



2016 EU-wide Transparency Exercise

Bank Name	Bankinter SA
LEI Code	VWMYAEQSTOPNV0SUGU82
Country Code	ES

2016 EU-wide Transparency Exercise

Capital

Bankinter SA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,467	3,861	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,207	3,541	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,430	1,443	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	188	200	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	100	103	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	1,967	2,158	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	0	-3	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-215	-194	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-266	-264	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-209	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-37	-55	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	231	154	CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	231	154	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	67	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	200	C 01.00 (r540,d10) + C 01.00 (r570,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	-209	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-209	-133	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,207	3,609	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	261	252	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	340	307	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	-79	-55	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	27,239	30,075	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	20	26	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.77%	11.77%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	11.77%	12.00%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	12.73%	12.84%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,185	3,387	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.70%	11.27%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Bankinter SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	25,051	27,701
Risk exposure amount for securitisation and re-securitisations in the banking book	471	448
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	24,579	27,253
Risk exposure amount for position, foreign exchange and commodities (Market risk)	258	260
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1	0
Risk exposure amount for operational risk	1,929	2,114
Other risk exposure amounts	0	0
Total Risk Exposure Amount	27,239	30,075

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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Bankinter SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	1,291	639
Of which debt securities income	244	114
Of which loans and advances income	1,003	493
Interest expenses	452	190
(Of which deposits expenses)	239	89
(Of which debt securities issued expenses)	166	90
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	5
Net Fee and commission income	359	181
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	53	40
Gains or (-) losses on financial assets and liabilities held for trading, net	12	15
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-3	-8
Gains or (-) losses from hedge accounting, net	-1	0
Exchange differences [gain or (-) loss], net	4	1
Net other operating income /(expenses)	-64	-27
TOTAL OPERATING INCOME, NET	1,204	656
(Administrative expenses)	505	295
(Depreciation)	30	13
(Provisions or (-) reversal of provisions)	25	17
(Commitments and guarantees given)	1	0
(Other provisions)	24	16
Of which pending legal issues and tax litigation ¹	22	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	189	98
(Loans and receivables)	179	87
(Held to maturity investments, AFS assets and financial assets measured at cost)	10	11
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	17
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	148
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	103	48
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-70	-21
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	487	390
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	376	286
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	376	286
Of which attributable to owners of the parent	376	286

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bankinter SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	6,120	6,057	0		7,282	7,210	0	
	Regional governments or local authorities	1,297	866	3		1,349	842	0	
	Public sector entities	108	67	27		111	69	28	
	Multilateral Development Banks	1	32	0		25	25	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,585	1,462	556		1,640	1,521	588	
	Corporates	24,336	12,681	11,753		25,030	12,887	12,137	
	of which: SME	9,399	5,044	4,213		9,552	4,833	4,093	
	Retail	4,066	1,201	901		5,060	1,645	1,187	
	of which: SME	173	0	0		498	263	150	
	Secured by mortgages on immovable property	5,325	5,107	2,231		6,155	5,896	2,593	
	of which: SME	2,509	2,348	896		3,072	2,880	1,159	
	Exposures in default	1,338	687	809	513	1,971	863	1,023	836
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	53	53	9		24	24	3	
	Claims on institutions and corporates with a ST credit assessment	1,929	1,238	899		2,067	1,374	972	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	94	94	111		83	83	99		
Securitisation	83	83	39		59	59	21		
Other exposures	2,660	2,133	2,098		3,112	2,561	2,331		
Standardised Total	48,995	31,760	19,437	583	53,968	35,058	20,982	925	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Credit Risk - IRB Approach

Bankinter SA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	1,491	1,201	1,100	69	1,300	1,019	932	42	42	
	Corporates - Of Which: Specialised Lending	862	621	651	18	861	634	573	18	18	
	Corporates - Of Which: SME	172	185	145	2	222	216	187	4	4	
	Retail	21,282	19,306	4,081	199	25,590	23,192	5,361	254	254	
	Retail - Secured on real estate property	17,464	16,642	2,809	84	21,587	20,516	4,099	141	141	
	Retail - Secured on real estate property - Of Which: SME	1,095	1,164	679	24	1,222	1,311	777	26	26	
	Retail - Secured on real estate property - Of Which: non-SME	16,370	15,479	2,130	60	20,365	19,205	3,322	115	115	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,817	2,663	1,272	115	4,003	2,676	1,261	113	113	
	Retail - Other Retail - Of Which: SME	3,432	2,293	1,060	85	3,679	2,367	1,087	87	87	
	Retail - Other Retail - Of Which: non-SME	385	370	213	30	325	309	175	25	25	
	Equity			0				0			
	Securitisation	1,280	1,280	432	0	1,266	1,266	426	0	0	
Other non credit-obligation assets			0				0				
IRB Total			5,613				6,719				

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Sovereign Exposure

Bankinter SA

(min EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,121.4	1,676.3	6,445.1	2,211.5	0.0	2,211.5	0.0	0.0	0.0	1,557.1	0.0	1,557.1	1,961.7	1,676.3	285.4	2,391.2	0.0	2,391.2

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "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 "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Bankinter SA

(mln EUR)

		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ⁽¹⁾	Designated at fair value through profit or loss ⁽²⁾			Available-for-sale ⁽³⁾	Loans and Receivables ⁽⁴⁾			Held-to-maturity investments	of which:						
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	8,656.4	1,594.5	7,061.8	2,140.5	0.0	2,140.5	0.0	0.0	0.0	2,392.7	0.0	2,392.7	1,831.3	1,594.5	236.8	2,291.8	0.0	2,291.8

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "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 "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Bankinter SA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	5,412	0	0	0	0	0	0	5,919	0	14	0	0	9	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,334	0	0	0	0	0	0	4,921	0	0	0	0	0	0
Credit institutions	519	0	0	0	0	0	0	414	0	0	0	0	0	0
Other financial corporations	133	0	0	0	0	0	0	128	0	0	0	0	0	0
Non-financial corporations	427	0	0	0	0	0	0	456	0	14	0	0	9	0
Loans and advances (including at amortised cost and fair value)	46,634	520	1,991	1,991	28	820	1,097	53,731	439	2,325	2,325	52	1,136	1,044
Central banks	726	0	0	0	0	0	0	1,046	0	0	0	0	0	0
General governments	1,676	0	0	0	0	0	0	1,595	1	0	0	0	0	0
Credit institutions	818	0	0	0	0	0	0	1,187	0	0	0	0	0	0
Other financial corporations	1,022	0	5	5	0	3	0	1,320	2	5	5	0	3	0
Non-financial corporations	20,049	205	1,269	1,269	24	638	585	22,341	149	1,610	1,610	45	947	542
of which: small and medium-sized enterprises at amortised cost	12,971	153	1,018	1,018	10	471	525	13,545	122	935	935	10	426	490
Households	22,342	315	717	717	3	179	512	26,242	287	710	710	7	185	502
DEBT INSTRUMENTS other than HFT	52,046	520	1,991	1,991	28	820	1,097	59,649	439	2,339	2,325	52	1,145	1,044
OFF-BALANCE SHEET EXPOSURES	14,221		48	48	1	8	8	15,756		43	43	3	24	14

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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Forborne exposures

Bankinter SA

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,325	655	296	279	918	1,599	697	322	304	989
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	874	494	261	247	532	1,024	514	276	261	560
of which: small and medium-sized enterprises at amortised cost	653	380	176	170	451	803	402	196	189	489
Households	450	162	34	32	385	575	183	47	43	429
DEBT INSTRUMENTS other than HFT	1,325	655	296	279	918	1,599	697	322	304	989
Loan commitments given	36	24	0	0	0	19	0	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□