out date; and · A close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts." <p>As such, the Estimated Early Termination Amount must equal the Net Mark-to-Market Value (c0120) - Value of Net Collateral Posted (c0130) + Estimated Close-Out Amount (c0140).</p>

II.36 Z10.06 - Securities financing transactions, excluding intragroup (LIAB-G-6)

General remarks

- 75) Securities financing transactions include all financing arrangements that are subject to the provision of collateral, pledges or liens, excluding, for example, securities which have to be reported in Z10.02.
- 76) Typical examples of such arrangements are central bank financing or repurchase agreements.
- 77) The secured liability is to be reported, not the collateral itself.

78) For the purposes of this table, secured finance arrangements have to be reported by netting set, i.e. each netting set reported as an individual line item. However, the secured portion and the unsecured portion of the same netting set must be reported in different line items in case they pertain to different insolvency rankings.

79) No reporting thresholds are applicable in this respect.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the line items.
0020	Column For each netting set, a reconciliation with the counterparty class in Z02.00 to which the liability is owed has to be provided from predefined list of values.
0030	Insolvency Ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0040	Master Agreement ID Internal identifier of the master agreement or single contract.
0050	Type of MA (e.g. GMRA) Specify the master agreement, either 'ICMA 2011 GMRA', 'ICMA 2000 GMRA', 'ICMA 1995 GMRA', 'ICMA 1992 GMRA', 'Other GMRA' or 'Single Contract' from a predefined list.
0055	Entity name of the counterparty Must be different from the entity name reported in T99.00-r0010.
0060	Counterparty (LEI/MFI/Local Identifier) Report the creditor's LEI code. In the absence of a LEI, in the case of banks' report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. In absence of both these identifiers, report an internal identifier.
0065	Type of Identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
0070	Country of Counterparty The name of the country where the counterparty is incorporated.
0080	Governing Law of MA/single deal The name of the country whose law governs the MA/single contract. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.
0090	Number of Transactions Covered Indicate the number of individual contracts that are included in the netting set of the MA.
0100	Net Amount of Funding Received Provide the net amount of funding received under secured financing agreements, taking into account all transactions subject to the netting arrangement. Note that this amount does not include accrued interests, while the related amount in Z02.00 row 0120 does.
0110	Net Amount of Collateral Posted

Columns	Instructions
	Per netting set, provide the net value of collateral posted to cover the secured financing transactions, taking into account all collateral positions considered in the netting arrangement. This includes any amount of collateral or margin that is exchanged.

II.37 Z10.07 - Other Non-Financial Liabilities (not included in other tabs, excluding intragroup) (LIAB-G-7)

General remarks

80) General remarks This table covers non-financial liabilities such as provisions, tax liabilities and deferred income.

81) Group these liabilities by type and insolvency ranking.

Instructions concerning specific positions

Columns	Instructions
0010	N° Unique number/primary key to identify the line items.
0020	Line For each liability, a reconciliation with the categories of liabilities of the liability structure in Z02.00 has to be provided at the level of maturity from a predefined list of values.
0030	Column For each liability, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.
0040	Insolvency Ranking The insolvency rank shall be one of the ranks included in the insolvency rankings published by the resolution authority of that jurisdiction.
0050	Contract identifier Internal identifier of the contract, as equivalent to the ISIN for securities.
0060	Counterparty identifier (preferably LEI) Report the creditor's LEI code. In the absence of a LEI, in the case of banks' report the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD. In absence of both these identifiers, report an internal identifier.
0065	Type of Identifier To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".
0070	Governing Law The name of the country whose law governs the liability. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

Columns	Instructions
0080	<p>Type of Non Financial Liabilities</p> <p>To be chosen among the following options:</p> <ul style="list-style-type: none"> • Provisions. Funds for general banking risks • Provisions. Employee benefits. Pension and other post-employment defined benefit obligations • Provisions. Employee benefits. Other than pension and other post-employment defined benefit obligations • Provisions. Restructuring • Provisions. Pending legal issues and tax litigation • Provisions. Off-balance sheet exposures subject to credit risk • Provisions. Other than Employee benefits, Restructuring, Pending legal issues and tax litigation, Off-balance sheet exposures subject to credit risk • Tax liabilities • Deferred income • Liabilities other than financial liabilities, provisions, tax liabilities, deferred income
0090	<p>Outstanding Amount</p> <p>The outstanding amount of the liability.</p>
0100	<p>Currency</p> <p>The currency of the liability is issued in line with its 3-letter ISO 4217 code.</p>
0110	<p>Date of Recognition</p> <p>Date at which the liability was recognised in the financial accounts, as per the applicable accounting standards.</p>
0120	<p>Date of Maturity</p> <p>Date of the legal, final maturity of the liability. For perpetual liabilities, use '2099-01-31'.</p>
0130	<p>Qualifying as Own Funds</p> <p>Indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.</p> <p>In the list of options the term 'phase-out' refers to the period of 5 years before maturity of any given T2 instrument, during which there is only a proportionate recognition based on the time remaining until maturity. 'Grandfathered' refers to any transitional measure applicable to a T2 instrument, not including the 'phase-out'. During this 'grandfathering', recognition can be full or partial.</p>
0140	<p>Amount Qualifying as Own Funds</p> <p>The amount of the instrument qualifying as own funds.</p>