



June 2010

**GUIDELINES FOR THE IMPLEMENTATION  
OF THE COMMON REPORTING FRAMEWORK  
(COREP)**

## **Table of Contents**

LIST OF ACRONYMS AND COUNTRY ABBREVIATIONS .....	6
CHAPTER I: GENERAL GUIDELINES.....	10
1. General comments .....	10
2. Structure and references of COREP .....	10
2.1. Structure .....	10
2.1.1. Numbering convention .....	11
2.1.2. Sign convention .....	11
2.2. References.....	12
2.2.1. CRDTG Questions .....	13
2.2.2. COREP Implementation Questions.....	13
3. Reporting frequencies and remittance dates .....	14
3.1. Reporting frequencies.....	14
3.1.1. Baseline reporting frequency .....	14
3.1.2. Adjusted reporting frequency .....	16
3.2. Baseline reporting reference dates.....	17
3.3. Baseline remittance dates .....	17
CHAPTER II: TEMPLATE RELATED GUIDELINES.....	19
4. CA – Solvency Overview.....	19
4.1. CA – Capital Adequacy.....	19
4.1.1. General Remarks.....	19
4.1.2. Instructions concerning specific rows.....	20
4.2. CA Annex - Country specific items .....	47
5. Group solvency template.....	49
5.1. General remarks .....	49
5.2. Instructions concerning specific positions .....	49
5.3. Validation rules.....	53
6. Credit Risk Templates .....	55
6.1. General remarks on Credit Risk Templates.....	55
6.1.1. Reporting of CRM techniques with substitution effect .....	55
6.1.2. Reporting of Counterparty Credit Risk .....	58
6.2. CR SA – Credit and counterparty credit risks and free deliveries: Standardised Approach to Capital Requirements.....	58

6.2.1.	General remarks .....	58
6.2.2.	Scope of the CR SA template .....	58
6.2.3.	Breakdown of the CR SA template .....	59
6.2.4.	Scope of the different templates .....	60
6.2.5.	Classification into the different exposure classes under the Standardised Approach.....	60
6.2.6.	Clarifications on the scope of some specific exposure classes referred to in Article 79 of amended CRD: .....	65
6.2.7.	Instructions concerning specific positions .....	68
6.2.8.	Validation rules .....	78
6.3.	CR IRB – Credit and counterparty credit risks and free deliveries: Internal Rating Based Approach to Capital Requirements.....	81
6.3.1.	General remarks .....	81
6.3.2.	Scope of the CR IRB template .....	81
6.3.3.	Breakdown of the CR IRB template .....	82
6.3.4.	Instructions concerning specific positions .....	83
6.3.5.	Validation Rules .....	91
6.3.6.	Reporting example .....	92
6.4.	CR EQU IRB – Equity exposures under the internal ratings based approach	93
6.4.1.	General remarks .....	93
6.4.2.	Instructions concerning specific positions .....	94
6.4.3.	Validation rules .....	97
6.4.4.	Examples relating to the CR EQU IRB template: .....	99
6.5.	CR TB SETT – Settlement/Delivery Risk in the Trading Book.....	102
6.5.1.	General remarks .....	102
6.5.2.	Instructions concerning specific positions .....	102
6.5.3.	Validation rules .....	104
6.6.	CR SEC SA – Credit Risk: Securitisation – Standardised Approach to Capital Requirements.....	105
6.6.1.	General remarks .....	105
6.6.2.	Instructions concerning specific positions .....	105
6.6.3.	Validation rules .....	115
6.7.	CR SEC IRB - Credit Risk – Securitisations – Internal Ratings Based approach to Capital Requirements .....	122
6.7.1.	General remarks .....	122
6.7.2.	Instructions concerning specific positions .....	122
6.7.3.	Validation rules .....	134

6.8.	CR SEC Details – Detailed information on securitisations.....	142
6.8.1.	General remarks .....	142
6.8.2.	Instructions concerning specific positions .....	143
6.8.3.	Validation rules .....	152
6.8.4.	Numerical examples .....	153
7.	Operational Risk Templates .....	155
7.1.	OPR – Operational Risk .....	155
7.1.1.	General Remarks.....	155
7.1.2.	Instructions concerning specific positions .....	155
7.2.	OPR Details – Operational Risk: Gross Losses by Business Lines and Event Types in the last year .....	158
7.2.1.	General.....	158
7.2.2.	Instructions concerning specific positions .....	159
7.3.	Validation rules.....	161
7.4.	Reporting examples.....	163
8.	Market Risk Templates.....	170
8.1.	MKR SA TDI – Market Risk: Standardised Approach for Position Risks in Traded Debt Instruments .....	170
8.1.1.	General Remarks.....	170
8.1.2.	Instructions concerning specific positions .....	170
8.2.	MKR SA EQU - Market Risk: Standardised Approach for Position Risk in Equities .....	172
8.2.1.	General Remarks.....	172
8.2.2.	Instructions concerning specific positions .....	172
8.3.	MKR SA FX - Market Risk: Standardised Approaches for Foreign Exchange Risk	174
8.3.1.	General Remarks.....	174
8.3.2.	Instructions concerning specific positions .....	174
8.4.	MKR SA COM - Market Risk: Standardised Approaches for Commodities.	176
8.4.1.	General Remarks.....	176
8.4.2.	Instructions concerning specific positions .....	176
8.5.	MKR IM - Market Risk Internal Model .....	178
8.5.1.	General Remarks.....	178
8.5.2.	Instructions concerning specific positions .....	178
8.6.	Validation rules.....	180
8.7.	Reporting examples.....	182
8.7.1.	MKR SA TDI.....	182

8.7.2.	MKR SA EQU.....	183
8.7.3.	MKR SA FX .....	184
8.7.4.	MKR SA COM .....	189

## **LIST OF ACRONYMS AND COUNTRY ABBREVIATIONS**

→ List of acronyms (in alphabetical order)

ABCP	Asset-Backed Commercial paper Programme
AFS	Available For Sale financial assets
AIRB	Advanced IRB
AMA	Advanced Measurement Approach (OPR)
ASA	Alternative Standardised Approach (OPR)
BB	Banking Book
BCBS	Basel Committee on Banking Supervision (BIS)
BIA	Basic Indicator Approach (OPR)
BIS	Bank for International Settlements
CA	Capital Adequacy template
CAD	Directive 2006/49/EC
amended CAD	Directive 2006/49/EC amended by Directive 2009/111/EC and Directive 2009/27/EC
CCF	Credit Conversion Factor
CCR	Counterparty Credit Risk
CEBS	Committee of European Banking Supervisors
CIU	Collective Investment Undertaking
COM	Commodities
COREP	COmmon REPorting framework (CEBS)
CQS	Credit Quality Step
CR	Credit Risk
CRD	Directive 2006/48/EC
amended CRD	Directive 2006/48/EC amended by Directive 2009/111/EC and Directive 2009/83/EC

CRD II	Directive 2009/111/EC, Directive 2009/83/EC	Directive 2009/27/EC	and
CRDTG	EU COM Capital Requirements Directive Transposition Group		
CRM	Credit Risk Mitigation techniques		
EAD	Exposure At Default		
EBA	European Banking Authority		
EC	European Community		
ECAI	External Credit Assessment Institution		
ECB	European Central Bank		
EQU	Equity		
EU COM	European Commission		
EL	Expected Loss		
ELGD	Exposure-weighted average Loss-Given-Default		
ESRB	European Systemic Risk Board		
EUR	Euro (currency)		
FINREP	FINancial REPorting framework (CEBS)		
FIRB	Foundation IRB		
FVO	Fair Value Option		
FX	Foreign Exchange		
GL	Guidelines (CEBS)		
GS	Group Solvency template		
IAS	International Accounting Standards		
ICAAP	Internal Capital Adequacy Assessment Process (Pillar II)		
IIA	Internal Assessment Approach (SEC)		
IFRS	International Financial Reporting Standards		
IM	Internal Models (MKR)		

IMM	Internal Model Method (CCR)
IQ	Implementation Question (CEBS)
IRB	Internal Ratings Based Approach (CR)
ISO	International Organization for Standardization
LGD	Loss Given Default
LF	Liquidity Facility
MKR	Market Risk
OPR	Operational Risk
OTC	Over-The-Counter derivative instruments
PD	Probability of Default
P/L	Profit and Loss statement
RBM	Ratings Based Method (SEC)
RW	Risk Weight
RWEA	Risk Weighted Exposure Amount
SA	Standardised Approach (CR/MKR/OPR)
SEC	Securitisations
SETT	Settlement/Delivery risk
SFM	Supervisory Formula Method (SEC)
SM	Standardised Method (CCR)
SME	Small and Medium sized Enterprises
SSPE	Securitisation Special Purpose Entity
STA	Standardised Approach (OPR)
TB	Trading Book
TDI	Traded Debt Instruments



→ **Country abbreviations**

AT	Austria
BE	Belgium
BG	Bulgaria
CY	Cyprus
CZ	Czech Republic
DE	Germany
DK	Denmark
EE	Estonia
EEA	European Economic Area
ES	Spain
EU	European Union
FI	Finland
FR	France
GR	Greece
HU	Hungary
IE	Ireland

IS	Iceland
IT	Italy
LI	Liechtenstein
LT	Lithuania
LU	Luxembourg
LV	Latvia
MT	Malta
NL	Netherlands
NO	Norway
PL	Poland
PT	Portugal
RO	Romania
SE	Sweden
SI	Slovenia
SK	Slovakia
UK	United Kingdom

## **CHAPTER I: GENERAL GUIDELINES**

### 1. General comments

1. In the eve of the adoption of the EU Capital Requirements Directive -in June 2006-, the Committee of European Banking Supervisors (CEBS) developed the Guidelines on Common Reporting framework (COREP) in order to provide a prudential reporting scheme to enable institutions to communicate -in a standardised way- their results of the calculations of the minimum level of own funds and any component data required to the supervisory authorities under the Directives 2006/48/EC and 2006/49/EC.
2. In practice, the flexibility of COREP (2006) allowed variations in reporting requirements from country to country arising from divergences in national implementation of the CRD, as well as in national supervisory models and reporting systems. Those existing differences, reflected both in the design of the templates and in the definitions used, have turned out to limit the harmonisation of the prudential information as well as to hinder the comparability of data for cross-border analysis.
3. Directive 2009/111/EC, published in November 2009, has already addressed some of the problems identified with regard to COREP (2006) and implemented through Article 74 a high level policy decision to introduce a uniform reporting framework in the way that *"competent authorities shall apply, by 31 December 2012, uniform formats, frequencies and dates of reporting. To facilitate this, the Committee of European Banking Supervisors shall elaborate guidelines to introduce, within the Community, a uniform reporting format before 1 January 2012. The reporting formats shall be proportionate to the nature, scale and complexity of the credit institutions' activities."*
4. On its way towards accomplishing the mandate received, CEBS has carried out -via the COREP Operational Network- a thorough and deep revision and streamlining of the current COREP framework. The preliminary results of the work undertaken are shown in the revised COREP templates which are published together with this document and are presented in these Guidelines, which shall provide guidance on the reporting requirements.

### 2. Structure and references of COREP

#### 2.1. Structure

5. Overall, the framework consists of five blocks of templates:

1. Capital adequacy, an overview of regulatory capital, including the appropriate filters between IAS Accounting Standards and regulatory capital; capital requirements; and, in the case of consolidated groups, an overview of the fulfillment of the solvency requirements by consolidated subgroups and individual affiliates;

Information related to the application of different approaches for the assessment of Pillar I capital requirements for :

2. Credit risk (including counterparty, dilution and settlement risks);
3. Market risk (i.e. position risk in trading book, foreign exchange risk and commodities risk);
4. Operational risk;

Additionally, COREP embraces information on:

5. Large Exposures.
6. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates, instructions concerning specific positions as well as examples and validation rules are included in these Guidelines for implementation of the Common Reporting framework.

#### 2.1.1. Numbering convention

7. The document will follow the labelling convention set in the following table, when referring to the columns, rows and cells of the templates. These numerical codes are extensively used in the validation rules.

<b>Labelling Convention</b>		
<b>Rows</b>	<b>Columns</b>	<b>Cells</b>
1 <sup>st</sup> row: 010	1 <sup>st</sup> column: 010	1 <sup>st</sup> row - 1 <sup>st</sup> column: 010/010
2 <sup>nd</sup> row: 020	2 <sup>nd</sup> column: 020	2 <sup>nd</sup> row - 2 <sup>nd</sup> column: 020/020
...	...	...
n <sup>th</sup> row: 0n0	y <sup>th</sup> column: 0y0	n <sup>th</sup> row - y <sup>th</sup> column: 0n0/0y0

#### 2.1.2. Sign convention

8. Any amount that increases the own funds or the capital requirements will be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the capital requirements will be reported as a negative figure. Where there is a negative sign (-) preceding the label of an item no positive figure is expected to be reported for that item.

## 2.2. References

9. The harmonized COREP templates are based on the current revised Guidelines on Common Reporting, published in January 2010<sup>1</sup> incorporating the so-called CRD II amendments (Directives 2009/111/EC, 2009/27/EC and 2009/83/EC).
10. COREP contains references to FINREP<sup>2</sup>, since CEBS has made particular efforts to ensure that the COREP framework is as consistent as possible with the standardised framework for FINREP. These references help to define the contents of line items, providing guidance on the recognition, derecognition, or measurement rules applicable to the data requested.
11. Special emphasis has been placed on uniformity between the calculation of accounting equity and regulatory capital, and on consistent definitions and references. Although some uniformity has been achieved, complete standardisation between the two frameworks is not possible, since COREP is based on the CRD/CAD and FINREP is based on IAS/IFRS accounting standards.

<b>CEBS Guidelines</b>
GL10: Guidelines on the implementation, validation and assessment of Advanced Measurement (AMA) and Internal Ratings Based (IRB) Approaches, published by CEBS on 22 December 2009 ( <a href="http://www.c-ebs.org/getdoc/5b3ff026-4232-4644-b593-d652fa6ed1ec/GL10.aspx">http://www.c-ebs.org/getdoc/5b3ff026-4232-4644-b593-d652fa6ed1ec/GL10.aspx</a> )
Guidelines on Prudential Filters for Regulatory Capital, published by CEBS on 21 December 2004 ( <a href="http://www.c-ebs.org/getdoc/dcb751c8-9d21-4cf5-85b7-6d0d6d5f5985/prudential_filters-21-Dec-2004.aspx">http://www.c-ebs.org/getdoc/dcb751c8-9d21-4cf5-85b7-6d0d6d5f5985/prudential_filters-21-Dec-2004.aspx</a> )
Guidelines for the Implementation of the Framework for Consolidated Financial Reporting (FINREP), published by CEBS on 15 December 2009 ( <a href="http://www.c-ebs.org/Publications/Standards-Guidelines/CEBS-Revised-Guidelines-on-Financial-Reporting.aspx">http://www.c-ebs.org/Publications/Standards-Guidelines/CEBS-Revised-Guidelines-on-Financial-Reporting.aspx</a> )
Guidelines on the implementation of the revised large exposures regime, published by CEBS on 11 December 2009 ( <a href="http://www.c-ebs.org/Publications/Standards-Guidelines/CEBS-Guidelines-on-the-revised-large-exposures-reg.aspx">http://www.c-ebs.org/Publications/Standards-Guidelines/CEBS-Guidelines-on-the-revised-large-exposures-reg.aspx</a> )
Guidelines on Article 122a of the Capital requirements Directive (forthcoming publication by CEBS).
A compendium of CEBS Guidelines (electronic book) is available at:

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<sup>1</sup> Published by CEBS on 6 January 2010 (<http://www.c-ebs.org/News--Communications/Latest-news/CEBS-publishes-today-the-revised-framework-on-Comm.aspx>)

<sup>2</sup> CEBS Revised Guidelines on Financial Reporting of 15 December 2009, published on CEBS website

<http://www.c-eps.org/documents/Publications/Compendium-of-Guidelines/2008-09-03-EGB2.aspx>

#### **Other related documents**

Basel II: International Convergence of Capital Measurement and Capital Standards -A Revised Framework Comprehensive Version-. Available at BIS website (<http://www.bis.org/publ/bcbs128.htm>)

#### **Taxonomy resources**

Detailed information regarding taxonomy (XBRL) issues applicable to the COREP framework is available at the following website:

<http://www.eurofiling.info/corepTaxonomy/taxonomy.html>

#### 2.2.1. CRDTG Questions

12. Guidance on the interpretation of the aforementioned legislation has been provided by the Capital Requirements Directive Transposition Group (CRDTG) of the European Commission (DG Internal Market and Services). The CRDTG has answered several questions raised by stakeholders regarding the interpretation of specific articles and provisions contained within amended CRD and CAD. It is worth noting that some of them are deemed as relevant for common reporting purposes and, therefore, are quoted in this document.
13. An updated and comprehensive collection of existing CRDTG Questions can be browsed at the following link:

<http://ec.europa.eu/yqol/index.cfm?fuseaction=legislation.showGroup&groupCode= CRD>

#### 2.2.2. COREP Implementation Questions

14. Analogously, the Common Reporting Operational Network of the Committee of European Banking Supervisors has addressed practical issues which attain the fulfillment of COREP templates by means of the Implementation Questions (IQ). Most of them are regarded as relevant for the purposes of this document<sup>3</sup> and

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<sup>3</sup> Anyway, the answers to IQs only reflect CEBS' views on problems arising from the implementation of COREP. They cannot be considered as interpretations of the underlying regulations.

are quoted along the instructions text or even explicited in the numerical examples section.

15. It should be noted that at the date of drafting this document only those IQs which had already been submitted have been taken into account. An updated web-based facility of COREP IQs is accesible to supervisors and market participants at the following link:

<http://www.c-eps.org/getdoc/0095998f-4cb3-4b84-ae99-81cac0d30ff3/Implementation-Questions.aspx>

3. Reporting frequencies and remittance dates

3.1. Reporting frequencies

3.1.1. Baseline reporting frequency

16. The baseline reporting frequencies are presented in the following 2 tables. Given the provisions in the amended Directive 2006/49/EC for investment firms, the baseline reporting frequencies are presented separately for credit institutions and for investment firms.

*Table 1 - Credit institutions:*

		<b>Individual basis</b>	<b>Consolidated basis</b>
<b>CA</b>		Quarterly	Quarterly
<b>Group Solvency</b>		---	Quarterly
<b>CR SA</b>	Total	Quarterly	Quarterly
	Details	Quarterly	Quarterly
<b>CR IRB</b>	Total	Quarterly	Quarterly
	Exposure classes	Quarterly	Quarterly
<b>CR EQU IRB</b>		Quarterly	Quarterly
<b>CR TB SETT</b>		Quarterly	Quarterly
<b>CR SEC SA</b>		Quarterly	Quarterly
<b>CR SEC IRB</b>		Quarterly	Quarterly
<b>CR SEC DETAILS</b>		Quarterly (*)	Quarterly
<b>OPR</b>		Quarterly	Quarterly
<b>OPR DETAILS</b>		Annually	Annually
<b>MKR SA TDI</b>	Total	Quarterly	Quarterly

	Currencies	Quarterly	Quarterly
<b>MKR SA EQU</b>	Total	Quarterly	Quarterly
	National markets	Quarterly	Quarterly
<b>MKR SA FX</b>		Quarterly	Quarterly
<b>MKR SA COM</b>		Quarterly	Quarterly
<b>MKR IM</b>		Quarterly	Quarterly
<b>Large Exposures</b>		Quarterly	Quarterly

(\*)The CR SEC Details template should be submitted by stand-alone institutions and individual institutions that are part of a group that only reports on consolidated basis in other jurisdictions.

*Table 2 - Investment firms except those subject to Article 20 (2) and (3) and Article 21 of amended Directive 2006/49/EC:*

		<b>Individual basis</b>		<b>Consolidated basis</b>
		<b>Art.9</b>	<b>Baseline Art.5 (1, 3)</b>	<b>Art.9, Art.5 (1, 3)</b>
<b>CA</b>		Monthly	Quarterly	Semi-annually
<b>Group Solvency</b>		---	---	Semi-annually
<b>CR SA</b>	Total	Quarterly	Quarterly	Semi-annually
	Details	Quarterly	Quarterly	Semi-annually
<b>CR IRB</b>	Total	Quarterly	Quarterly	Semi-annually
	Exposure classes	Quarterly	Quarterly	Semi-annually
<b>CR EQU IRB</b>		Quarterly	Quarterly	Semi-annually
<b>CR TB SETT</b>		Quarterly	Quarterly	Semi-annually
<b>CR SEC SA</b>		Quarterly	Quarterly	Semi-annually
<b>CR SEC IRB</b>		Quarterly	Quarterly	Semi-annually
<b>CR SEC DETAILS</b>		Semi-annually (*)	Semi-annually (*)	Semi-annually
<b>OPR</b>		Quarterly	Quarterly	Semi-annually
<b>OPR DETAILS</b>		Annually	Annually	Annually
<b>MKR SA TDI</b>	Total	Quarterly	Quarterly	Semi-annually
	Currencies	Quarterly	Quarterly	Semi-annually
<b>MKR SA EQU</b>	Total	Quarterly	Quarterly	Semi-annually
	National	Quarterly	Quarterly	Semi-annually

	markets			
<b>MKR SA FX</b>		Quarterly	Quarterly	Semi-annually
<b>MKR SA COM</b>		Quarterly	Quarterly	Semi-annually
<b>MKR IM</b>		Quarterly	Quarterly	Semi-annually
<b>Large Exposures</b>		Quarterly	Quarterly	Quarterly

(\*) The CR SEC Details template should be submitted by stand-alone institutions and individual institutions that are part of a group that only reports on consolidated basis in other jurisdictions.

17. Investment firms subject to Article 20 (2) and (3) and Article 21 of amended Directive 2006/49/EC:

Investment firms subject to Article 20 (2) and (3) must report the CA template (to the full extent) and - if applicable - the credit and market risks templates and the Large Exposures template. The respective reporting frequencies can be drawn from Table 2.

3.1.2. Adjusted reporting frequency

18. The table below presents the adjusted reporting frequencies for credit institutions. Based on an assessment of the nature, scale, complexity and systemic relevance of institutions' activities, a competent national authority can decide to adopt detailed criteria that would lead to the application of the adjusted reporting frequencies set out below.

*Table 3 - Credit institutions and investment firms of Article 5 (3) of amended Directive 2006/49/EC*

		<b>Credit Institutions</b>		<b>Investment firms Art. 5 (3)</b>
		<b>Individual basis</b>	<b>Consolidated basis</b>	<b>Individual basis</b>
<b>CA</b>		Semi-annually	Semi-annually	Semi-annually
<b>Group Solvency</b>		---	Semi-annually	---
<b>CR SA</b>	Total	Semi-annually	Semi-annually	Semi-annually
	Details	Semi-annually	Semi-annually	Semi-annually
<b>CR IRB</b>	Total	Semi-annually	Semi-annually	Semi-annually
	Exposure classes	Semi-annually	Semi-annually	Semi-annually
<b>CR EQU IRB</b>		Semi-annually	Semi-annually	Semi-annually



<b>CR TB SETT</b>		Semi-annually	Semi-annually	Semi-annually
<b>CR SEC SA</b>		Semi-annually	Semi-annually	Semi-annually
<b>CR SEC IRB</b>		Semi-annually	Semi-annually	Semi-annually
<b>CR SEC DETAILS</b>		Semi-annually (*)	Semi-annually	Semi-annually (*)
<b>OPR</b>		Semi-annually	Semi-annually	Semi-annually
<b>OPR DETAILS</b>		Annually	Annually	Annually
<b>MKR SA TDI</b>	Total	Semi-annually	Semi-annually	Semi-annually
	Currencies	Semi-annually	Semi-annually	Semi-annually
<b>MKR SA EQU</b>	Total	Semi-annually	Semi-annually	Semi-annually
	National markets	Semi-annually	Semi-annually	Semi-annually
<b>MKR SA FX</b>		Semi-annually	Semi-annually	Semi-annually
<b>MKR SA COM</b>		Semi-annually	Semi-annually	Semi-annually
<b>MKR IM</b>		Semi-annually	Semi-annually	Semi-annually
<b>Large Exposures</b>		Quarterly	Quarterly	Quarterly

(\*)The CR SEC Details template should be submitted by stand-alone institutions and individual institutions that are part of a group that only reports on consolidated basis in other jurisdictions.

### 3.2. Baseline reporting reference dates

19. The reporting reference dates will be:

- a) Quarterly reporting: 31 March, 30 June, 30 September and 31 December;
- b) Semi-annual reporting: 30 June and 31 December;
- c) Annual reporting: 31 December.

### 3.3. Baseline remittance dates

20. On remittance dates CEBS proposes to keep its amendments to the COREP guidelines which were published in July 2008<sup>4</sup> and set maximum remittance dates for consolidated (40 business days) and individual (20 business days) data respectively, both for credit institutions and investment firms. According to the July 2008 COREP amendment, competent authorities may provide

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<sup>4</sup> An amendment to COREP on the standardisation of remittance dates and reporting frequencies was published on 11 July 2008 (<http://www.c-eps.org/News--Communications/Archive/2008/CEBS-STANDARDISES-COREP-REPORTING-DATES.aspx>)

additional time to domestic-only institutions for the preparation of the regulatory COREP reports.

## **CHAPTER II: TEMPLATE RELATED GUIDELINES**

### 4. CA – Solvency Overview

#### 4.1. CA – Capital Adequacy

##### 4.1.1. General Remarks

21. This is a summary template which contains information about Pillar 1 numerator (own funds) and denominator (capital requirements). It has three parts:
  - i) “Total own funds for solvency purposes” which includes detailed information on the components of regulatory capital (numerator);
  - ii) “Capital requirements” which includes summarised information on the capital requirements (denominator) by type of risk and approach;
  - iii) a final part with “memorandum items” that are useful to assess the solvency of the reporting entity.
  
22. The template is designed to apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the corresponding templates for capital requirement.
  
23. The total own funds consist of three different categories:
  1. Original own funds (eligible tier 1 capital);
  2. Additional own funds (eligible tier 2 capital), which is split up in core additional own funds (upper tier 2) and supplementary additional own funds (lower tier 2 capital);
  3. Total additional own funds specific to cover market risk (eligible Tier 3 capital).
  
24. Special limits have to be considered when calculating the total own funds. Tier 2 capital can only be accredited up to the amount a credit institution possesses Tier 1 capital. Furthermore the lower Tier 2 capital must be capped if it exceeds 50% of the Tier 1 capital.
  
25. Total own funds which are designated to back risks like large exposures or qualified holdings outside of the banking sector must not be charged for solvency purposes.
  
26. Eligible Tier 3 capital is limited to the amount of 250% of unused Tier 1 less unused Tier 2 capital.
  
27. The assessment basis for the capital instruments is generally linked to the accounting as long as regulatory targets are not foiled (e.g. capital elements must be available for risk- and loss absorption purposes).

28. If total own funds will be increased or decreased due to effective changes (e.g. issuances or amortizations), these changes have to be captured dynamically. Changes due to valuation are of a more static character and have to be covered according to changes in financial accounts.

4.1.2. Instructions concerning specific rows

Row	Legal references, comments and interpretations
0010	<p><b><u>1 TOTAL OWN FUNDS FOR SOLVENCY PURPOSES</u></b></p> <p>1.1+1.2+1.3+1.6+1.7            This row is the sum of the following rows:            0020 Original own funds (Tier 1);            0730 Additional own funds (Tier 2);            0980 (-) Deductions from original and additional own funds;            1150 Total additional own funds for general solvency purposes (Tier 3);            1250 (-) Deductions from total own funds.</p> <p>or, alternatively, 1.4+1.5+1.6+1.7            This row is also the sum of the following rows:            1130 Total original own funds for general solvency purposes;            1140 Total additional own funds for general solvency purposes;            1150 Total additional own funds specific to cover market risks;            1250 (-) Deductions from total own funds.</p>
0020	<p><b><u>1.1 Original Own Funds</u></b></p> <p>Eligible Tier 1 Capital            1.1.1+1.1.2+1.1.3 + 1.1.4 +1.1.5            This row is the sum of the following rows:            0030 Eligible capital;            0100 Eligible reserves;            0520 Funds for general banking risks;            0530 Other and country specific original own funds;            0620 (-) Other deductions from original own funds.</p>
0030	<p><b><u>1.1.1 Eligible Capital</u></b></p> <p>1.1.1.1+1.1.1.2+1.1.1.3+1.1.1.4            This row is the sum of the following rows:            0060 Paid-up capital;            0070 (-) Own shares;            0080 Share premium;            0090 Other elements eligible as capital.</p>
0040	<p><b><u>1.1.1*** Of which: Instruments ranking pari passu with ordinary shares</u></b></p> <p><i>Recital 4 of Directive 2009/111/EC and Article 57 (a) of amended CRD. Instruments that are regarded under national law as equity capital, rank pari passu with ordinary shares</i></p>

Row	Legal references, comments and interpretations
	<p>during liquidation and fully absorb losses on a going concern basis pari passu with ordinary shares. It is necessary to report both the nominal amount that has been paid in and the premium attached to it.</p> <p>This item includes instruments issued by mutual, co-operative or similar institutions which are deemed to be equivalent to ordinary shares in terms of capital qualities.</p> <p>This item does not include those instruments that provide preferential rights for dividend payment on a non-cumulative basis (see item 1.1.1****).</p>
0050	<p><b><u>1.1.1**** Of which: Instruments providing preferential rights for dividend payment on a non-cumulative basis</u></b></p> <p><i>Recital 4 of Directive 2009/111/EC and Article 57(a) of amended CRD . Instruments providing preferential rights for dividend payment on a non-cumulative basis, provided that they are included in Article 22 of Council Directive 86/635/EEC, rank pari passu with ordinary shares during liquidation and fully absorb losses on a going concern basis pari passu with ordinary shares;</i></p> <p>It is necessary to report both the nominal amount that has been paid in and the premium attached to it.</p> <p>This item includes instruments issued by mutual, co-operative or similar institutions which are deemed to be equivalent to instruments which provide preferential rights for dividend payment on a non-cumulative basis provided that they are included in Article 22 of Directive 86/635/EEC, rank pari passu with ordinary shares during liquidation and fully absorb losses on a going-concern basis pari passu with ordinary shares.</p> <p>This item does not include those instruments that rank pari passu with ordinary shares (see item 1.1.1***).</p>
0060	<p><b><u>1.1.1.1 Paid up capital</u></b></p> <p><i>Article 57, sentence 1 lit(a) of amended CRD. Instruments that are regarded under national law as equity capital, Include instruments issued by mutual, co-operative or similar institutions which are deemed to be equivalent to ordinary shares. ≈ FINREP: Paid in capital.</i></p>
0070	<p><b><u>1.1.1.2 Own shares</u></b></p> <p><i>Article 57, sentence 2 lit (i) of amended CRD. ≈ FINREP: Treasury shares. The book value of own shares has to be deducted from tier one capital, because these instruments are not available to absorb losses.</i></p>
0080	<p><b><u>1.1.1.3 Share premium</u></b></p> <p><i>Article 57, sentence 1 lit (a) of amended CRD. ≈ FINREP: Share premium.</i></p>

Row	Legal references, comments and interpretations
0090	<p><b><u>1.1.1.4 Other instruments eligible as capital</u></b></p> <p><i>Article 57, sentence 1 lit(a) of amended CRD even if the instruments are classified as debt under the IAS-type accounting rules. See also Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</i></p> <p>≈ FINREP: Includes amongst others the item "Other equity: other" and "share capital repayable on demand (e.g. cooperative shares)".</p>
0100	<p><b><u>1.1.2 Eligible reserves</u></b></p> <p>1.1.2.1+1.1.2.2+1.1.2.3+1.1.2.4a.+1.1.2.4b.+1.1.2.5.+1.1.2.6.</p> <p>This row is the sum of the following rows:</p> <p>0110 Reserves;</p> <p>0160 Minority interests;</p> <p>0250 Interim profits;</p> <p>0280 (-) Material losses of the current financial year;</p> <p>0310 Interim profits or material losses of the current financial year;</p> <p>0340 Net gains from capitalisation of future margin income from securitisations;</p> <p>0350 Valuation differences eligible as original own funds;</p>
0110	<p><b><u>1.1.2.1 Reserves</u></b></p> <p>1.1.2.1.01+1.1.2.1.02</p> <p>This row is the sum of the following rows:</p> <p>0140 Reserves (including valuation differences);</p> <p>0150 Part of the reserves to be filtered out to valuation differences;</p> <p><i>Article 57 sentence 1 lit(b) of amended CRD, including profit and losses brought forward as a result of the application of the final profit or loss. Article 65 (1) lit (b), (c) and (d) and (2) of amended CRD.</i></p> <p>≈ FINREP: Reserve+Revaluation reserves (excludes the valuation differences included in 1.1.2.6).</p>
0120	<p><b><u>1.1.2.1* Of which: retained earnings</u></b></p>
0130	<p><b><u>1.1.2.1** Of which: Translation differences</u></b></p> <p><i>Article 65 (1) lit (c) of amended CRD.</i></p>
0140	<p><b><u>1.1.2.1.01 Reserves (including valuation differences)</u></b></p> <p>≈ FINREP: Reserve+Revaluation reserves.</p>
0150	<p><b><u>1.1.2.1.02 Part of reserves to be filtered out to valuation differences</u></b></p> <p>Component of reserves subject to prudential filters (to be included in 0350).</p>
0160	<p><b><u>1.1.2.2 Minority interest</u></b></p>

Row	Legal references, comments and interpretations
	<p>1.1.2.2.01+1.1.2.2.02+1.1.2.2.03  This row is the sum of the following rows:  0220 Minority interest (including valuation differences);  0230 Part of minority interests to be filtered out to valuation differences;  0240 (-) Adjustment to minority interests;  Article 65 (1) lit (a) and (2) of amended CRD.  ≈ FINREP: Minority interest (excludes the valuation differences included in 1.1.2.6).</p>
0170	<p><b><u>1.1.2.2***01 Of which: Hybrid instruments that must be converted during emergency situations</u></b></p> <p>See item 1.1.5.2a.  Article 65 (1) point a) in conjunction with Article 66 (1a) lit (a) of amended CRD, as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0180	<p><b><u>1.1.2.2***02 Of which: Hybrid instruments (undated, without incentive to redeem)</u></b></p> <p>See item 1.1.5.2a.  Article 65(1) point a) in conjunction with Article 66 (1a) lit (b) of amended Directive 2006/48/EC, as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0190	<p><b><u>1.1.2.2***03 Of which: Hybrid instruments (dated or incentive to redeem)</u></b></p> <p>See item 1.1.5.2a.  Article 65(1) point a) in conjunction with Article 66 (1a) lit (c) of amended CRD, as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0200	<p><b><u>1.1.2.2***04 Of which: Grandfathered instruments without incentive to redeem subject to limit</u></b></p> <p>See item 1.1.5.2a.  Instruments without incentive to redeem, issued indirectly, that are grandfathered in accordance with Article 154 (8) of amended CRD and instruments which do not comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD and are grandfathered in accordance with Article 154 (9) of amended CRD.</p>
0210	<p><b><u>1.1.2.2***05 Of which: Grandfathered instruments with incentive to redeem subject to limit</u></b></p> <p>See item 1.1.5.2a.  Instruments with incentive to redeem, issued indirectly, and that are grandfathered in accordance with Article 154 (8) of amended CRD and instruments which do not comply with the requirements of Article 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD and are grandfathered in accordance with Article 154 (9) of amended CRD.</p>

Row	Legal references, comments and interpretations
0220	<b><u>1.1.2.2.01 Minority interest (including valuation differences)</u></b> ≈ FINREP: Minority interest.
0230	<b><u>1.1.2.2.02 Part of minority interest to be filtered out to valuation differences</u></b> Component of minority interest subject to prudential filters (to be included in 0350).
0240	<b><u>1.1.2.2.03 Adjustment to minority interest</u></b> Minority interest not eligible as own funds.
0250	<b><u>1.1.2.3 Interim profits</u></b>
0260	<b><u>1.1.2.3.01 Income (positive) from current year</u></b> ≈ FINREP: Part of (positive Income from current year - interim dividends), when verified by persons responsible for the auditing of the accounts according to Article 57, sentence 3 of amended CRD.
0270	<b><u>1.1.2.3.02 Part of Income (positive) of the current year to be filtered out to valuation differences</u></b> Component of the Income (positive) from the current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11).
0280	<b><u>1.1.2.4a (-) Material losses of the current financial year</u></b> Min [(1.1.2.4a.01+1.1.2.4a.02); 0] if material according to article 57, sentence 2 lit (k) of amended CRD.
0290	<b><u>1.1.2.4a.01 Income from current year when it is unaudited</u></b> ≈ FINREP: (Part of) Income - interim dividends when conditions in Art 57, sentence 3 of amended CRD are not fulfilled and so the amount has not been verified by persons responsible for the auditing of the accounts.
0300	<b><u>1.1.2.4a.02 Part of the unaudited income from the current year to be filtered out to valuation differences</u></b> Component of the unaudited Income from current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11).
0310	<b><u>1.1.2.4b Interim profits or material losses of the current financial year</u></b> '= 1.1.2.4b.01+1.1.2.4b.02. Article 57, sentence 3 of Directive 2006/48/EC if positive or Article 57, sentence 2 lit (k) of amended CRD if negative.



Row	Legal references, comments and interpretations
0320	<p><b><u>1.1.2.4b.01 Income (negative) from current year</u></b></p> <p>≈ FINREP: Negative Income from current year - interim dividends, when verified by persons responsible for the auditing of the accounts.</p>
0330	<p><b><u>1.1.2.4b.02 Part of Income (negative) from current year to be filtered out to valuation differences</u></b></p> <p>Component of the Income (negative) from current year subject to prudential filter in 1.1.2.6 (1.1.2.6.07 and 1.1.2.6.11).</p>
0340	<p><b><u>1.1.2.5 Net gains from capitalisation of future margin income from securitisations</u></b></p> <p>Article 57, sentence 4 of amended CRD. This gains should be excluded of the original own funds.</p>
0350	<p><b><u>1.1.2.6 Valuation differences eligible as original own funds</u></b></p> <p>1.1.2.06.01+ 1.1.2.06.02 +... + 1.1.2.06.16</p> <p>For reporting purposes all valuation differences must be included in this item. Nevertheless, this does not preclude the whole amount of an item being transferred to additional own funds or excluded from total own funds.</p> <p>The prudential filters, which are enabled if the original own funds are calculated on an IFRS-basis, apply to valuation differences which have an effect on the P/L as well as valuation differences which do not have an effect on the P/L (ie that are recognised directly in equity). These effects are filtered according to article 64.4 of amended CRD and CEBS Guidelines on Prudential Filters for Regulatory Capital (21.12.91). As a general principle, own funds and exposures shall be measured consistently. Subtractions to own funds shall be also replicated in the exposure to avoid double counting (i.e. request capital charges for amount already subtracted from own funds). Consequently, addition to own funds shall be also made in the exposures to subject them to capital requirements. CEBS guidelines on prudential filters allow national authorities to require adjustment in the exposure "to mirror the impact of prudential filters on own funds". This implies to add (subtract) to the exposures the amount added (subtracted) to own funds when applying prudential filters.</p> <p>Valuation differences can be found in the eligible reserves, the interim profits and the minority interests. These amounts are assigned into the different categories of total own funds by the prudential filters.</p> <p>Valuation differences which have an effect on the P/L are:</p> <ul style="list-style-type: none"> <li>▪ valuation differences in financial liabilities at fair value (own credit risk);</li> <li>▪ valuation differences in investment property;</li> </ul> <p>Valuation effects which do not have an effect on P/L are:</p> <ul style="list-style-type: none"> <li>▪ valuation differences in AFS equities;</li> <li>▪ valuation differences in AFS loans and advances;</li> </ul>

Row	Legal references, comments and interpretations
	<ul style="list-style-type: none"> <li>▪ valuation differences in other AFS assets;</li> <li>▪ valuation differences in cash flow hedges not related to AFS assets;</li> <li>▪ valuation differences in property, plant and equipment.</li> </ul> <p>This row is the sum of the following rows:</p> <p>0360 Valuation differences in AFS equities;  0370 Adjustments to Valuation differences in AFS equities;  0380 Valuation differences in AFS loans and receivables;  0390 Adjustment to Valuation differences in AFS loans and receivables;  0400 Valuation differences in other AFS assets;  0410 Adjustment to Valuation differences in other AFS assets;  0420 Valuation differences FVO financial liabilities (own credit risk);  0430 Adjustment to Valuation differences in FVO financial liabilities (own credit risk);  0440 Valuation differences in cash flow hedges not related to AFS assets;  0450 Adjustment to valuation differences in cash flow hedges;  0460 Valuation differences in investment property;  0470 Adjustment to Valuation differences in investment property;  0480 Valuation differences in property, plant and equipment;  0490 Adjustment to Valuation differences in property, plant and equipment;  0500 Other valuation differences affecting the eligible reserves;  0510 Adjustment to other valuation differences affecting the eligible reserves;</p>
0360	<p><b><u>1.1.2.6.01 Valuation differences in AFS equities</u></b></p> <p>Includes the cash flow hedges related to AFS equities (see also 1.1.2.6.09).  ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves.</p>
0370	<p><b><u>1.1.2.6.02 Adjustment to Valuation differences in AFS equities</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</p>
0380	<p><b><u>1.1.2.6.03 Valuation differences in AFS loans and receivables</u></b></p> <p>Includes the cash flow hedges related to AFS loans and receivables. (see also 1.1.2.6.09).  ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves.  The amounts to register in this row are net of taxes.</p>
0390	<p><b><u>1.1.2.6.04 Adjustment to Valuation differences in AFS loans and receivables</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</p>
0400	<p><b><u>1.1.2.6.05 Valuation differences in other AFS assets</u></b></p>

Row	Legal references, comments and interpretations
	Includes the cash flow hedges related to other AFS assets (see also 1.1.2.6.09). ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves.
0410	<p><b><u>1.1.2.6.06 Adjustment to Valuation differences in other AFS assets</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</p>
0420	<p><b><u>1.1.2.6.07 Valuation differences in FVO financial liabilities (own credit risk)</u></b></p> <p>≈ FINREP: Respective part of Income from current year + Reserves (included retained earnings) + Minority interest: other (related to income).</p>
0430	<p><b><u>1.1.2.6.08 Adjustment to Valuation differences in FVO financial liabilities (own credit risk)</u></b></p> <p>Article 64, para 4 of amended CRD. See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. ≈ FINREP: table 15, fourth column "Amount of cumulative change in fair values attributable to changes in credit risk". Include the gains net of losses registered in row 1.1.2.6.07, with contrary sign to the amount registered in this row, considering that gains and losses are excluded of the calculations of the own funds.</p>
0440	<p><b><u>1.1.2.6.09 Valuation differences in cash flow hedges not related to AFS assets</u></b></p> <p>In principle cash flow hedges related to AFS assets are excluded. Nevertheless, in case of neutralization of AFS assets to which the cash flow hedges are related, these cash flow hedges may be included in this item. ≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves.</p>
0450	<p><b><u>1.1.2.6.10 Adjustment to Valuation differences in cash flow hedges</u></b></p> <p>Article 64, paragraph 4 of amended CRD. See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. Include the gains net of losses registered in row 1.1.2.6.09, with contrary sign to the amount registered in this row, considering that gains and losses are excluded of the calculations of the own funds.</p>
0460	<p><b><u>1.1.2.6.11 Valuation differences in investment property</u></b></p> <p>≈ FINREP: Respective part of Income from current year + Reserves (included retained earnings) + Minority interest: other (in relation to income). Represents the unrealized gains and losses in investment properties.</p>

Row	Legal references, comments and interpretations
0470	<p><b><u>1.1.2.6.12 Adjustment to Valuation differences in investment property</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. Includes gains (-) and losses (+) that have been included in row 1.1.2.6.11 that are excluded for the original own funds.</p>
0480	<p><b><u>1.1.2.6.13 Valuation differences in property, plant and equipment</u></b></p> <p>≈ FINREP: Respective part of Revaluation reserves (positive valuation differences in tangible assets) + Minority interest: revaluation reserves (positive valuation differences in tangible assets). Represents the unrealized gains and losses in property, plant and equipment.</p>
0490	<p><b><u>1.1.2.6.14 Adjustment to Valuation differences in property, plant and equipment</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. Represents gains that have been included in row 1.1.2.6.13 and do not be considered for the calculation of original own funds.</p>
0500	<p><b><u>1.1.2.6.15 Other valuation differences affecting the eligible reserves</u></b></p> <p>≈ FINREP: Respective part of Revaluation reserves (valuation differences) + Minority interest: revaluation reserves. It represents gains and losses that have not been included in none of the remaining sub rows of row 1.1.2.6 and that are object of the application of prudential filters.</p> <p>[Link to annex table]</p>
0510	<p><b><u>1.1.2.6.16 Adjustment to Other valuation differences affecting the eligible reserves</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. It represents the gains that have been included in row 1.1.2.6.15 that do not count for the calculation of original own funds.</p> <p>[Link to annex table]</p>
0520	<p><b><u>1.1.3 Funds for general banking risks</u></b></p> <p>Article 57, sentence 1 lit (c) of amended CRD. When applicable according to accounting rules.</p>
0530	<p><b><u>1.1.4 Other and country specific Original Own Funds</u></b></p> <p>1.1.4.1 a + 1.14.3 + 1.1.4.4</p>

Row	Legal references, comments and interpretations
0540	<p><b><u>1.1.4.1a Hybrid instruments</u></b></p> <p>1.1.4.1a.01 + 1.1.4.1a.02 + 1.1.4.1a.03 + 1.1.4.1a.04 + 1.1.4.1a.05  This item should include not only hybrid instruments directly issued but also those hybrids indirectly issued that, because of being an accounting liability, do not give rise to minority interests.</p>
0550	<p><b><u>1.1.4.1a.01 Hybrid instruments that must be converted during emergency situations</u></b></p> <p>See item 1.1.5.2a.  Article 57 sentence 1 lit (ca) and Article 66 (1a) lit (a) of amended CRD as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0560	<p><b><u>1.1.4.1a.02 Hybrid instruments (undated, without incentive to redeem)</u></b></p> <p>See item 1.1.5.2a.  Article 57 sentence 1 lit (ca) and Article 66 (1a) lit (b) of amended CRD, as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0570	<p><b><u>1.1.4.1a.03 Hybrid instruments (dated or incentive to redeem)</u></b></p> <p>See item 1.1.5.2a.  Article 57 sentence 1 lit (ca) and Article 66 (1a) lit (c) of amended CRD, as long as they comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD.</p>
0580	<p><b><u>1.1.4.1a.04 Grandfathered hybrid instruments without incentive to redeem subject to limit</u></b></p> <p>See item 1.1.5.2a.  Instruments of Article 57 sentence 1 lit (a) and (ca) of amended CRD without incentive to redeem, that are grandfathered in accordance with Article 154 (8) of amended CRD and instruments which do not comply with the requirements of Articles 63a and 63 (2) lit. (a), (c), (d) and (e) of amended CRD and are grandfathered in accordance with Article 154 (9) of amended CRD.</p>
0590	<p><b><u>1.1.4.1a.05 Grandfathered hybrid instruments with incentive to redeem subject to limit</u></b></p> <p>See item 1.1.5.2a.  Instruments of Article 57 sentence 1 lit (a) and (ca) of amended CRD with incentive to redeem, that are grandfathered in accordance with Article 154 (8) of amended CRD and instruments which do not comply with the requirements of Articles 63a and 63 (2) lit (a), (c), (d) and (e) of amended CRD and are grandfathered in accordance with Article 154 (9) of amended CRD .</p>

Row	Legal references, comments and interpretations
0600	<p><b><u>1.1.4.3 Positive filter of first time adoption of IAS-type accounting rules</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</p>
0610	<p><b><u>1.1.4.4 Other</u></b></p> <p>Includes those prudential filters not listed above that increase the original own funds.</p> <p>[Link to annex table]</p>
0620	<p><b><u>1.1.5 Other deductions from Original Own Funds</u></b></p> <p>1.1.5.1+ 1.1.5.2a + 1.1.5.3 + 1.1.5.4</p>
0630	<p><b><u>1.1.5.1 Intangible assets</u></b></p> <p>Article 57, sentence 2 lit (j) of amended CRD. Includes any goodwill not already deducted (first consolidation difference) within 1.1.2.1 Reserves.</p>
0640	<p><b><u>1.1.5.1* Of which: Goodwill</u></b></p>
0650	<p><b><u>1.1.5.2a Excess on the limits for hybrid instruments</u></b></p> <p>1.1.5.2a.01+ 1.1.5.2a.02 + 1.1.5.2a.03 + 1.1.5.2a.04 Is the result of the application of the limits referred to in Article 66 (1a) lit a) to c) and Article 154 (8) and (9) of amended CRD on instruments referred to in 1.1.2.2***01 to 1.1.2.2***05 and 1.1.4.1a.</p>
0660	<p><b><u>1.1.5.2a.01 Excess on the limit for all hybrid instruments (other than the transitional limit for grandfathered instruments)</u></b></p> <p>Article 66 (1a) lit (a) of amended CRD.</p>
0670	<p><b><u>1.1.5.2a.02 Excess on the limit for hybrid instruments, except those that must be converted during emergency situations</u></b></p> <p>Article 66 (1a) lit (b) of amended CRD.</p>
0680	<p><b><u>1.1.5.2a.03 Excess on the limit for hybrid instruments, dated or with incentive to redeem</u></b></p> <p>Article 66 (1a) lit (c) of amended CRD .</p>
0690	<p><b><u>1.1.5.2a.04 Excess on the transitional limit for grandfathered instruments</u></b></p>

Row	Legal references, comments and interpretations
	Article 154 (8) and (9) of amended CRD on instruments referred to in 1.1.2.2***04, 1.1.2.2***05 and 1.1.4.1a.04, 1.1.4.1a.05.
0700	<p><b><u>1.1.5.4 Other country specific deductions to Original Own Funds</u></b></p> <p>1.1.5.4.1+ 1.1.5.4.2</p>
0710	<p><b><u>1.1.5.4.1 Negative filter of first time adoption of IAS-type accounting rules</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules.</p>
0720	<p><b><u>1.1.5.4.2 Other</u></b></p> <p>Includes those prudential filters not listed above that reduce the original own funds.</p> <p>[Link to annex table]</p>
0730	<p><b><u>1.2 ADDITIONAL OWN FUNDS</u></b></p> <p>1.2.1+ 1.2.2 + 1.2.3 Article 66 para. 1 lit (a) of amended CRD. Eligible Tier 2 capital.</p>
0740	<p><b><u>1.2.1 Core Additional Own Funds</u></b></p> <p>1.2.1.1 + 1.2.1.2 + 1.2.1.3 + 1.2.1.4 + 1.2.1.5 + 1.2.1.6 + 1.2.1.7 + 1.2.1.8 Eligible Upper Tier 2 capital.</p>
0750	<p><b><u>1.2.1.1 Excess on limits for original own funds transferred to core additional own funds</u></b></p> <p>The excess on limits for original own funds (see item 1.1.5.2a) that are eligible for inclusion within core additional own funds.</p>
0760	<p><b><u>1.2.1.2 Adjustments made to valuation differences in original own funds transferred to core additional own funds</u></b></p> <p>1.2.1.2.1+ 1.2.1.2.2 + 1.2.1.2.3 + 1.2.1.2.4 + 1.2.1.2.5 Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004).</p>
0770	<p><b><u>1.2.1.2.01 Adjustment to Valuation differences in AFS equities transferred to core additional own funds</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.02.</p> <p>Represents the part of unrealized gains in AFS equity, that is eligible to the calculation of</p>

Row	Legal references, comments and interpretations
	additional own funds.
0780	<p><b><u>1.2.1.2.02 Adjustment to Valuation differences in other AFS assets transferred to core additional own funds</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.06.</p> <p>Represents the part of unrealized gains in another AFS, that is eligible for the calculation of additional own funds.</p>
0790	<p><b><u>1.2.1.2.03 Adjustment to Valuation differences in investment property transferred to additional own funds</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.12.</p> <p>Represents the part of unrealized gains in investment properties, eligible for the calculation of the additional own funds.</p>
0800	<p><b><u>1.2.1.2.04 Adjustment to Valuation differences in property, plant and equipment transferred to additional own funds</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.14.</p> <p>Represents the part of the unrealized gains in another tangible assets, that is eligible for the calculation of the additional own funds.</p>
0810	<p><b><u>1.2.1.2.05 Other adjustments to valuation differences affecting the eligible reserves transferred to core additional own funds</u></b></p> <p>See Guidelines on Prudential Filters for Regulatory Capital (CEBS, 21.12.2004) due to the application of IAS-type accounting rules. The amount or part of the amount in 1.1.2.6.16 and any other adjustments not explicitly listed above.</p> <p>Represents the gains and losses that have not been included in none of the remaining sub rows of row 1.2.1.2, when they are eligible for the calculation of the additional own funds and have been raised in accountancy in some of the following items: income, profits and losses brought forward, reserves formed by not distributed results and fair value revaluation reserves.</p>
0820	<p><b><u>1.2.1.3 Revaluation reserves</u></b></p> <p>Article 57, sentence 1 lit (d) of amended CRD, net of valuation differences arising from IAS-type accounting rules which have already been included and filtered within the</p>



Row	Legal references, comments and interpretations
	original own funds, some of them having been transferred to core additional own funds (item 1.2.1.2).
0830	<p><b><u>1.2.1.4 Value adjustments for credit risk positions in standardised approach</u></b></p> <p>Art. 57, sentence 1 lit (e) of amended CRD.</p>
0840	<p><b><u>1.2.1.5 Other items</u></b></p> <p>Article 57, sentence 1 lit (f) of amended CRD in conjunction with Article 63 para. (1) of amended CRD.</p> <p>[Link to annex table]</p>
0850	<p><b><u>1.2.1.6 Securities of indeterminate duration and other instruments</u></b></p> <p>Article 57, sentence 1 lit (f) of amended CRD in conjunction with Article 63 para. (2) of amended CRD.</p> <p>Subject to the approval of the competent authorities, fixed-term cumulative preferential shares shall be registered in 1.2.2.2 (0900) when they comply with the provisions included in article 64.3 of amended CRD. Other cumulative preferential shares mentioned in article 63.2 of Directive are registered in 1.2.1.6 (0850). These provisions shall be understood without prejudice of the powers of national authorities to recognise additional instruments as own funds, according to article 63.1. The amount to be reported in these items is gross of share premium and net of those instruments repurchased by the reporting institution (IQ 29/2007).</p>
0860	<p><b><u>1.2.1.7 IRB Provision excess</u></b></p> <p>Article 63 para. (3) of amended CRD.</p>
0870	<p><b><u>1.2.1.8 Country specific Core Additional Own Funds</u></b></p> <p>[Link to annex table]</p>
0880	<p><b><u>1.2.2 Supplementary Additional Own Funds</u></b></p> <p>1.2.2.1+ 1.2.2.2 + 1.2.2.3 + 1.2.2.4 + 1.2.2.5  Article 66 para. 1 lit (b) of amended CRD.  Eligible Lower Tier 2 capital.</p>
0890	<p><b><u>1.2.2.1 Commitments of the members of credit institutions set up as co-operative societies</u></b></p> <p>Article 57, sentence 1 lit (g) of amended CRD.</p>
0900	<p><b><u>1.2.2.2 Fixed-term cumulative preferential shares</u></b></p>

Row	Legal references, comments and interpretations
	<p>Article 57, sentence 1 lit (h) of amended CRD in conjunction with Article 64 (3), sentence 1 of amended CRD.</p> <p>Subject to the approval of the competent authorities, fixed-term cumulative preferential shares shall be registered in 1.2.2.2 (0900) when they comply with the provisions included in article 64.3 of amended CRD. Other cumulative preferential shares mentioned in article 63.2 of Directive are registered in 1.2.1.6 (0850). These provisions shall be understood without prejudice of the powers of national authorities to recognise additional instruments as own funds, according to article 63.1. The amount to be reported in these items is gross of share premium and net of those instruments repurchased by the reporting institution (IQ 29/2007).</p>
0910	<p><b><u>1.2.2.3 Subordinated loan capital</u></b></p> <p>Article 57, sentence 1 lit (h) of amended CRD in conjunction with Article 64 (3), sentence 2 of amended CRD, paying particular attention to letter (c) whose calendar effects have been considered."</p>
0920	<p><b><u>1.2.2.4 Country specific Supplementary Additional Own Funds</u></b></p> <p>[Link to annex table]</p>
0930	<p><b><u>1.2.2.5 Excess on limits for Supplementary Additional Own Funds</u></b></p> <p>Article 66 (1) lit (b) of amended CRD.</p> <p>[Link to annex table]</p>
0940	<p><b><u>1.2.3 Deductions from Additional Own Funds</u></b></p> <p>1.2.3.1 + 1.2.3.2</p>
0950	<p><b><u>1.2.3.1 Excess on limits for Additional Own Funds</u></b></p> <p>Article 66 (1) lit (a) of amended CRD. According to the particular rules governing the deductions in 1.2.3.2, the latter may be deducted before calculating the excess on limits for additional own funds.</p>
0960	<p><b><u>1.2.3.1* Of which: Effect of the transitory increase of limits for Additional Own Funds</u></b></p> <p>[Link to annex table]</p>
0970	<p><b><u>1.2.3.2 Other country-specific deductions to Additional Own Funds</u></b></p> <p>[Link to annex table]</p>
0980	<p><b><u>1.3 DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS</u></b></p>

Row	Legal references, comments and interpretations
	<p>1.3.T1*+1.3.T2*  Also 1.3. = 1.3.1+ 1.3.2 + 1.3.3 + 1.3.6 +.1.3.7 + 1.3.8 + 1.3.9 + 1.3.10 + .1.3.11 if the discretion of Article 59 of amended CRD is exercised.</p>
0990	<p><b><u>1.3.T1* Of which: (-) From Original Own Funds</u></b></p> <p>Article 66, paragraph 2 of amended CRD .  Deduction from original own funds (item 1.1) is, at least, 50% of (1.3 less 1.3.11) (see 1.3.T2*). See also item 1.4.  In the case of item 1.3.11, the competent authorities may decide to apply deductions from original or additional own funds in different proportions according to Article 61, paragraph 1 of amended CRD.</p>
1000	<p><b><u>1.3.T2* Of which: (-) From Additional Own Funds</u></b></p> <p>Article 66, para 2 of amended CRD.  When 50% of item 1.3 exceeds item 1.2, the excess will also be deducted from item 1.1, so being included in 1.3.T1*. See item 1.5.  In the case of item 1.3.11, the competent authorities may decide to apply deductions from original or additional own funds in different proportions according to Article 61, paragraph 1 of Directive 2006/48/EC.</p>
1010	<p><b><u>1.3.1 Holdings in other credit and financial institutions amounting to more than 10% of their capital</u></b></p> <p>Article 66 (2) of amended CRD in conjunction with Article 57 sentence 2 lit (I) of amended CRD.</p>
1020	<p><b><u>1.3.2 Subordinated claims and other items in other credit and financial institutions in which holdings exceed 10% of their capital</u></b></p> <p>Article 66 (2) of amended CRD in conjunction with Article 57 sentence 2 lit (I) of amended CRD.</p>
1030	<p><b><u>1.3.3 Excess on limit for holdings, subordinated claims and other items in credit and financial institutions in which holdings are up to 10% of their capital</u></b></p> <p>Article 66 (2) of amended CRD in conjunction with Article 57 sentence 2 lit (n), 1st alternative of amended CRD.</p>
1040	<p><b><u>1.3.4 Participations hold in insurance undertakings, reinsurance undertakings and insurance holding companies</u></b></p> <p>Article 57, sentence 2 lit (o) of amended CRD.  It must be noted that supervisors may not apply deductions referred in this line (see article 59 of amended CRD) and apply mutatis mutandis methods 1, 2 or 3 of annex I to Directive 2002/87/EC.  The issue as to how credit institutions considered as conglomerate apply for reporting purposes the joint forum method should be dealt with (further clarification necessary).</p>

Row	Legal references, comments and interpretations
1050	<p><b><u>1.3.5 Other instruments hold in respect of insurance undertakings, reinsurance undertakings and insurance holding companies in which a participation is maintained</u></b></p> <p>Article 57, sentence 2 lit (p) of amended CRD.  It must be noted that supervisors may not apply deductions referred in this line (see article 59 of amended CRD) and apply mutatis mutandis methods 1, 2 or 3 of annex I to Directive 2002/87/EC.  The issue as how credit institutions considered as conglomerate apply for reporting purposes the joint forum method should be dealt with (further clarification necessary).</p>
1060	<p><b><u>1.3.6 Country-specific deductions from Original and Additional Own Funds</u></b></p> <p>[Link to annex table]</p>
1070	<p><b><u>1.3.LE Memorandum item: Own Funds relevant for limits to large exposures when additional capital to cover market risks is not used AND for limits to qualifying participating interests</u></b></p> <p>1.1+ (1.2-1.2.1.7)+ 1.3.1+ 1.3.2 + 1.3.3 + 1.3.4 + 1.3.5 + 1.3.6  Nonetheless, if specific local rules are applied for the definition of capital relevant for large exposures or for limits to qualifying participating interests, other components might be taken into account in the formula above.</p>
1080	<p><b><u>1.3.7 Certain securitisation exposures not included in risk-weighted assets</u></b></p> <p>Article 57, sentence 2 lit (r) of amended CRD, unless Article 66, paragraph 2, sentence 3 of amended CRD applies.</p>
1090	<p><b><u>1.3.8 IRB Provision shortfall and IRB equity expected loss amounts</u></b></p> <p>Article 57 sentence 2 lit (q) of amended CRD.</p>
1100	<p><b><u>1.3.9 Qualified participating interest in non financial institutions</u></b></p> <p>Article 120 of Directive 2006/48/EC, Article 122 (2) of amended CRD.</p>
1110	<p><b><u>1.3.10 Free deliveries from 5 business days post second contractual payment or delivery leg until extinction of the transaction</u></b></p> <p>Annex II paragraph 2 Table 2 of amended CAD.</p> <p>It is worth noting that as to the specific treatment to be given to the deduction laid down in Annex II paragraph 2 Table 2 of amended CAD, the amended CRD is absolutely silent. The general treatment of the deductions is considered in paragraph 2 of article 66 (except for the transitional treatment of insurance undertakings under article 154 paragraph 4 of amended CRD). Unfortunately in article 66 there is no mention to the</p>

Row	Legal references, comments and interpretations
	<p>deduction of free deliveries (and there is no mention of it in the rest of the Directive). Therefore it is clear that how to treat this deduction is a matter of the fora dealing with the interpretation of the Directive (e.g. Transposition working group or other) as this is clearly a hole in the regulation. As such, I do not consider that this issue can properly be deemed as a reporting issue, although it has an impact on the reporting framework.</p> <p>Notwithstanding the above, the current COREP templates consider the possibility of deducting these free deliveries 50% from tier 1 and 50% from Tier 2 as this is the general treatment for all the deductions (see article 66.2) (except those that are in the form of limits to the eligibility of tier 2 elements as specified in article 66.1, which is clearly not the case). This was the common position agreed during COREP discussions taking into account the consistency with the Basel II text and the spirit of article 66.1. However, in the absence of an agreed interpretation by the EU COM or other appropriate forum, if a country decides deduct this item from total own funds following the treatment given to deductions prior to the publication of Directives 2006/48 and 2006/49 it can easily implement it in item 1.7.1.</p> <p>As to the possibility of deducting this item 100% from tier 2 capital this seems very odd as the free deliveries are not an element of Tier 2 capital so the spirit of the provisions in article 66.1 does not apply.</p>
1120	<p><b><u>1.3.11 Other country specific deductions from Original and Additional Own Funds</u></b></p> <p>Article 61, paragraph 1 of amended CRD.</p> <p>[Link to annex table]</p>
1130	<p><b><u>1.4 TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES</u></b></p> <p>1.1 + 1.3.T1*</p>
1140	<p><b><u>1.5 TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES</u></b></p> <p>1.2 + 1.3.T2*</p>
1150	<p><b><u>1.6 TOTAL ADDITIONAL OWN FUNDS SPECIFIC TO COVER MARKET RISKS</u></b></p> <p>1.6.1 + 1.6.2 + 1.6.3 + 1.6.4 + 1.6.5 + 1.6.6 + 1.6.7                      Tier 3 capital</p>
1160	<p><b><u>1.6.1 Excess on limits for additional own funds transferred to additional own funds specific to cover market risks</u></b></p> <p>Article 13 paragraph 5 of amended CAD in conjunction with para 2 lit (c). The excess on limits for additional own funds (see items 1.2.3.1) that is allowed to be eligible for inclusion within additional own funds specific to cover market risks.</p>
1170	<p><b><u>1.6.2 Net trading book profits</u></b></p>

Row	Legal references, comments and interpretations
	Article 13 paragraph 2 lit (b) of amended CAD. Includes the profits/losses originating from valuation adjustments/reserves as laid down in annex VII, part B, points 14-15 of amended CAD.
1180	<p><b><u>1.6.3 Short term subordinated loan capital</u></b></p> <p>Article 13 paragraph 2 lit (c) of amended CAD.</p>
1190	<p><b><u>1.6.4 Illiquid assets</u></b></p> <p>Article 13 paragraph 2 lit (d) of amended CAD.</p>
1200	<p><b><u>1.6.5 Excess on limit for Own Funds Specific to Cover Market Risks</u></b></p> <p>Article 13, paragraph 4 of amended CAD in conjunction with Article 14 of amended CAD.</p>
1210	<p><b><u>1.6.LE Memorandum item:</u></b>  <b><u>Total own funds relevant for the limits of large exposures when additional capital to cover market risks is used</u></b></p> <p>1.3.LE + 1.3.9 + 1.3.10 + 1.6.1+ 1.6.2 + 1.6.3 + 1.6.5  Nonetheless, if specific local rules are applied for the definition of capital relevant for large exposures, other components might be taken into account in the formula above.</p>
1220	<p><b><u>1.6.LE.01 Country specific memorandum item:</u></b>  <b><u>Total own funds relevant for the limits of large exposures when additional capital to cover market risks is used</u></b></p> <p>[Link to annex table]</p>
1230	<p><b><u>1.6.6 Country specific deductions from Own Funds Specific to Cover Market Risks</u></b></p> <p>For instance, capital amounts for backing any overshooting of the large exposure limits in the trading book as those mentioned in article 31 lit (b) of amended CAD.  [Link to annex table]</p>
1240	<p><b><u>1.6.7 Unused but eligible Own Funds Specific to Cover Market Risks</u></b></p> <p>Article 13, paragraph 2 of amended CAD.</p> <p>Max[1.6.1+ 1.6.2 + 1.6.3 + 1.6.4 + 1.6.5 + 1.6.6-2.3 ; 0]</p>
1250	<p><b><u>1.7 DEDUCTIONS FROM TOTAL OWN FUNDS</u></b></p>
1260	<p><b><u>1.7.1 Country specific deductions from total own funds</u></b>  Country specific deductions from own funds not allocated to original, additional or additional to cover market risks own funds.</p>

Row	Legal references, comments and interpretations
	[Link to annex table]
1270	<p><b><u>1.8 MEMORANDUM ITEMS:</u></b>  <b><u>1.8.1 IRB provision excess (+) / shortfall (-)</u></b></p> <p>1.8.1.1+ 1.8.1.2</p>
1280	<p><b><u>1.8.1.1 Amount of provisions for IRB</u></b></p> <p>Value adjustments and provisions related to the exposures mentioned in Annex VII Part 1 point 36 of amended CRD.</p>
1290	<p><b><u>1.8.1.1* Of which: General provision / Allowances for collectively assessed financial assets</u></b></p> <p>General provisions as mentioned in paragraph 380 of the BCBS document "International Convergence of Capital Measurements and Capital Standards: A Revised Framework - Comprehensive Version" published in June 2006.  ≈ FINREP: Allowances for collectively assessed financial assets (includes allowances for incurred but not reported losses).</p>
1300	<p><b><u>1.8.1.1** Of which: Specific provision / Allowances for individually assessed financial assets</u></b></p> <p>Specific provisions as mentioned in paragraph 380 of the BCBS document "International Convergence of Capital Measurements and Capital Standards: A Revised Framework - Comprehensive Version" published in June 2006.  ≈ FINREP: Allowances for individually assessed financial assets.</p>
1310	<p><b><u>1.8.1.1*** Of which: Other and country specific value adjustments and provisions included in the calculation of the IRB provision excess (+) / shortfall (-)</u></b></p> <p>Includes any value adjustment or provision included in the calculation of the IRB provision excess (+) / shortfall (-) mentioned in Annex VII, part 1, point 36 of amended CRD not reported in terms 1.8.1.1* or 1.8.1.1**</p> <p>[Link to annex table]</p>
1320	<p><b><u>1.8.1.2 IRB measurement of expected losses</u></b></p> <p>Expected loss amounts calculated in accordance with Annex VII Part 1 points 30, 31 and 35 of amended CRD as mentioned in Annex VII Part 1 point 36 of amended CRD.</p>
1330	<p><b><u>1.8.1.3 Gross amount of subordinated loan capital</u></b></p> <p>Without taking into account the reduction in the eligible amount during the five years before repayment. Article 64, paragraph 3 (c) of amended CRD.</p>

Row	Legal references, comments and interpretations
1340	<p><b><u>1.8.3 Minimum initial capital required</u></b></p> <p>Articles 9, 10(2) and 10(4) of amended CRD and articles 5(1), 5(3), 6, 9, 10(1) and 10(3) of amended CAD.</p>
1350	<p><b><u>2 CAPITAL REQUIREMENTS</u></b></p> <p>2.1+ 2.2 + 2.3 + 2.4 + 2.5 + 2.6 + 2.7  For investment firms under article 20(2) and 24 of amended CAD  Max [2.1+ 2.2 + 2.3 + 2.6, 2.5].  For investment firms under article 20(3) and 25 of amended CAD  2.1+ 2.2 + 2.3 + 2.5 + 2.6.  For investment firms under article 46 of amended CAD  2.1+ 2.2 + 2.3 + Min[2.4, (12/88)*max(2.1+2.2+2.3, 2.5)] plus, if applicable, an incremental increase + 2.6.</p>
1360	<p><b><u>2a Of which: Investment firms under article 20(2) and 24</u></b></p> <p>For investment firms under article 20(2) and 24 of amended CAD  Max [2.1+ 2.2 + 2.3 + 2.6, 2.5].</p>
1370	<p><b><u>2b Of which: Investment firms under article 20(3) and 25</u></b></p> <p>For investment firms under article 20(3) and 25 of amended CAD  2.1+ 2.2 + 2.3 + 2.5 + 2.6</p>
1380	<p><b><u>2c Of which: Investment firms under article 46</u></b></p> <p>For investment firms under article 46 of amended CAD  2.1+ 2.2+ 2.3+ Min[2.4,(12/88)*max(2.1+ 2.2 + 2.3, 2.5)] plus, if applicable, an incremental increase + 2.6.</p>
1390	<p><b><u>2.1 TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u></b></p> <p>2.1.1 + 2.1.2</p>
1400	<p><b><u>2.1.1 Standardised approach (SA)</u></b></p> <p>CR SA template at the level of total exposures.  =2.1.1.1 + 2.1.1.2</p>
1410	<p><b><u>2.1.1.1 SA exposure classes excluding securitization positions</u></b></p> <p>CR SA Total template.</p> <p>The SA exposure classes are those mentioned in Article 79, paragraph 1 of amended CRD, excluding securitisation positions.</p>



Row	Legal references, comments and interpretations
	= sum of 2.1.1.1.01 to 2.1.1.1.15
1420	<b><u>2.1.1.1.01 Central governments or central banks</u></b> CR SA Total. Claims or contingent claims.
1430	<b><u>2.1.1.1.02 Regional governments or local authorities</u></b> CR SA Total. Claims or contingent claims.
1440	<b><u>2.1.1.1.03 Administrative bodies and non-commercial undertakings</u></b> CR SA Total. Claims or contingent claims.
1450	<b><u>2.1.1.1.04 Multilateral Development Banks</u></b> CR SA Total. Claims or contingent claims.
1460	<b><u>2.1.1.1.05 International Organisations</u></b> CR SA Total. Claims or contingent claims.
1470	<b><u>2.1.1.1.06 Institutions</u></b> CR SA Total. Claims or contingent claims.
1480	<b><u>2.1.1.1.07 Corporates</u></b> CR SA Total. Claims or contingent claims.
1490	<b><u>2.1.1.1.08 Retail</u></b> CR SA Total. Claims or contingent claims.
1500	<b><u>2.1.1.1.09 Secured by real estate property</u></b> CR SA Total. Claims or contingent claims.
1510	<b><u>2.1.1.1.10 Past due items</u></b> CR SA Total.
1520	<b><u>2.1.1.1.11 Items belonging to regulatory high-risk categories</u></b> CR SA Total.
1530	<b><u>2.1.1.1.12 Covered bonds</u></b> CR SA Total. Claims.

Row	Legal references, comments and interpretations
1540	<b><u>2.1.1.1.13 Short-term claims on institutions and corporate</u></b> CR SA Total.
1550	<b><u>2.1.1.1.14 Collective investments undertakings (CIU)</u></b> CR SA Total. Claims..
1560	<b><u>2.1.1.1.15 Other items</u></b> CR SA Total.
1570	<b><u>2.1.1.2 Securitisation positions SA</u></b> CR SEC SA.
1580	<b><u>2.1.2 Internal Ratings Based Approach (IRB)</u></b> 2.1.2.1+ 2.1.2.2 + 2.1.2.3 + 2.1.2.4 + 2.1.2.5
1590	<b><u>2.1.2.1 IRB approaches when neither own estimates of LGD nor Conversion Factors are used</u></b> CR IRB
1600	<b><u>2.1.2.1.01 Central governments and central banks</u></b> CR IRB
1610	<b><u>2.1.2.1.02 Institutions</u></b> CR IRB
1620	<b><u>2.1.2.1.03 Corporates – SME</u></b> CR IRB
1630	<b><u>2.1.2.1.04 Corporates – Specialised lending</u></b> CR IRB
1640	<b><u>2.1.2.1.05 Corporates – Other</u></b> CR IRB
1650	<b><u>2.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factors are used</u></b>

Row	Legal references, comments and interpretations
	CR IRB
1660	<u><b>2.1.2.2.01 Central governments and central banks</b></u> CR IRB
1670	<u><b>2.1.2.2.02 Institutions</b></u> CR IRB
1680	<u><b>2.1.2.2.04 Corporates – SME</b></u> CR IRB
1690	<u><b>2.1.2.2.05 Corporates – Specialised Lending</b></u> CR IRB
1700	<u><b>2.1.2.2.06 Corporates – Other</b></u> CR IRB
1710	<u><b>2.1.2.2.07 Retail - Secured by real estate SME</b></u> CR IRB
1720	<u><b>2.1.2.2.08 Retail - Secured by real estate non-SME</b></u> CR IRB
1730	<u><b>2.1.2.2.09 Retail - Qualifying revolving</b></u> CR IRB
1740	<u><b>2.1.2.2.10 Retail - Other SME</b></u> CR IRB
1750	<u><b>2.1.2.2.11 Retail - Other non-SME</b></u> CR IRB
1760	<u><b>2.1.2.3 Equity IRB</b></u> CR EQU IRB
1770	<u><b>2.1.2.4 Securitisation positions IRB</b></u> CR SEC IRB

Row	Legal references, comments and interpretations
1780	<p><b><u>2.1.2.5 Other non credit-obligation assets</u></b></p> <p>No link. In principle the capital requirement will be the 8% of the exposure to non credit-obligation assets.</p>
1790	<p><b><u>2.2 SETTLEMENT/DELIVERY RISK</u></b></p> <p>CR TB SETT</p>
1800	<p><b><u>2.3 TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS</u></b></p> <p>2.3.1 + 2.3.2</p>
1810	<p><b><u>2.3.1 Position, foreign exchange and commodity risks under standardised approaches (SA)</u></b></p> <p>2.3.1.1 + 2.3.1.2 + 2.3.1.3 + 2.3.1.4</p>
1820	<p><b><u>2.3.1.1 Traded debt instruments</u></b></p> <p>MKR SA TDI</p>
1830	<p><b><u>2.3.1.2 Equity</u></b></p> <p>MKR SA EQU</p>
1840	<p><b><u>2.3.1.3 Foreign Exchange</u></b></p> <p>MKR SA FX</p>
1850	<p><b><u>2.3.1.4 Commodities</u></b></p> <p>MKR SA COM</p>
1860	<p><b><u>2.3.2 Position, foreign exchange and commodity risks under internal models (IM)</u></b></p> <p>MKR IM</p>
1870	<p><b><u>2.4 TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR )</u></b></p> <p>2.4.1+2.4.2+2.4.3</p> <p>For investment firms under article 20(2), 24, 20(3) and 25 of amended CAD this element will be zero.</p>
1880	<p><b><u>2.4.1 OpR Basic indicator approach (BIA)</u></b></p>

Row	Legal references, comments and interpretations
	OPR
1890	<b><u>2.4.2 OpR Standardised (STA) / Alternative Standardised (ASA) approaches</u></b> OPR
1900	<b><u>2.4.3 OpR Advanced measurement approaches (AMA)</u></b> OPR
1910	<b><u>2.5 CAPITAL REQUIREMENTS RELATED TO FIXED OVERHEADS</u></b>  Only for investment firms under articles 20(2), 24, 20(3), 25 and 46 of amended CAD. See also article 21 of amended CRD.
1920	<b><u>2.6 OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS</u></b>  2.6.1 + 2.6.3
1930	<b><u>2.6.1 Complements to overall floor for Capital Requirements</u></b>  Includes complements to capital requirements stemming from provisions in article 152 of amended CRD. Without link to any template. The figure reported for this item shall not be negative.
1940	<b><u>2.6.3 Other own funds requirements</u></b>  Without link to any template. Among others, additional capital requirements mentioned in article 31 lit (b) of amended CAD might be included. It also introduces national flexibility.  [Link to annex table]
	<b><u>3 Memorandum items:</u></b>
1950	<b><u>3.1 Surplus (+) / Deficit (-) of own funds, before transitional capital requirements</u></b>  $=(1 - 1.2.1.7 + 1.3.8) - 2$
1960	<b><u>3.1a Solvency ratio (%), before transitional capital requirements</u></b>  $=(1 - 1.2.1.7 + 1.3.8)/2*8\%$  Capital ratio not taking into account the additional capital requirements stemming from the overall floor (2080). The amount of own funds always refers to calculation according to amended CRD. But according to Article 152 paragraph 6 of amended CRD the amount of own funds should reflect the calculation of Directive 2000/12/EC in order to comply with the paragraphs 1

Row	Legal references, comments and interpretations
	to 5. Therefore two ratios are reflected in the CA template. The first (2140) is calculated according to amended CRD (Basel 2 ratio). Row 1 is the Total own funds calculated according to amended CRD. In order to calculate the capital requirements according to amended CRD, row 2.6.1, i.e. the capital requirements for transitional purposes, has to be deducted.
1970	<p><b><u>3.2 Surplus (+) / Deficit (-) of own funds</u></b></p> <p>=1 - (2 - 2.6.1)</p>
1980	<p><b><u>3.2a Solvency ratio (%)</u></b></p> <p>=1/(2 - 2.6.1)*8%</p> <p>Article 152 paragraph 6 of amended amended CRD. Article 43 of amended amended CAD.</p> <p>The amount of own funds always refers to calculation according to amended CRD. But according to Article 152 paragraph 6 of amended CRD the amount of own funds should reflect the calculation of Directive 2000/12/EC in order to comply with the paragraphs 1 to 5. Therefore two ratios are reflected in the CA template. The second ( 2160) is calculated according to Directive 2000/12/EC. On the other hand in order to calculate the ratio according to Directive 2000/12/EC row 1 needs to be amended, because the IRB Provision excess ( row 1.2.1.7) and the IRB provision shortfall (row 1.3.8) did not exist in Directive 2000/12/EC. With 1-1.2.1.7+1.3.8 the effects of the new IRB provisions are eliminated.</p>
1990	<p><b><u>4 Country specific memorandum items / of which-positions</u></b></p> <p>Link to CA Annex</p> <p>Country specific memorandum items or "of which" positions which cannot be assigned to one of the positions 1-3. National supervisors decided to know these figures - because they cannot be directly seen or inferred out of the positions 1 to 3, they have to be reported into a seperate number. Because they are memorandum items or "of which" positions, their numbers do not have to be summed up and additionally be assigned to one of the number 1, 2 or 3. That is why this country specific item is the only one where no number has to be reported.</p>

#### 4.2. CA Annex - Country specific items

29. There is an CA Annex template for including national features and not to distend the CA template. Wherever the link [Link to annex table] appears, different national features can be recognised. The relevant amount written down in this Annex table has to be carried over to the respective row in the CA template.

#### **Examples:**

In 1.1.4.4. country specific items are reported. The annex table shows the country specific original own funds for the different countries. The numbers reported in the relevant annex have to be assigned to the CA template.

#### **Example I:**

CA template country a:

0610	1.1.4.4	Other	70	Includes those prudential filters not listed above that increase the original own funds
------	---------	-------	----	---

CA Annex template of country a:

ID	Label	Country code	Reference to national regulation	National reporting instructions	Amount
1.1.4.4	Information about capitalised consolidation difference, section 10a para 6 sentence 9 and 10 of German Banking Act	DE	section 10a para 6 sentence 9 and 10 of German Banking Act		70

#### **Example II:**

CA template country b:

0610	1.1.4.4	Other	30	Includes those prudential filters not listed above that increase the original own
------	---------	-------	----	---

				funds
--	--	--	--	-------

CA Annex template of country b:

ID	Label	Country code	Reference to national regulation	National reporting instructions	Amount
1.1.4.4	Depreciation of investment property and property, plant and equipment deducted from own funds, applicable to unrealised gains not included in own funds	NO	FOR 1990-06-01 nr 435: paragraph 4, point 6		30



## 5. Group solvency template

### 5.1. General remarks

30. This template consists of two parts, Details and Contributions, in order to gather different information on entities included in the scope of consolidation of the reporting entity.

→ Details:

31. The first part of this template, i.e. detailed group solvency information in columns 070 to 130, is designed to gather information on credit and other regulated financial institutions and sub-consolidated subgroups which are effectively subject to particular solvency requirements on individual or sub-consolidated basis.

32. This part of the template provides for each entity or subgroup within the scope of the reporting, the capital requirements for each risk category and the own funds for solvency purposes.

33. In the case of proportional consolidation of participations, the figures related to capital requirements and own funds will reflect the respective proportional amounts.

→ Contributions:

34. The objective of the second part of this template i.e. information on the contributions of all subsidiaries and sub-groups (including those that are not subject to particular solvency requirements on an individual basis) to group solvency in columns 140 to 230, is to identify which entities within the group generate the risks and raise own funds from the market. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.

35. As this second part of the template refers to "contributions", the figures to be reported herein will defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.

### 5.2. Instructions concerning specific positions

Columns	Instructions
010-040	<b><u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u></b> This template is designed to gather information on all entities and subgroups within the scope of consolidation according to Articles 71 and 73 paragraph 1 of amended CRD or Article 2 of amended CAD.

010	<p><b><u>NAME</u></b></p> <p>Name of the entity within the scope of consolidation.</p>
020	<p><b><u>CODE</u></b></p> <p>Code assigned to the entity within the scope of consolidation.</p>
030	<p><b><u>REGULATED ENTITY: YES / NO</u></b></p> <p>"YES" is reported in case the subsidiary or sub-group is subject, on an individual or subgroup level, to a supervision to which the reporting institution itself is subject.</p> <p>"NO" is reported otherwise.</p>
040	<p><b><u>SCOPE OF DATA: SOLO (S) OR SUBCONSOLIDATED (SC)</u></b></p> <p>Report 'S' for solo or 'SC' for subconsolidated.</p>
050	<p><b><u>COUNTRY CODE</u></b></p> <p>Institutions shall report the two-letter country code according to ISO 3166-2.</p>
060	<p><b><u>SHARE OF HOLDING (%)</u></b></p> <p>Total percentages of holding held by the reporting entity.</p>
070-130	<p><b><u>DETAILED INFORMATION ON GROUP SOLVENCY RISKS</u></b></p> <p>The section of detailed information (i.e. columns 070 to 130) shall gather information only on those credit and other regulated financial institutions and subconsolidated subgroups which, being within the scope of consolidation (Article 133, paragraphs 1 and 2, and Article 134), are effectively subject to solvency requirements on individual or subconsolidated basis (i.e, they are obligated to calculate capital requirements).</p> <p>In the case of proportional consolidation of participations the figures related to capital requirements and own funds will reflect the respective proportional amounts.</p> <p>Information should be included about all individual institutions and sub-groups of a consolidated group that are subject to capital requirements, regardless where they are located.</p> <p>The information reported in the GSD should be according to the <b>local solvency rules</b> where the institution is operating (therefore for this template it is not necessary to do a double calculation on an individual basis according to the parent institution's rules). Therefore, the GSD is a factual template that summarises the calculations that the individual institutions of a group have to carry out, bearing in mind that some of those institutions may be subject to different solvency rules.</p> <p>→ <u>IQ 31/2007:</u></p> <p>IQ 31/2007 describes how capital requirements are reported which are calculated</p>

	on the basis of Fixed Overheads (Articles 20 paragraph 2, 24, 20 paragraph 3 and 25 of amended CAD).
070	<p><b><u>TOTAL CAPITAL REQUIREMENTS FOR CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u></b></p> <p>The amount to be reported in this column corresponds to the sum of amounts of capital requirements that are equal or equivalent to the ones that must be reported in rows 1390 "TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES" and 1790 "SETTLEMENT/DELIVERY RISK" of the template CA.</p>
080	<p><b><u>TOTAL CAPITAL REQUIREMENTS FOR POSITION, FX AND COMMODITY RISKS</u></b></p> <p>The amount to be reported in this column corresponds to the amount of capital requirements that are equal or equivalent to the ones that must be reported in row 1800 "TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS" of the template CA.</p>
090	<p><b><u>OPERATIONAL RISK</u></b></p> <p>The amount to be reported in this column corresponds to the amount of capital requirements that are equal or equivalent to the ones that must be reported in row 1870 "TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR )" of the template CA.</p>
100	<p><b><u>OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS</u></b></p> <p>The amount to be reported in this column corresponds to the amount of capital requirements that are equal or equivalent to the ones that must be reported in row 1920 "OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS" of the template CA.</p>
110	<p><b><u>CAPITAL REQUIREMENTS</u></b></p> <p>The sum of the columns 090 to 100 is reported here.</p>
120-130	<b><u>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</u></b>
120	<p><b><u>TOTAL OWN FUNDS FOR SOLVENCY PURPOSES</u></b></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 0010 "TOTAL OWN FUNDS FOR SOLVENCY PURPOSES" of the template CA.</p>
130	<p><b><u>OF WHICH: TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES</u></b></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 1130 "TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES" of the template CA.</p>
140-180	<p><b><u>CONTRIBUTION TO RISKS</u></b></p> <p>The information reported in the following columns should be according to the <b>solvency rules applicable to the reporting institution.</b></p>

140	<p><b><u>TOTAL CAPITAL REQUIREMENTS FOR CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u></b></p> <p>The amount to be reported shall be the capital requirements for credit risk and settlement/delivery risk as per amended CRD and amended CAD, excluding any amount related to transactions with other entities included in the Group consolidated solvency ratio computation.</p>
150	<p><b><u>TOTAL CAPITAL REQUIREMENTS FOR POSITION, FX AND COMMODITY RISKS</u></b></p> <p>Capital requirements for market risks are to be computed at each entity level following amended CRD and amended CAD. Entities shall report the contribution to the total capital requirements for position, FX and commodity risk of the group. The sum of amounts reported here and the capital requirements of the parent entity corresponds to the amount reported in row 1800 "TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS" of the consolidated report.</p>
160	<p><b><u>OPERATIONAL RISK</u></b></p> <p>In case of AMA, the reported capital requirements for operational risk include the effect of diversification.</p>
170	<p><b><u>OTHER AND TRANSITIONAL CAPITAL REQUIREMENTS</u></b></p>
180	<p><b><u>CAPITAL REQUIREMENTS</u></b></p> <p>The sum of the columns 140 to 170 is reported here.</p>
190-230	<p><b><u>CONTRIBUTION TO OWN FUNDS</u></b></p> <p>As this part of the template (i.e. columns 190 – 230) do not intend to impose on group to perform a full computation of the solvency ratio at the level of each entity, the amount to be reported as "CONTRIBUTION TO OWN FUNDS" is the amount as derived from Article 57 sentence 1 lit (a) to (p) of amended CRD, excluding any fund brought in by other group entities.</p> <p>Own funds brought to the entity by the rest of entities included within the scope of the reporting entity are not to be taken into account, only the net contribution to the group own funds are, that is mainly the own funds raised from third parties and accumulated reserves.</p>
190	<p><b><u>TOTAL OWN FUNDS FOR SOLVENCY PURPOSES</u></b></p>
200	<p><b><u>OF WHICH: TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES</u></b></p> <p>The "ORIGINAL OWN FUNDS" shall be derived from Article 57 lit (a) to (c) and lit (j) to (k) of amended CRD, but only the amount which contributed to the original own funds for general solvency purposes shall be reported.</p>
210	<p><b><u>OF WHICH: CONTRIBUTION TO CONSOLIDATED RESULT</u></b></p> <p>The contribution of each entity to the consolidated result (profit or loss (-)) is</p>

	reported. This includes the results attributable to minority interests.
220	<b><u>OF WHICH: MINORITY INTEREST</u></b> The minority interests of each entity are reported here. See also Finrep table 25.
230	<b><u>OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL</u></b> The goodwill or negative goodwill of the reporting entity on the subsidiary is reported here.

### 5.3. Validation rules

columns	
070	Sum of 060 = 010060+020060+[...]+NNN060
080	Sum of 070 = 010070+020070+[...]+NNN070
090	Sum of 080 = 010080+020080+[...]+NNN080
100	Sum of 100 = 010100+020100+[...]+NNN100
110	Sum of 110 = 010110+020110+[...]+NNN110 010110 = 010070+010080+010090+010100
120	Sum of 120 = 010120+020120+[...]+NNN120
130	Sum of 130 = 010130+020130+[...]+NNN120
140	Sum of 140 = 010140+020140+[...]+NNN140
150	Sum of 150 = 010150+020150+[...]+NNN150
160	Sum of 160 = 0101360+020160+[...]+NNN160
170	010170 = 010130+010140+010150+010160
180	Sum of 180 = 010180+020180+[...]+NNN180 Sum of 180 = 010180+020180+[...]+NNN180

190	Sum of 190 = 010190+020190+[...]+NNN190
200	Sum of 200 = 010200+020200+[...]+NNN200
210	Sum of 210 = 010210+020210+[...]+NNN210
220	Sum of 220 = 010220+020220+[...]+NNN220
230	Sum of 230 = 010230+020230+[...]+NNN230

## 6. Credit Risk Templates

### 6.1. General remarks on Credit Risk Templates

#### 6.1.1. Reporting of CRM techniques with substitution effect

#### 36. → Definition of "Credit Risk Mitigation":

According to Article 4 point 30 of amended CRD "*credit risk mitigation*' means a technique used by a institution to reduce the credit risk associated with an exposure or exposures which the institution continues to hold."

#### 37. → Definition of "Unfunded Credit protection":

Unfunded credit protection is defined in Article 4 point 32 of amended CRD as follows:

*'unfunded credit protection*' means a technique of credit risk mitigation where the reduction of the credit risk on the exposure of a (credit) institution derives from the undertaking of a third party to pay an amount in the event of the default of the borrower or on the occurrence of other specified credit events.

#### 38. Annex VIII part 3 points 87 to 89 of amended CRD describes the computation procedure of the exposure which is fully protected by unfunded protection in three different cases:

- (a) Full protection;
- (b) Partial protection — equal seniority;
- (c) Sovereign guarantees.

#### 39. Annex VIII part 3 points 90 to 92 of amended CRD describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection / partial protection — equal seniority.

#### 40. → Definition of Funded credit protection

Funded credit protection is defined in Article 4 point 31 of amended CRD as follows,

*'funded credit protection*' means a technique of credit risk mitigation where the reduction of the credit risk on the exposure of an institution derives from the right of the institution — in the event of the default of the counterparty or on the occurrence of other specified credit events relating to the counterparty — to liquidate, or to

*obtain transfer or appropriation of, or to retain certain assets or amounts, or to reduce the amount of the exposure to, or to replace it with, the amount of the difference between the amount of the exposure and the amount of a claim on the institution.*

41. Annex VIII part 1 points 3, 4, 7 to 10, 23, 24 and 25 of amended CRD regulate the funded credit protection.

42. → reporting of exposures to obligors and protection providers which are assigned to the same exposure class

It is assumed that an exposure is assigned to an exposure class. This exposure is secured by a collateral, the CRM effect of which is calculated by recognition of the substitution effect. An exposure of the protection provider of the collateral is assigned to the same exposure class of the secured exposure.

In this case the inflow as well as outflow belong to the same exposure class.

Example CR SA:

An exposure to the obligor of 100 Euro and exposure of the protection provider of 50 Euro belong to the same exposure class.

	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	GUARANTEES	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
	010	040	080	090	100
<b>TOTAL EXPOSURES</b>	100	50	50	50	100
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>					
<b>On balance sheet items</b>	100	50	50		50
<b>Off balance sheet items</b>				50	50

43. Exposure type does not change because of unfunded credit protection

If an exposures is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in



the exposure class of the protection provider. But because of the change of the exposure class the type of the exposure does not change.

Example:

An SA exposure of 100 Euro which is assigned to the exposure class "Corporates" and which is on-balance sheet item, is secured by a guarantee of 20 Euro of an institution.

Exposure class "Corporates" in template CR SA Details template:

	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	GUARANTEES	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
	010	040	080	090	100
<b>TOTAL EXPOSURES</b>	100	20	20		80
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>					
On balance sheet items	100	20	20		80
Off balance sheet items					

Exposure class "Institutions" in template CR SA Details template:

	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	GUARANTEES	(-) TOTAL OUTFLOWS	TOTAL INFLOWS (+)	NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS
	010	040	080	090	100
<b>TOTAL EXPOSURES</b>				20	20
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>					
On balance sheet items				20	20

Off balance sheet items					
-------------------------	--	--	--	--	--

44. → IQ 26/2007:

The substitution effect in the COREP reporting framework should reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach, then it should be reported in the CR SA template (exposure class claims or contingent claims on institutions, as defined under Article 79 of amended CRD).

#### 6.1.2. Reporting of Counterparty Credit Risk

45. → IQ 3/2008:

SA – Exposures stemming from Counterparty Credit Risk positions shall be reported in templates CR SA or CR IRB independent from whether they are Banking Book items or Trading Book items.

#### 6.2. CR SA – Credit and counterparty credit risks and free deliveries: Standardised Approach to Capital Requirements

##### 6.2.1. General remarks

46. The CR SA templates provide the necessary information for assessing the capital requirement for credit risk according to the standardised approach. In particular, they provide detailed information on:

- the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes ;
- the amount and type of credit risk mitigation techniques used for mitigating the risks.

##### 6.2.2. Scope of the CR SA template

47. The scope of the CR SA template covers the following capital requirements:

- Credit risk in the banking book, among which:
  - Counterparty credit risk in the banking book;
  - Dilution risk for purchased receivables;
- Counterparty credit risk in the trading book;

- Free deliveries in the trading book.
48. The scope of the template are all exposures for which the capital requirements are calculated according to Articles 78 to 83 of amended CRD in conjunction with Annex III, VI and VIII. Institutions that apply Article 18 point 2 of amended CAD also need to report their trading book positions in this template when they apply Articles 78 to 83 of amended CRD to calculate the capital requirements thereof (Annex VI of amended CRD, Annex II of amended CAD).

### 6.2.3. Breakdown of the CR SA template

49. According to Article 79 of amended CRD each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the capital requirements.
50. This information is requested to be reported as follows:
- CR SA Total template and
  - CR SA Details template , that must be reported for the following classes :
    - Government;
    - Institutions;
    - Corporates;
    - Retail.
51. CR SA Total and CR SA Details templates are relevant for all SA exposure classes except for SA exposure class "securitisation positions", where template CR SEC SA is relevant for the calculation of capital requirements (please see section 6.6).
52. The CR SA Total template summarises the information on capital requirements broken down by the exposure classes classification as referred to in Article 79 of amended CRD.
53. The template CR SA Details is broken down by the classes 'Government', 'Institutions', 'Corporates' and 'Retail', since the provisions to calculate the capital requirements of the different dimensions allow an identical reporting structure. The template CR SA Details provides not only detailed information on the type of the exposure (e.g. on balance sheet/ off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.
54. Regarding list of "third countries" applying supervisory and regulatory arrangements to those applied in the Community please see CRDTG Q 246.

55. Regarding exposures to central governments, regional governments or local authorities, churches and religious communities, Public Sector Entities please see CRDTG Qs 40, 147, 157, 111, 348.

#### 6.2.4. Scope of the different templates

56. The CR SA Total template summarises the information on capital requirements broken down by the exposure classes classification as referred to in Article 79 of amended CRD.

57. SA exposures assigned to the following exposure classes of Article 79 of amended CRD shall be jointly reported with template CR SA Details - Government:

- Claims or contingent claims on central governments or central banks according to Article 79 paragraph 1 lit (a) of amended CRD;
- Claims or contingent claims on regional governments or local authorities according to Article 79 paragraph 1 lit (b) of amended CRD;
- Claims or contingent claims on administrative bodies and non-commercial undertakings according to Article 79 paragraph 1 lit I of amended CRD.

58. The template CR SA Details - Institutions includes information on exposures assigned to the exposure class "claims or contingent claims on institutions" according to Article 79 paragraph 1 lit (f) of amended CRD.

59. The template CR SA Details - Corporates includes information on exposures assigned to the exposure class "claims or contingent claims on corporates" according to Article 79 paragraph 1 lit (g) of amended CRD.

60. The template CR SA Details - Retail includes information on exposures assigned to the exposure class "retail claims or contingent retail claims" according to Article 79 paragraph 1 lit (h) of amended CRD.

#### 6.2.5. Classification into the different exposure classes under the Standardised Approach

61. For reporting purposes, the exposure classes classification according to Article 79 of amended CRD is used in several ways in the CR SA template:

In the CR SA Total template, summary information is requested according to this breakdown.

- The dimensions of CR SA Subtemplates are using the breakdown defined in Article 79 of amended CRD as a starting point to define and delimit the scope of application of these templates (e.g. exposures defined in Article 79 paragraph 1 lit. (a), (b) and (c) of amended CRD have to be included in the CR SA Government template).

62. → IQ 14/2006:

In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 79 of amended CRD the following sequential approach must be applied:

1. On the first stage the Original exposure pre conversion factors is classified into the corresponding (original) exposure class.
2. In a second phase the exposures can be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.

The following criteria apply for the classification of the Original exposure pre conversion factors into the different exposure classes (first stage) without prejudice to the subsequent redistribution caused by the use of CRM techniques with substitution effects on the exposure or to the treatment (risk weight) that each specific exposure should receive within the assigned exposure class.

→ For the purpose of classifying the original exposure pre conversion factor in the first stage, the CRM techniques associated to the exposure shall not be considered (note that they will be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 79 paragraph 1 lit. (i) of amended CRD (claims or contingent claims secured on real estate property).

Article 79 paragraph 1 of amended CRD does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious example arises between Short-term claims on institutions and corporate (Article 79 paragraph 1 lit (n) of amended CRD) and claims or contingent claims on institutions (Article 79 paragraph 1 lit(f) of amended CRD / claims or contingent claims on corporates (Article 79 paragraph 1 lit(g) of amended CRD). In this example it is clear that there is an implicit prioritisation in the Directive since it should be assessed first if a certain exposure fit for being assigned to Short-term claims on institutions and corporate and only afterwards do the same process for Claims or contingent claims on institutions and Claims or contingent claims on corporates. Otherwise it is obvious that the exposure class mentioned in Article 79 paragraph 1 lit (n) of amended CRD will never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.

For a homogeneous and comparable reporting it is necessary to specify prioritisation assessment criteria for the assignment of the Original exposure pre conversion factor

by exposure classes, without prejudice to the specific treatment (risk weight) that each specific exposure should receive within the assigned exposure class. The prioritisation criteria presented below using a decision tree scheme are based on the assessment of the conditions explicitly laid down in the CRD for an exposure to fit in a certain exposure class and, if it is the case, on any decision on the part of the reporting institutions or the supervisor on the applicability of certain exposure classes. As such, the outcome of the exposure assignment process for reporting purposes would be in line with CRD provisions and its interpretations issued by the CRDTG. This does not preclude institutions to apply other internal assignment procedures that may also be consistent with all relevant CRD provisions and its interpretations issued by the appropriate fora.

An exposure class will be given priority to others in the assessment ranking in the decision tree (i.e. it will be first assessed if an exposure can be assigned to it, without prejudice to the outcome of that assessment) if otherwise no exposures would potentially be assigned to it. This would be the case when in the absence of prioritisation criteria one exposure class would be a subset of others. As such the criteria graphically depicted in the following decision tree would work on a sequential process.

With this background the assessment ranking in the decision tree mentioned above would follow this order:

1. Securitisation positions;
2. Items belonging to regulatory high-risk categories;
3. Past due items;
4. Claims in the form of collective investment undertakings ('CIU')/ Claims in the form of covered bonds (disjoint exposure classes);
5. Claims or contingent claims secured on real estate property;
6. Other items;
7. Short-term claims on institutions and corporate;
8. All other exposure classes (disjoint exposure classes):
  - Claims or contingent claims on central governments or central banks;
  - Claims or contingent claims on regional governments or local authorities;
  - Claims or contingent claims on administrative bodies and non-commercial undertakings;
  - Claims or contingent claims on multilateral development banks;
  - Claims or contingent claims on international organisations;
  - Claims or contingent claims on institutions;
  - Claims or contingent claims on corporates Retail claims or contingent retail claims.

In the case of claims in the form of collective investment undertakings it should be noted that if the look through approach (Annex VI part 1 paragraphs 77 to 81 of amended CRD) is used then the underlying individual exposures should be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures should be classified within the exposure class of claims in the form of collective investment undertakings ('CIU').

In the case of "nth" to default credit derivatives specified in Annex VI part 1 paragraph 89 of amended CRD, if they are rated, they should be directly classified as securitisation positions. If they are not rated, they should be considered in the "Other items" exposure class. In this latter case the nominal amount of the contract will be reported as the Original exposure pre conversion factors in the line for "Other risk weights" (the risk weight used will be that specified by the sum indicated under Annex VI part 1 paragraph 86 of amended CRD). Please refer to question 13/2006 for further details on the reporting of "nth" to default credit derivatives.

Please note that for securitisation positions the reporting should be done in the CR SEC SA or CR SEC IRB templates and not in the CR SA.

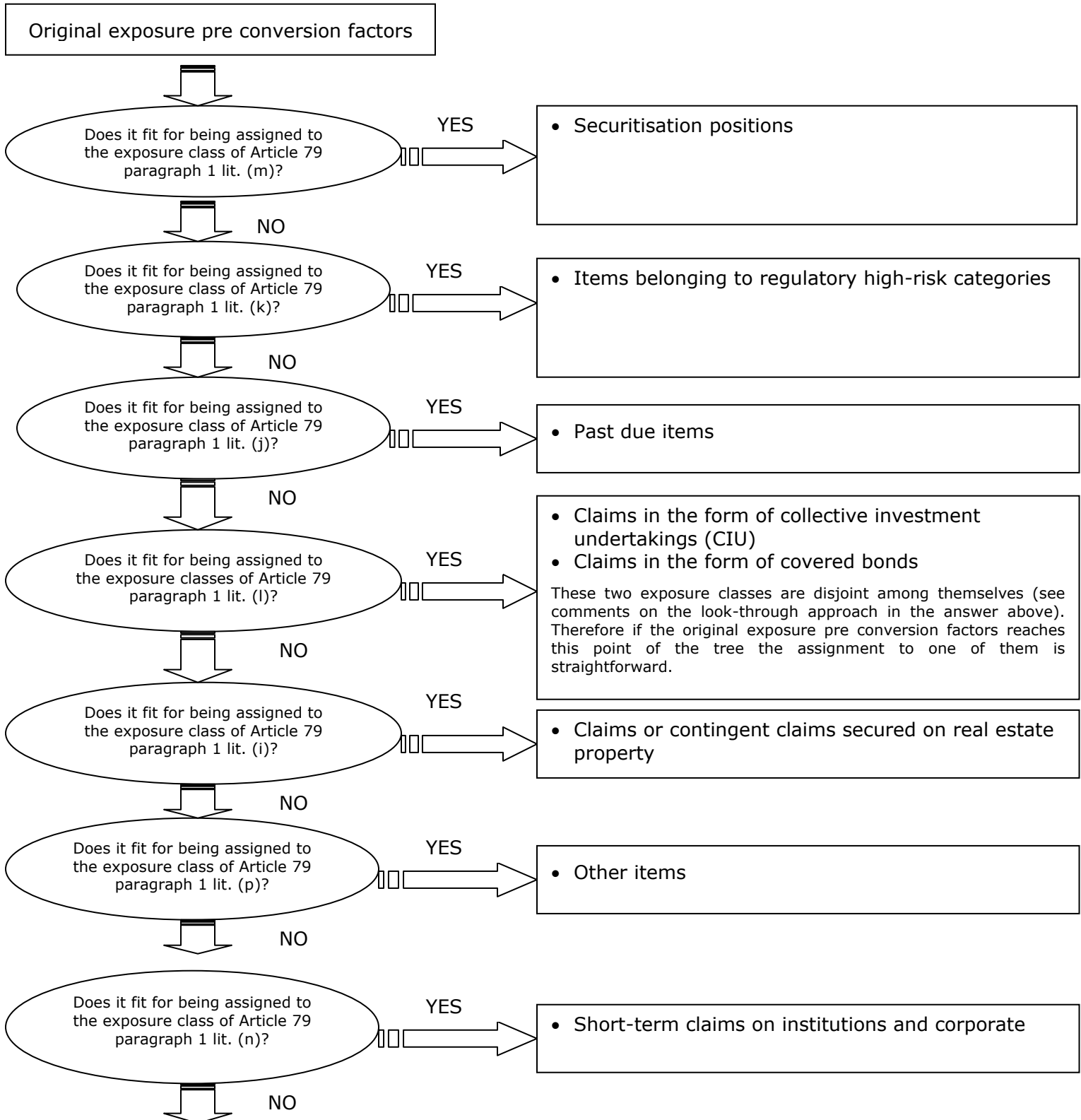
Regarding the reporting of the examples please find the filled in CR SA templates in the annex of the instructions. Note that the data presented in the grey shaded cells are included only for clarification purposes.

Q14 2006 Annex 1 Reporting of example 1a\_V3.0.xls

Q14 2006 Annex 2 Reporting of example 1b\_V3.0.xls

Q14 2006 Annex 3 Reporting of example 2\_V3.0.xls

DECISION TREE ON HOW TO REPORT THE ORIGINAL EXPOSURE PRE CONVERSION FACTORS INTO THE EXPOSURE CLASSES OF THE STANDARDISED APPROACH ACCORDING TO AMENDED CRD





The exposure classes below are disjoint among themselves. Therefore if the original exposure pre conversion factors reaches this point of the tree the assignment to one of them is straightforward.

- Claims or contingent claims on central governments or central banks
- Claims or contingent claims on regional governments or local authorities
- Claims or contingent claims on administrative bodies and non-commercial undertakings
- Claims or contingent claims on multilateral development banks
- Claims or contingent claims on international organisations
- Claims or contingent claims on institutions
- Claims or contingent claims on corporates
- Retail claims or contingent retail claims

63. Regarding assignment of exposures to exposure classes please see CRDTGQ 233.

6.2.6. Clarifications on the scope of some specific exposure classes referred to in Article 79 of amended CRD:

Exposure Class "Institutions"

64. → Reporting of intra-group exposures according to Article 80 paragraphs 7 or 8 of amended CRD:

Exposures which fulfill the requirements of Article 80 paragraphs 7 or 8 of amended CRD shall be reported in the respective exposure classes "Institutions" or "Corporates". This assignment is also applicable for those exposures, which, if they were not group exposures, would be assigned to another exposure class, e.g. "covered bonds".

According Article 80 paragraph 7 and 8 of CRD "competent authorities may exempt [...] exposures of a credit institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12(1) of Directive 83/349/EEC." This means that a counterparty is not necessarily an institution but also undertakings which are assigned to the exposure class "corporates", e.g. ancillary services undertakings according to Article 4 paragraph 21 of CRD or undertakings within the meaning of Article 12(1) of Directive 83/349/EEC. Therefore we agree with a reporting of intragroup exposures which takes into account the different types of exposure classes of the counterparties within a group. I.e. if a counterparty is an institution it shall be assigned to exposure class "institutions". But if the counterparty is a corporate the exposure of this counterparty shall be assigned to the exposure class "corporates".

65. → Leasing company – assignment to exposure classes:

Please see CRDTG Q 250.

#### Exposure Class "Covered Bonds"

66. Assignment of SA exposures to exposure class "covered bonds":
67. Bonds as defined in Art. 22 (4) of Directive 58/611/EEC, shall fulfil the requirements of Annex VI part 1 points 68 and 69 of amended CRD to be classified in the exposure class "Covered Bonds". The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Art. 22 (4) of Directive 58/611/EEC and issued before 31 December 2007, are also assigned to the exposure class "Covered Bonds" because of Annex VI part 1 point 70 of amended CRD.
68. Regarding the reporting of intra-group exposures according to Article 80 paragraph 7 or 8 of amended CRD please see instructions above

#### Exposure Class "Corporates"

69. → Reporting of intra-group exposures according to Article 80 paragraphs 7 or 8 of amended CRD:

Please see instructions above.

70. → Treatment of branches of third country investment firms:

Please see CRDTG Q 290.

#### Exposure class "Collective Investment Undertakings"

71. → Reporting of SA exposures in the form of CIUs if the possibility according to Annex VI part 1 point 81 of amended CRD is used:

Exposures in the form of CIUs, which are held as assets, are reported as on balance sheet items with their exposure according to Article 78 paragraph 1 sentence 1 of amended CRD. Since those exposures are reported as on balance sheet items, the amounts of column 200 are equal to the amounts reported in column 150. In column 350 the exposure value is risk weighted with the risk weight applicable to the respective CIU exposure calculated by a third party.

	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	[...]	NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS	[...]	FULLY ADJUSTED EXPOSURE VALUE (E*)	CCF [...]	EXPOSURE VALUE	BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE BY RISK WEIGHT	RISK WEIGHTED EXPOSURE AMOUNT	CAPITAL REQUIREMENTS
	10	030=010+020		100=030+080+090		130		180=130-140 0,8*150- 0,5*160	Other Risk Weights	320	330
<b>TOTAL EXPOSURES</b>	5000	5000		5000		5000		5000	5000	4250	340
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:</b>											
On balance sheet exposures subject to credit risk	5000	5000		5000		5000		5000	5000	4250	340
<b>BREAKDOWN OF TOTAL EXPOSURES BY RISK WEIGHTS:</b>											
Other risk weights	5000	5000		5000		5000		5000		4250	340
<b>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE CLASSES:</b>											
Claims in the form of CIU	5000	5000		5000		5000		5000	5000	4250	340

### 6.2.7. Instructions concerning specific positions

Columns	Instructions
010	<p><b><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>Exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 78 paragraph 2 of amended CRD:</p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Annex III of amended CRD or subject to Annex II point 5 in connection with point 6 of amended CAD, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in Annex III parts 3, 4, 5, 6 and 7 of amended CRD.</p> <p>In the case of master netting agreements covering repurchase transactions and / or securities or commodities lending or borrowing transactions and/ or other capital market driven transactions subject to Annex VIII of amended CRD, the effect of Funded Credit Protection in the form of master netting agreements as under Annex VIII part 3 point 22 of amended CRD shall be included.</p> <p>Exposure values for leases subject to Annex VI part 1 point 90 of amended CRD.</p> <p>In case of on-balance sheet netting laid down in Annex VIII part 1 point 3 and 4 of amended CRD the exposure values shall be reported according to received cash collateral.</p> <p>→ IQ 20/2007:</p> <p>In the case of master netting agreements covering repurchase transactions and / or securities or commodities lending or borrowing transactions and/ or other capital market driven transactions subject to Annex VIII of amended CRD, the effect of Funded Credit Protection in the form of master netting agreements as under Annex VIII part 3 point 22 of amended CRD shall be included in column 1. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in Annex VIII part 3 of amended CRD, E* as calculated under Annex VIII part 3 points 5 to 21 of amended CRD should be reported in column 1 of the CR SA template.</p>
020	<p><b><u>(-) Value adjustments and provision associated with the original exposure</u></b></p> <p>Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation 1606/2002) that affect the valuation of assets and off-balance sheet items according to Article 74 paragraph 1 of amended CRD.</p>
030	<p><b><u>Exposure net of value adjustments and provisions</u></b></p>

		Sum of columns 010 and 020.
040 090	-	<p><b><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></b></p> <p>Credit risk mitigation techniques as defined in Article 4 paragraph 30 of amended CRD that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Inflows and Outflows.</p> <p>Items to be reported here:</p> <ul style="list-style-type: none"> <li>- collateral, incorporated according to Financial Collateral Simple Method;</li> <li>- eligible unfunded credit protection.</li> </ul> <p>Please also see instructions of point 6.1.1.</p> <p>CRDTG Q 254:</p> <p>"Institutions which use the Financial Collateral Comprehensive Method as required by Annex 2 point 8 of amended CAD for their trading book exposures are not required also to apply the Financial Collateral Comprehensive Method for all exposures in their non-trading book."</p> <p>→ Therefore it might be the case that institutions, which have an IRB-approval and where Article 18 point 2 of amended CAD is not applicable, that both methods, i.e. Financial Collateral Simple Method and Financial Collateral Comprehensive Method, are used.</p>
040 050	-	<p><b><u>Unfunded credit protection: adjusted values (Ga)</u></b></p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p> <p>Annex VIII part 4 point 8 of amended CRD defines the adjusted value Ga of an unfunded credit protection.</p>
040		<p><b><u>Guarantees</u></b></p> <p>Regarding same-currency funding of exposures see CRDTGQ 36.</p>
050		<p><b><u>Credit derivatives</u></b></p>
060 070	-	<p><b><u>Funded credit protection</u></b></p> <p>This column included funded credit protection according to Article 4 definition 31 of amended CRD and annex VIII part 1 points 3, 4, 7 to 10, 23, 24, 25 of amended CRD. Therefore the rows do not include master netting agreements (already included in Original Exposure pre conversion factors).</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible</p>

		on-balance sheet netting agreements according to Annex VIII part 3 of amended CRD are treated as cash collateral.
060		<b><u>Financial collateral: simple method</u></b> Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.
070		<b><u>Other funded credit protection</u></b> Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects. Annex VIII part 4 point 8 of amended CRD defines the adjusted value Ga of an unfunded credit protection.
080 090	-	<b><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></b> Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.
080		<b><u>(-) Total Outflows</u></b>
090		<b><u>Total Inflows (+)</u></b>
100		<b><u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></b> Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE
110 120	-	<b><u>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL METHOD</u></b>  Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Annex VIII part 3 of amended CRD are treated as cash collateral.  → IQ 35/2007: The effect of the collateralization of the Financial Collateral Comprehensive Method applied to the CRE is calculated according to Annex VIII Part 3 points 30 to 61 of amended CRD. These figures have to be reported in columns 110 to 130 of CR SA.
110		<b><u>FINANCIAL COLLATERAL ADJUSTED VALUE (Cvam)</u></b> For trading book operations includes financial collateral and commodities eligible

	for trading book exposures according to Annex II point 9 of amended CAD.  The amount to be reported corresponds to $C_{vam} = C \cdot (1 - H_c - H_{fx}) \cdot (t - t^*) / (T - t^*)$ , where for a definition of C, H <sub>c</sub> , H <sub>fx</sub> , t, T and t* see Annex VIII parts 3 and 4 of amended CRD.
120	<b><u>Market Value</u></b> Market value according to Annex VIII part 2 point 6 sentence 4 of amended CRD.
130	<b><u>Fully adjusted exposure value (E*)</u></b>
140 - 170	<b><u>Breakdown of the fully adjusted exposure of off-balance sheet items by conversion factors</u></b>  In this respect, Article 4 point 28 of amended CRD defines 'conversion factor' as <i>the ratio of the currently undrawn amount of a commitment that will be drawn and outstanding at default to the currently undrawn amount of the commitment, the extent of the commitment shall be determined by the advised limit, unless the unadvised limit is higher.</i>
180	<b><u>Exposure value</u></b> Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 80 and Annex VI part 1 of amended CRD.
190	<b><u>Of which: Arising from Counterparty Credit Risk</u></b> For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Annex III of amended CRD, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in Annex III parts 3, 4, 5, 6 and 7 of amended CRD.
	<b><u>The following, grey shaded columns of risk weights apply to CR SA Total only</u></b> Regarding mapping of credit assessments please see CRDTG Q 96
200	<b><u>0%</u></b>
210	<b><u>10%</u></b>
220	<b><u>20%</u></b>
230	<b><u>35%</u></b>
240	<b><u>50%</u></b>

250	<u>70%</u>
260	<u>75%</u>
270	<u>100%</u>
280	<u>Of which: without credit assessment by a nominated ECAI</u>
290	<u>150%</u>
300	<u>200%</u>
310	<u>Other Risk Weights</u>
320	<u>Risk weighted exposure amount</u>
330	<u>Capital requirements</u>

rows	Instructions
010	<u>Total exposures</u>
020 - 060	<u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</u>
020	<p><b><u>On balance sheet exposures subject to credit risk</u></b></p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Annex II point 2 of amended CAD (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p>
030	<p><b><u>Off balance sheet exposures subject to credit risk</u></b></p> <p>Off-balance sheet positions comprises those items listed in annex II of amended CRD.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives &amp; Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p>
040-060	<u>Exposures / Transactions subject to counterparty credit risk</u>
040	<u>Securities Financing Transactions</u>



	<p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basle Committee document "The Application of Basel II to Trading Activities and the Treatment of Double Default Effects", includes: (i) Repurchase and reverse repurchase agreements as well as securities or commodities lending and borrowing transactions as defined in Article 3 paragraph 1 lit (m) and (n) of amended CAD; (ii) margin lending transactions as defined in Annex III part 1 point 4 of amended CRD.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><b><u>Derivatives &amp; Long Settlement Transactions</u></b></p> <p>Derivatives comprise those contract listed in Annex IV of amended CRD.</p> <p>Long Settlement Transactions as defined in Annex III part 1 point 4 of amended CRD</p> <p>Derivatives and Long Settlement Transactions which are included in a a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
060	<p><b><u>From Contractual Cross Product Netting</u></b></p> <p>Exposures that due to the existence of a contractual cross product netting (as defined in Annex III part 1 point 12 of amended CRD can not be assigned to either Derivatives&amp; Long Settlement Transactions or Securities Financing Transactions) will be included under this category.</p>
070 220	<p><b><u>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</u></b></p> <p><u>→ IQ 28/2007:</u></p> <p>Amended CRD sets a table with different risk-weights in accordance with the credit assessment of a nominated ECAI (Annex VI part 1 point 73 table 7 of amended CRD). Short term exposures to institutions and corporates - as referred to in Annex VI part 1 point 73 of amended CRD - are those exposures for which a specific short term credit assessment by a nominated ECAI is available. Note that the assumption is that where an ECAI issues short term credit assessments, these are always exposure specific.</p> <p>This question has already answered by CRDTG Q 149/2006.</p> <p>Regarding mapping of credit assessments please see CRDTG Q 96</p>
070	<p><b><u>0 %</u></b></p> <p>Regarding same-currency funding of exposures please see CRDTG Q 36.</p> <p>CR SA Details: This row is not available for dimension Retail</p>
080	<p><b><u>10 %</u></b></p> <p>CR SA Details: This row is not available for dimensions Institutions, Corporates and Retail</p>
090	<p><b><u>20 %</u></b></p>

	CR SA Details: This row is not available for dimension Retail
100	<b><u>35 %</u></b> CR SA Details: This row is not available for dimensions Government and Retail
110	<b><u>50 %</u></b> CR SA Details: This row is not available for dimension Retail
120	<b><u>Of which: past due</u></b> This row is a memorandum item and shall not be considered when the capital requirements are calculated. The reporting in this row does not affect the calculation of capital requirements of exposure class "past due" according to Article 79 paragraph 1 lit j) if amended CRD.
130	<b><u>Of which: secured by commercial real estate</u></b> This is a memorandum item. Independent from the calculation of capital requirements of exposures secured by commercial real estate according to Annex IV part 1 points 51 to 60 of amended CRD the exposures assigned to the risk weight of 50% shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate.
140	<b><u>70%</u></b> Annex VIII part 3 point 80a lit c) of amended CRD.
150	<b><u>75 %</u></b> CR SA Details: This row is not available for dimensions Government, Institutions and Corporates.
160	<b><u>100 %</u></b> CR SA Details: This row is not available for dimension Retail. → <u>IQ 10/2006</u> : Rows 130 to 141 (of which: past due, without credit assessment by a nominated ECAI, secured by real estate) belong to the risk weight of 100 %.
170	<b><u>Of which: past due</u></b>  Example - Reporting in CR SA Details:  A past due exposure shall be assigned to this row depending on the obligor of the exposure. E.g. if an exposure, the capital requirements of which are calculated subject to Annex VI part 1 points 61 to 65 of amended CRD and the value adjustments are more than 20%, is an exposure to institution then the exposure additionally shall be reported in CR SA Details/ Dimension institutions, row 170.
180	<b><u>Of which: without credit assessment by a nominated ECAI</u></b>

190	<p><b><u>Of which: secured by real estate</u></b></p> <p>This is a memorandum item. Independent from the calculation of capital requirements of exposures secured by commercial real estate according to Annex IV part 1 points 44 to 60 of amended CRD the exposures assigned to the risk weight of 100% shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property.</p>
200	<p><b><u>150 %</u></b></p> <p>CR SA Details: This row is not available for dimension Retail.</p>
210	<p><b><u>200 %</u></b></p> <p>CR SA Details: This row is not available for dimensions Government, Institutions, Corporates and Retail.</p> <p>→ IQ 06/2006:</p> <p>The legal reference of a risk weight of 200 % is Article 87 paragraph 11, lit (b) (ii) and Article 87 paragraph 12 lit (b) (ii) of amended CRD.</p>
220	<p><b><u>Of which: past due</u></b></p> <p>Example - Reporting in CR SA Details:</p> <p>A past due exposure shall be assigned to this row depending on the obligor of the exposure. E.g. if an exposure, the capital requirements of which are calculated subject to Annex VI part 1 points 61 to 65 of amended CRD and the value adjustments are less than 20%, is an exposure to an institution then the exposure additionally shall be reported in CR SA Details/ Dimension institutions, row 220.</p>
230	<p><b><u>Other risk weights</u></b></p> <p>CR SA Details: This row is not available for dimensions Government, Corporates, Institutions and Retail.</p> <p>For reporting those exposures not subject to the risk weights listed in the template, as a result of a CRD national discretion.</p> <p>→ IQ 13/2006:</p> <p>Unrated nth to default credit derivatives under the Standardized Approach (Annex VI part 1 point 89 of amended CRD) should be reported in the "Other risk weights" row of the CR SA template under the exposure class "Other items".</p>
	<p><b><u>The following, grey shaded rows of SA exposure classes apply to CR SA Total only</u></b></p>
240-420	<p><b><u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE CLASSES:</u></b></p>
240	<p><b><u>Central governments or central banks</u></b></p>

	Regarding exposures to central governments please see CRDTG Q 348.
250	<b><u>Regional governments or local authorities</u></b> Regarding exposures to , regional governments or local authorities, churches and religious communities please see CRDTG Q 111, 147, 157.
260	<b><u>Administrative bodies and non-commercial undertakings</u></b> Regarding exposures to Public Sector Entities please see CRDTG Q 40.
270	<b><u>Multilateral developments banks</u></b> Regarding exposures to multilateral development banks please see CRDTG Q 67, 303
280	<b><u>International organisations</u></b>
290	<b><u>Institutions</u></b> Regarding risk weight for institutions please see CRDTG Q 347. Regarding residual maturity/original effective maturity for short term exposure to institutions please see CRDTG Q 149, 229, 262, 264.
300	<b><u>Corporates</u></b> Regarding Risk weighting of unrated exposures to corporates under the Standardised approach please see CRDTG Q 133.
310	<b><u>Of which: SME</u></b>
320	<b><u>Retail</u></b> Regarding retail exposures & real estate property please see CRDTG Q 85.
330	<b><u>Of which: SME</u></b>
340	<b><u>Secured on real estate property</u></b> Regarding retail exposures & real estate property please see CRDTG Q 85. Regarding exposures secured by mortgages on residential property - Scope please see CRDTG Q 281. Regarding items belonging to the regulatory high-risk category secured by mortgages on residential or commercial property please see CRDTG Q 234. Regarding use of the mortgage risk weight please see CRDTG Q 99. Regarding treatment of leasing on a consolidated basis please see CRDTG Q 237. Regarding waiver for mortgage lending: scope please see CRDTG Q 134. Regarding national discretion relating to commercial real estate: calculation of loss-rates please see CRDTG Q 152.

350	<p><b><u>Of which: Residential real estate</u></b></p> <p>Regarding exposures secured by mortgages on residential property please see CRDTG Q 48, 148.</p> <p>Regarding Application of the mortgage risk weight please see CRDTG Q 93.</p> <p>Regarding definition of residential real estate please see CRDTG Q 181.</p> <p>Regarding 35 % risk weight for exposures secured by residential real estate please see CRDTG Q 318.</p> <p>Regarding 35% risk weight for corporate and SME exposures please see CRDTG Q 315.</p> <p>Regarding scope of 'eligible' mortgages please see CRDTG Q 321.</p> <p>Regarding exposures arising from leasing transactions concerning residential properties please see CRDTG Q 294.</p> <p>Regarding exposures secured by mortgages on residential property please see CRDTG Q 124.</p> <p>Regarding past due figures for non-qualifying parts of mortgage exposures please see CRDTG Q 14.</p>
360	<p><b><u>Past due items</u></b></p> <p>Regarding past due figures for non-qualifying parts of mortgage exposures please see CRDTG Q 14.</p> <p>Regarding past due items please see CRDTG Q 72, 112.</p> <p>Regarding treatment of 'past due items' for exposures secured by real estate property please see CRDTG Q 333.</p>
370	<p><b><u>Regulatory high-risk categories</u></b></p> <p>Regarding items belonging to the regulatory high-risk category secured by mortgages on residential or commercial property please see CRDTG Q 234.</p> <p>Regarding items belonging to regulatory high-risk categories please see CRDTG Q 114.</p>
380	<p><b><u>Covered bonds</u></b></p> <p>Regarding eligible assets for covered bonds please see CRDTG Q 6, 62, 155,</p> <p>Regarding covered bonds: eligibility as collateral of loans secured by ships please see CRDTG Q 115.</p> <p>Regarding covered bonds – scope of the 15% limit for exposures to institutions please see CRDTG Q 223.</p> <p>Regarding Covered bonds: eligibility as collateral of assets from certain</p>

	<p>securitisations please see CRDTG Q 116.</p> <p>Regarding joint and several liability for covered bonds please see CRDTG Q 138.</p> <p>Regarding covered Bonds – eligibility requirements please see CRDTG Q 154.</p> <p>Regarding eligibility of covered bonds originating outside the EU please see CRDTG Q 129.</p>
390	<p><b><u>Short-term claims on institutions and corporate</u></b></p> <p>Regarding risk weights for short-term exposures to institutions &amp; corporates please see CRDTG Q 94.</p> <p>Regarding short-term exposures to institutions – Standardised approach please see CRDTG Q 41.</p> <p>Regarding Short-term exposures please see CRDTG Q 150, 302.</p>
400	<p><b><u>Claims in the form of CIU</u></b></p> <p>Regarding exposures in the form of collective investment undertakings please see CRDTG Q 113, 125.</p> <p>Regarding collective investment undertakings – investment certificates please see CRDTG Q 219.</p>
410	<p><b><u>Other items</u></b></p>
420	<p><b><u>Of which: Equity</u></b></p>

#### 6.2.8. Validation rules

columns	Validation rules applicable for all templates
010-130, 180-330	row 010 = row 020+ row 030+ row 040+ row 050+ row 060
010-030, 130-190, 320-330	<p>row 010 = row 070+ row 080+ row 090+ row 100+ row 110+ row 140 + row 150+ row 160+ row 200+ row 220+ row 230</p> <p>row 110 ≥ row 120 + row 130</p> <p>row 150 ≥ row 160 + row 180</p> <p>row 150 ≥ row 170</p>
140-170	Row 010 = row 030

columns	Additional validation rules applicable to CR SA Total only
010-320	<p>Row 010 = row 230+ row 240+ row 250+ row 260+ row 270+ row 280+ row290+  row 310+ row 330+ row 350+ row 360+ row 370+ row 380+  row 390+ row 400</p> <p>row 290 ≥ row 300  row 210 ≥ row 320  row 330 ≥ row 340</p>

rows	Validation rules applicable to all templates
010-400	<p>column 030 = column 010+ column 020  column 320 = column 310*8%  column 180 = column 130- column 140- 0,8* column 150-0,5* column 160  column 180 ≥ column 190</p>
010, 030, 070-400	column 180= column 130- column 140- 0,8* column 150-0,5* column 160
070	<p>070/310 = 0  070/320 = 0</p>
080	080/310 = 080/190*10%
090	090/310 = 090/190*20%
100	100/310 = 100/190*35%
110	110/310 = 110/190*50%
140	140/310 = 140/190*75%
150	150/310 = 150/190
170	170/310 = 170/190
190	190/310 = 190/190*150%
210	210/310 = 210/190*200%

010-060,  
230-410

Column 100 = 030+080+090



### 6.3. CR IRB – Credit and counterparty credit risks and free deliveries: Internal Rating Based Approach to Capital Requirements

#### 6.3.1. General remarks

72. This template, applicable to all IRB institutions exclusively for the exposures to which the IRB approach applies, whether or not they use their own estimates of LGD and/or credit conversion factors, requests aggregated information by exposure classes on:
- The input parameters that are used for calculating the risk weighted exposure amounts (exposure values, LGD, maturity,...);
  - The amount and type of credit risk mitigation techniques used for mitigating the risks;
  - Risk-weighted assets and capital requirements.
73. The reported information is furthermore available at the exposure type level, but also at the obligor grade level, thus providing an aggregated insight on the internal rating system of the banks.
74. This template also provides specific lines, with a more limited number of Columns available, to report information for certain countries, by risk weight for exposures under the specialized lending slotting criteria approach, for exposures secured by real estate that benefit from an alternative treatment, as well as for free deliveries and dilution risk.

#### 6.3.2. Scope of the CR IRB template

75. The scope of the CR IRB template covers capital requirements for:
- Credit risk in the banking book, among which:
    - Counterparty credit risk in the banking book;
    - Dilution risk for purchased receivables;
  - Counterparty credit risk in the trading book;
  - Free deliveries in the trading book.
76. The scope of the template refers to the exposures for which the capital requirements are calculated according to Articles 84 to 89 of the amended CRD (Annex III or Annex VII of the CRD). Institutions that apply Article 18, Paragraph 2 of the CRD also need to report their trading book positions in this template when they apply Articles 84 to 89 of the CRD to calculate the capital requirements thereof (Annex VII of amended CRD, Annex II of amended CAD).

77. The CR IRB template does not cover equity exposures, securitisation positions and other non-obligation assets:

- Equity exposures are reported in the CR EQU IRB template;
- Securitisation positions are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;
- No separate template is reported for the exposure class "other non-obligation assets", according to Article 86 paragraph 1 lit (g) of CRD. The risk weight for this exposure class has to be set at 100 % at any time according to Annex VII part 1 point 27 of CRD. The capital requirements for this exposure class are reported directly in the CA-Template.

78. In order to clarify whether the institutions uses its own estimates for LGD and/or credit conversion factors, or not, on top of the templates the following codification is used:

"NO" = in case the supervisory estimates of LGD and credit conversion factors are used (Foundation IRB)

"YES" = in case own estimates of LGD and credit conversion factors are used (Advanced IRB)

In any case, for the reporting of the retail portfolios "YES" has to be reported.

### 6.3.3. Breakdown of the CR IRB template

79. The template has to be reported separately for the following exposure classes, forcing the separately reported subtemplates to be pairwise disjoint:

1) Central banks and central governments

(Article 86 paragraph 1 lit (a) of amended CRD)

2) Institutions

(Article 86 paragraph 1 lit (b) of amended CRD)

3.1) Corporate – SME

(Article 86 paragraph 1 lit ( c) in conjunction with Annex VII part 1 point 5 of amended CRD)

3.2) Corporate – Specialized lending

(Article 86 paragraph 6 of amended CRD)

3.3) Corporate – Other

(All corporates according to article 86 paragraph 1 lit ( c), excluding those which have been reported according to 3.1 and 3.2 of this document).

4.1) Retail – Secured by real estate SME

(Exposures reflecting Article 86 paragraph 1 lit (d) in conjunction with Annex VII part 1 point 5 of amended CRD which are secured by real estate).

4.2) Retail – Secured by real estate non-SME

(Exposures reflecting Article 86 paragraph 1 lit (d) of amended CRD which are secured by real estate).

4.3) Retail – Qualifying revolving

(Article 86 paragraph 1 lit (d) in conjunction with Annex VII part 1 point 13 of amended CRD).

4.4) Retail – Other SME

(Article 86 paragraph 1 lit (d) in conjunction with Annex VII part 1 point 5 of amended CRD not reported under 4.1 and 4.3).

4.5) Retail – Other non – SME

(Article 86 paragraph 1 lit (d) of amended CRD which were not reported under 4.2 and 4.3).

80. Aggregate templates for “total exposures”, “total - corporate exposures” and “total - retail exposures” are not required.

6.3.4. Instructions concerning specific positions

Columns	Instructions
010	<p><b><u>Country code</u></b></p> <p>This column is only applicable to rows 1.1*01 to 1.1*05. Institutions report the two-letter country code according to ISO 3166-2.</p>
020	<p><b><u>INTERNAL RATING SYSTEM/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u></b></p> <p>The PD assigned to the obligor grade or pool to be reported should be based on the provisions laid down in Annex VII part 4 Points 49 to 72 of the CRD. For each individual grade or pool, the PD assigned to the specific obligor grade or pool should be reported. All reported risk parameters should be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p>

	<p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.</p> <p>Otherwise, the different rating systems should be merged and ordered according to the following criteria: Obligor grades of the different rating systems should be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>For the purposes of weighting the average PD the exposure value reported in column 110 is used. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (e.g. for "total exposure"). Defaulted exposures are those assigned to the last rating grade/s with a PD of 100 %.</p> <p>Only when reporting numbers in row 130 exposures which were assigned to the last Rating grade with PD = 100 % are not taken in to consideration.</p> <p>→ Please also see IQs 23/2007, 25/2007, 8/2008 and 9/2008.</p>
030	<p><b><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>Institutions report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value should be reported in accordance with Article 74 paragraph 1 and Annex VII part 3 points 1,2,4,5,6,7,8 of CRD.</p> <p>The effect resulting from Annex VII part 3 point 3 of CRD (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore should not reduce the Original Exposure.</p> <p>Points 9, 10 and 11 concerning the application of Credit Conversion Factors are also reported separately in the IRB-Template.</p>
040 080	<p><b><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></b></p> <p>Credit risk mitigation techniques as defined in article 4 (30) of CRD that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in "SUBSTITUTION OF THE EXPOSURE DUE TO CRM".</p>
040 050	<p><b><u>UNFUNDED CREDIT PROTECTION</u></b></p>
040	<p><b>GUARANTEES:</b></p> <p>If the CRM effect of the guarantee is calculated by recognition of the substitution effect, the Adjusted Value (Ga) as defined in Annex VIII part 3 points 90 to 92 of CRD should be provided.</p> <p>If the CRM effect of the guarantee is reflected in own LGD estimations columns</p>

	<p>140 and 150 should be reported.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection is reported in Column 210.</p>
050	<p><b><u>CREDIT DERIVATIVES:</u></b></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Annex VIII part 3 points 90 to 92 of CRD should be provided.</p> <p>When Own estimates of LGD are used to account for CRM effects, column 150 is reported.</p> <p>Regarding exposures subject to the double default treatment the value of unfunded credit protection is reported in Column 210.</p>
060	<p><b><u>OTHER FUNDED CREDIT PROTECTION</u></b></p> <p>When own estimates of LGD are not used values in accordance with annex VIII part 3 points 79 to 82 of CRD are reported.</p> <p>When own estimates of LGD are used, column 160 is reported.</p>
070-080	<p><b><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></b></p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools should also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates should be taken into account.</p>
070	<b><u>(-) TOTAL OUTFLOWS</u></b>
080	<b><u>TOTAL INFLOWS (+)</u></b>
090	<p><b><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></b></p> <p>Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p>
100, 120	Of Which: Off Balance Sheet Items

	See CR-SA instructions
110	<p><b><u>EXPOSURE VALUE</u></b></p> <p>The value in accordance with Annex VII part 3 of CRD except points 12 and 13 and Annex VIII part 3 point 69 of CRD are reported.</p> <p>For the instruments as defined in Annex II, the credit conversion factors (annex VII, part 3, points 9 to 11) irrespective the approach chosen by the institution, are applied.</p>
130	<p>Of Which: Arising form counterparty Credit Risk</p> <p>See CR-SA instructions.</p>
140	<p><b><u>GUARANTEES</u></b></p>
150	<p><b><u>CREDIT DERIVATIVES</u></b></p>
160	<p><b><u>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</u></b></p>
170	<p><b><u>ELIGIBLE FINANCIAL COLLATERAL</u></b></p> <p>For trading book operations includes financial instruments and commodities eligible for trading book exposures according to annex II point 9 of amended CAD Credit linked Notes and on -balance sheet netting according to Annex VIII part 3 of CRD are treated as cash collateral.</p> <p>When own estimates of LGD are not used: values in accordance with Annex VIII part 1 points 7 to 11 of CRD. The adjusted value (Cvam) as set out in Annex VIII part 3 point 33 of CRD is reported.</p> <p>When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to points 77 and 78 of annex VII part 4 of CRD. The amount to be reported should be the estimated market value of the collateral.</p> <p>→ Please also see IQ 8/2006</p>
180	<p><b><u>REAL ESTATE</u></b></p> <p>When own estimates of LGD are not used, values in accordance with annex VIII part 1 points 13 to 19 of CRD are reported. Leasing of real estate property is also included (see annex VIII part 1 point 22). See also annex VIII part 3 points 62 to 67 of CRD.</p> <p>When own estimates of LGD are used: the amount to be reported should be the estimated market value.</p>

	→ Please also see IQ 8/2006
190	<p><b><u>OTHER PHYSICAL COLLATERAL</u></b></p> <p>When own estimates of LGD are not used, values in accordance with Annex VIII part 1 point 21 of CRD are reported. Leasing of property different from real estate is also included (see annex VIII part 1 point 22 of CRD). See also annex VIII part 3 point 67 of CRD.</p> <p>When own estimates of LGD are used: the amount to be reported should be the estimated market value of collateral.</p> <p>→ Please also see IQ 8/2006</p>
200	<p><b><u>RECEIVABLES</u></b></p> <p>When own estimates of LGD are not used, values in accordance with annex VIII part 1 point 20 of CRD and annex VIII part 3 point 66 of CRD are reported.</p> <p>When own estimates of LGD are used, the amount to be reported should be the estimated market value of collateral.</p> <p>→ Please also see IQ 8/2006</p>
210	<p><b><u>Subject to Double Default Treatment</u></b></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment reflecting annex VIII part 1 point 29 of CRD and annex VIII part 2 point 22 of CRD. The values reported should reflect the logic of Columns 040 and 050 stated above.</p>
220	<p><b><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></b></p> <p>All the impact of CRM techniques on LGD values as specified in annexes VII and VIII of CRD should be considered. In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to annex VII part 2 point 11 of CRD.</p> <p>For defaulted exposures, provisions laid down in annex VII part 4 point 80 of CRD should be considered.</p> <p>The definition of exposure value as in Column 11 shall be used for the calculation of the exposure-weighted averages.</p> <p>All the impact of CRM techniques on LGD values as specified in Article 154 No. 5 as well as in Annexes VII and VIII of CRD. All effects should be considered (so the floor applicable to mortgages should be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* according to Annex VIII part 3 point 61 (see also CRDTG_Q203 of 2007).</p>

	<p>Furthermore, it is important to take into account that the exposure weighted average LGD associated to each PD "obligor grade or pool" should result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 11, as it is shown in the following example:</p> <p>If own estimates of LGD are applied Annex VII part 4 points 49 to 58 and 73 to 82 of CRD have to be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to Annex VII part 2 point 11 of CRD.</p> <p>The calculation of the exposure weighted average LGD should be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
230	<p><b><u>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</u></b></p> <p>The value reported reflects Annex VII part 2 points 12 to 16 of CRD. The exposure value (Column 11) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.</p> <p>The exposure values for which the maturity is not an element in the calculation of capital requirements, they do not have to be reported. This means that this Column should not be filled in for retail portfolios.</p>
240	<p><b><u>RISK WEIGHTED EXPOSURE AMOUNT</u></b></p> <p>For Central governments and Central Banks, Corporate and Institutions see annex VII part 1 points 3 and 4 of CRD. For Retail see annex VII part 1 point 10 of CRD.</p>
250	<p><b><u>CAPITAL REQUIREMENTS</u></b></p> <p>Article 75 (a) of CRD. Is the result of multiplying the risk weighted exposure amount by 0.08.</p>
260	<p><b><u>EXPECTED LOSS AMOUNT</u></b></p> <p>For the definition of Expected Loss see Article 4 paragraph 29 of CRD, for calculation see Annex VII part 1 point 29 to 35 of CRD. The expected loss amount to be reported should be based on the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
270	<p><b><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>Value Adjustments as well as specific and general provisions should be reported. General provisions should be reported by assigning the amount pro rata - according to the expected loss of the different obligor grades</p>
280	<p><b><u>NUMBER OF OBLIGORS</u></b></p> <p>Annex VII part 4 points 19, 22 and 24 of CRD.</p> <p>For all exposure classes except retail the number of obligors which were separately rated, should be reported. Within the exposure class retail as well as for rows</p>



	<p>regarding specialized lending the number of exposures which were separately assigned to a certain rating grade or pool should be reported.</p> <p>→ Please also see IQ 3/2006</p>
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Rows	Instructions
010	<b><u>TOTAL EXPOSURES</u></b>
020-060	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:
020	<b><u>On balance sheet items</u></b> Please refer to CRSA instructions
030	<b><u>Off balance sheet items</u></b> Please refer to CRSA instructions
040	<b><u>Securities Financing Transactions</u></b> Please refer to CRSA instructions
050	<b><u>Derivatives &amp; Long Settlement Transactions</u></b> Please refer to CRSA instructions
060	<b><u>From Contractual Cross Product Netting</u></b> Please refer to CRSA instructions
070	<b><u>1.1 EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</u></b>
080	<b><u>Of which: originated in country with most exposure</u></b>  The Term "originated in country" refers to the home country of the obligor. The Term "exposure" refers to the exposure value according to column 110.
090	<b><u>Of which: Originated in country with second most exposure</u></b> See row 080
100	<b><u>Of which: Originated in country with third most exposure</u></b> See row 080

110	<p><b><u>Of which: Originated in country with fourth most exposure</u></b></p> <p>See row 080</p>
120	<p><b><u>Of which: Originated in country with fifth most exposure</u></b></p> <p>See row 080</p>
130	<p><b><u>Of which: Non-defaulted exposures</u></b></p> <p>For the calculation of this line, all exposure which were assigned to the last rating grade or pool with PD = 1 must be disentangled.</p>
140	<p><b><u>BREAKDOWN OF TOTAL EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS:</u></b></p> <p>For exposures to corporates, institutions and Central governments and Central Banks see Annex VII part 4 point 7 of CRD.</p> <p>For retail exposures see Annex VII part 4 point 14 of CRD. For Exposures arising from purchased receivables see Annex VII part 3 point 6 of CRD.</p> <p>Exposures for dilution risk of purchased receivables will not be reported by obligor grades or pools and will be reported in row DILUTION RISK: TOTAL PURCHASED RECEIVABLES.</p> <p>Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>→ Please also see IQ 30/2007</p>
150	<p><b><u>1.2 SPECIALIZED LENDING SLOTTING CRITERIA (b): TOTAL</u></b></p> <p>Annex VII part 1 point 6 of CRD. This only applies to the corporate exposure class</p>
160-220	<p><b><u>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</u></b></p>
190	<p><b><u>Of which: In category 1</u></b></p> <p>Annex VII part 1 point 6 table 1 of CRD.</p>
230	<p><b><u>1.3 ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</u></b></p> <p>Articles 92 and 93, annex VIII part 3 points 73 to 75 of CRD.</p>
240	<p><b><u>1.4 EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</u></b></p> <p>Exposures arising from free deliveries for which the alternative treatment referred to in annex II point 3 of amended CAD first subparagraph last sentence is used or for which a 100% risk weight is applied according to annex II point 3 last subparagraph of amended CAD. Unrated nth to default credit derivatives under annex VII part 1 point 9 of CRD and any other exposure subject to risk weights not</p>

	included in any other row should be reported in this row.
250	<p><b><u>1.5 DILUTION RISK: TOTAL PURCHASED RECEIVABLES</u></b></p> <p>See article 4 (24) of CRD for a definition of dilution risk. For calculation of risk weight for dilution risk see annex VII part 1 point 28 of CRD.</p> <p>According to the legal references of the CR IRB the dilution risk of a purchased receivable, if it is not immaterial, should only be reported in row 1.5. According to Annex VII part 3 paragraph 6 of CRD the exposure value of purchased receivables shall be the outstanding amount minus the capital requirements for dilution risk prior to credit risk mitigation.</p> <p>Please refer to the reporting example.</p> <p>According to the legal references of the CR IRB the dilution risk of a purchased receivable, if it is not immaterial, should only be reported in row 1.5. According to Annex VII part 3 para. 6 of amended CRD the exposure value of purchased receivables shall be the outstanding amount minus the capital requirements for dilution risk prior to credit risk mitigation.</p> <p>→ Please also see IQ 38/2007</p>

### 6.3.5. Validation Rules

Rows	
010, 070-120 140	$0 \leq \text{Column } 020 \leq 100$
010-020 070-140	$0 \leq \text{Column } 230 \leq 1825$
030-250	$\text{Column } 240 * 8\% = \text{Column } 250$
130	$0 \leq \text{Column } 020 < 100$
070, 140,	$\text{Column } 090 = \text{Column } 030 + \text{Column } 070 + \text{Column } 080$

Columns	
020-030 090, 110, 240-250	$\text{Row } 010 = \text{Row } 020 + \text{Row } 030 + \text{Row } 040 + \text{Row } 050 + \text{Row } 060$
030,	$\text{Row } 150 = \text{Row } 160 + \text{Row } 170 + \text{Row } 180 + \text{Row } 200 + \text{Row } 210 + \text{Row } 220$

090, 110, 240-250	220
100, 120	Row 010 = row 070 + row 150 + row 230 + row 240
110, 240-260	Row 080 + Row 090 + Row 100 + Row 110 + Row 120 ≤ Row 070 Row 130 ≤ Row 070

cells	
	030/090=010/100
	030/110=010/120

### 6.3.6. Reporting example

#### Exposure weighted average LGD for FIRB

Exposure value of Column 110 = 200 (senior exposure with an LGD of 45% if uncollateralized)

50 Euro of this 200 Euro are collateralized by eligible financial collateral with a LGD of 0%.

$E^* = 150$  Euro

$LDG^*$  to be reported =  $LDG \times (E^*/E) = 45\% \times 150/200 = 33,75\%$

Four exposures were assigned to the "Obligor grade/pool" 1:

Client A, exposure value 1000, LGD 45%;

Client B, exposure value 2000, LGD 65%;

Client C, exposure value 500, LGD 35%;

Client D, exposure value 1500, LGD 70%.

The exposure weighted average LGD shall be:

$(1000 \times 45\% + 2000 \times 65\% + 500 \times 35\% + 1500 \times 70\%) / 5000 = 59.5\%$

#### Dilution Risk

Assumption: Capital requirements for dilution risk = 2 € (exposure value for the dilution risk: 100 €; risk weight calculated by formula 25%)

1. Exposure value for the dilution risk to be reported in row 250: 100 €

2. Exposure value for the credit risk to be reported in row 070: 100 € - 2 € = 98 €.

The sum of both amounts (198 €) has to be reported in row 010, because they are both subject to capital requirements.

#### 6.4. CR EQU IRB – Equity exposures under the internal ratings based approach

##### 6.4.1. General remarks

81. The CR EQU IRB template provides information on the calculation of credit risk capital requirements (Article 75 lit(a) of the amended CRD) according to the IRB method (Article 84 of the amended CRD) for equity exposures referred to in Article 86(5) of the amended CRD.
82. According to Article 86(5) of the amended CRD, the following exposures shall be classified as equity exposures:
  - d) non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; and
  - e) debt exposures the economic substance of which is similar to the exposures specified in point a).
83. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 87, paragraphs 11 and 12 of the amended CRD shall also be reported in the CR EQU IRB template.
84. For further guidance on the definition of equity exposures and assignment of exposures to the Equity exposure class, please refer to points 201 to 207 of the GL10 as well as to CRDTG Q 119.
85. Institutions shall provide the CR EQU IRB template only when applying one of the three existing approaches for the purpose of the calculation of capital requirements to equity exposures:
  - f) Simple Risk Weight approach (Annex VII, part 1, points 19-21 of the amended CRD),
  - g) PD/LGD approach (Annex VII, part 1, points 22-24 of the amended CRD), or
  - h) Internal Models approach (Annex VII, part 1, points 25-26 of the amended CRD).
86. More specifically, the following equity exposures are not to be reported in the CR EQU IRB template:
  - a) Equity exposures subject to the partial use of the standardised approach (e.g. grandfathered exposures according to Article 154(6) of the amended CRD).
  - b) Instruments considered as equity exposures which are fully or proportionally consolidated. These exposures shall be reported in the CA template (Please refer to GL10, point 208).
  - c) Instruments considered as equity exposures which are deducted from own funds. These exposures shall be reported in the CA template (Please refer to GL10, point 208).
  - d) Equity exposures with ancillary services undertakings calculated according to the treatment of "other non credit-obligation assets" (in accordance with Annex VII, part 1, point 18 of the amended CRD). For further clarification on

the classification of exposure towards “institutional bodies” (e.g. clearing houses, stock exchanges) as “ancillary services undertaking”, please refer to the CRDTGQ 120.

- e) Equity exposures in the trading book (in case where institutions are not exempted from calculating capital requirements for trading book positions according to Article 18(2) of the amended CAD) (GL10 point 209), as well as illiquid assets deducted from own funds under Article 13(2) lit(d) of the amended CAD.
- f) Equity exposures to entities whose credit obligations qualify for a zero risk weight under the Standardised Approach (Article 89 (1) lit (f) of the amended CRD).
- g) Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 89(1) lit (g) of the amended CRD).

#### 6.4.2. Instructions concerning specific positions

##### Instructions by columns

<b>Columns</b>	
010	<p><b>INTERNAL RATING SYSTEM / PD ASSIGNED TO THE OBLIGOR GRADE</b></p> <p>Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Annex VII, part 2, point 24 of the amended CRD.</p> <p>The PD assigned to the obligor grade or pool to be reported should be based on the provisions laid down in Annex VII part 4 points 49 to 72 of the amended CRD. For each individual grade or pool, the PD assigned to the specific obligor grade or pool should be reported. It is also worth mentioning that all reported risk parameters should be derived from the risk parameters used in the internal rating system approved by the respective competent authority (IQ 08/2008).</p> <p>For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation should be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (IQ 23/2007). The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average PD (IQ 25/2007).</p>
020	<p><b>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</b></p> <p>Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Annex VII, part 3, point 12 of the amended CRD, the exposure value for equity exposures is the value</p>

	presented in the financial statements. Institutions applying the Simple Risk Weight approach also consider the offsetting provisions referred to in Annex VII, part 1, point 20 of the amended CRD.
030-040	<p><b>UNFUNDED CREDIT PROTECTION</b></p> <p>Irrespective of the approach adopted for the calculation of capital requirements for equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Annex VII, part 1, points 21, 24 and 26 of the amended CRD). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040).</p>
050	<p><b>(-) TOTAL OUTFLOWS</b></p> <p>Institutions report in column 050 (outflows) the part of the original exposure pre conversion factors covered by unfunded credit protection.</p> <p>Please also refer to CRDTG Qs 27, 37 and 326 for clarifications on the treatment of funded and unfunded credit protection.</p>
060	<p><b>EXPOSURE VALUE</b></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection. As a reminder, in the case of equity off-balance sheet exposures, the exposure value is not calculated by using conversion factors as it is the case in the calculation of the exposure value for off-balance sheet items for exposures to corporates, institutions, central governments and central banks and retail as mentioned in Annex VII, part 3, points 9 to 11 of the amended CRD.</p>
070	<p><b>EXPOSURE WEIGHTED AVERAGE LGD</b></p> <p>Institutions applying the PD/LGD approach report in column 070 (rows 040-01 to 040-NN) the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD (IQ 25/2007). Institutions shall take into accounts the provisions laid down in Annex VII, part 2, points 25 and 26 of the amended CRD.</p>
080	<p><b>RISK WEIGHTED EXPOSURE AMOUNT</b></p> <p>Institutions report risk-weighted exposure amounts for equity exposures in column 080. These amounts are those calculated according to:</p> <ol style="list-style-type: none"> <li>a. Annex VII, part 1, points 22 to 24 of the amended CRD for the PD/LGD approach,</li> <li>b. Annex VII, part 1, points 19 to 21 of the amended CRD for the Simple Risk Weight approach, or</li> </ol>

	<p>c. Annex VII, part 1, points 25 and 26 of the amended CRD for the Internal Models approach.</p> <p>In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Annex VII, part 4, points 44 to 48 of the amended CRD, a scaling factor of 1.5 shall be assigned to the risk weights when calculating capital requirements (Annex VII, part 1, point 22 of the amended CRD).</p>
090	<p><b>CAPITAL REQUIREMENTS</b></p> <p>Institutions report in column 090 credit risk capital requirements for equity exposures referred to in article 86 lit e) of the amended CRD calculated according Article 75 lit a) of the amended CRD.</p> <p>With regard to the input parameter M (Maturity) to the risk-weight function, note that the maturity assigned to equity exposures equals 5 years (Annex VII, Part 2, Point 27 of the amended CRD).</p>
100	<p><b>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</b></p> <p>Institutions report in column 100 the expected loss amount for equity exposures calculated in accordance with Annex VII, part 1, points 32 to 34 of the amended CRD. Please also refer to CRDTGQ 289 regarding the treatment of value adjustments and provisions for equity exposures.</p>

Instructions by rows

In accordance with Annex VII, part 1, point 17 of the amended CRD, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally:

Rows	
020, 030, 040-01 to 040-NN	<p><b><u>PD/LGD APPROACH: TOTAL</u></b></p> <p><b><u>OF WHICH: NON-DEFAULTED EXPOSURES:</u></b></p> <p><b><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</u></b></p> <p>Institutions applying the PD/LGD approach (Annex VII, part 1, points 22-24 of the amended CRD) report the requested information in rows 020, 030 and 040-01 to 040-NN.</p> <p>In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, institutions will report in rows 040-01 to 040-NN the rating grades or pools associated to this unique rating system / masterscale. In any other case, the different rating systems should be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems should be pooled together and ordered</p>



	<p>from the lower PD assigned to each obligor grade or pool to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities. COREP does not foresee any PD-Bands but PDs assigned to obligor grades or pools (IQ 09/2008).</p> <p>For the calculation of the information relating to the non-defaulted assets (row 030), only those exposure which were not assigned a PD of 100% (in rows 040-01 to 040-NN) have to be taken into account.</p>
050 to 090	<p><b><u>SIMPLE RISK WEIGHT APPROACH: TOTAL</u></b></p> <p><b><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</u></b></p> <p>Institutions applying the Simple Risk Weight approach (Annex VII, part 1, points 19-21 of the amended CRD) report the requested information, according to the characteristics of the underlying exposures in rows 050 to 090.</p>
100	<p><b><u>3. INTERNAL MODELS APPROACH</u></b></p> <p>Institutions applying the Internal Models approach (Annex VII, part 1, points 25-26 of the amended CRD) report the requested information in row 100.</p>

#### 6.4.3. Validation rules

##### 1. Validation rules applicable within the CR EQU IRB template:

<b>Instructions by columns</b>		
<b>Rule nr.</b>	<b>Column</b>	<b>Rule</b>
CREQU010	080, 090	Row 010 = Rows 020+050+100
CREQU020	020, 060, 080, 090, 100	Row 020 = Sum of Rows 040-01 to 040-NN
CREQU030	010, 020, 060, 080, 090, 100	Row 030 ≤ Rows 020
CREQU040	020, 060, 080, 090, 100	Row 050 = Rows 070+080+090
CREQU050	010	Row 020 = $(040-01/010 * 040-01/060 + 040-02/010*040-2/060 + \dots + 040-NN/010*040-NN/060) / 020/060$
CREQU060	060	Row 020 = $(040-01/070*040-01/060$

		$+ 040-02/070 * 040-2/060 + \dots + 040-NN/070 * 040-NN/060) / 020/060$
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Instructions by rows		
Rule nr.	Row	Rule
CREQU070	010, 020, 040-01 to 040-NN, 050, 070, 080, 090, 100	Column 090 = Column 080 * 8%
CREQU080	070	Column 080 = Column 060 * 190%
CREQU090	070	Column 100 = Column 060 * 0.8%
CREQU100	080	Column 080 = Column 060 * 290%
CREQU110	080	Column 100 = Column 060 * 0.8%
CREQU120	090	Column 080 = Column 060 * 370%
CREQU130	090	Column 100 = Column 060 * 2.4%

## 2. Validation rules applicable between different templates:

Rule nr.	Rule
CREQU140	CR EQU IRB (Row 010 Column 090) = CA template Row 1870

## 3. Convention on signs

Rule nr.	Rule
CREQU150	Elements in Columns 010, 020, 060, 070, 080, 090, 100 $\geq 0$
CREQU160	Elements in Columns 050 $\leq 0$
CREQU170	Elements in Columns 010, 070 $\leq 100$

#### 6.4.4. Examples relating to the CR EQU IRB template:

1. Example on the reporting of equity exposure treated according to the Simple Risk Weight approach or the PD/LGD approach :

- Fair-value of long equity holdings in company A: 100
- The shares in company A are exchange traded equities.
- The equity holding in company A does not represent a private equity investment
- The investment is part of a long-term customer relationship
- The equity holdings are evaluated at fair-value in the balance sheet.
- No Credit risk mitigation techniques applicable.
- The maturity (M) assigned to equity exposures equals 5 years (Annex VII, Part 2, Point 27 of the amended CRD).

##### 1.1 Treatment under the Simple risk-weight approach:

- Equity in company A qualifies for the treatment of exchange traded equities under the Simple Risk weight approach: Risk-weight of 290%, Expected Loss weighting at 0.8%, according to Annex VII, points 19 and 32 of the amended CRD.
- Risk-weighted exposure amount :  $EAD \times RW = 100 \times 290\% = 290$
- Capital requirements for equity A:  $290 \times 8\% = 23.2$
- Expected Loss amount for equity A:  $100 \times 0.8\% = 0.8$

##### 1.2 Treatment under the PD / LGD approach

- Equity in company A qualifies for a minimum PD of 0.09% and an LGD of 90% according to Annex VII, part 2, points 24 and 26 of the amended CRD. Suppose that the minimum PD of 0.09% is applicable:
- Risk-weighted exposure amount: 255
- Capital requirements for equity A:  $8\% \times 255 = 20.40$
- Expected Loss amount for equity A:  $PD \times LGD \times EAD = 0.09\% \times 90\% \times 100 = 0.81$



## Reporting template CR EQU IRB in relation with example 1.2 “Treatment under the PD / LGD approach”

### CR EQU IRB

### CREDIT RISK: EQUITY - IRB APPROACHES TO CAPITAL REQUIREMENTS

COREP version april 2010		010	020	030	040	050	060	070	080	090	100
	INTERNAL RATING SYSTEM	ORIGINAL EXPOSURE PRE CONVERSION FACTORS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE			EXPOSURE VALUE	EXPOSURE WEIGHTED AVERAGE LGD (%)	RISK WEIGHTED EXPOSURE AMOUNT	CAPITAL REQUIREMENTS	MEMORANDUM ITEM:	
			UNFUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM					EXPECTED LOSS AMOUNT	
			GUARANTEES	CREDIT DERIVATIVES	(-) TOTAL OUTFLOWS						
			1	2	3					4	5
010	<b>TOTAL IRB EQUITY EXPOSURES</b>								255,00	20,40	
020	<b>1. PD/LGD APPROACH: TOTAL</b>	0,9%	100,00	0,00	0,00	0,00	100,00	90.00%	255,00	20,40	0,81
030	OF WHICH: NON-DEFAULTED EXPOSURES:	0,9%	100,00	0,00	0,00	0,00	100,00	90.00%	255,00	20,40	0,81
040	<b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</b>										
040-01	OBLIGOR GRADE(a): 1	0,9%	100,00				100,00	90.00%	255,00	20,40	0,81
040-02	2										
040-...	.....										
040-NN	N										
050	<b>2. SIMPLE RISK WEIGHT APPROACH: TOTAL</b>										
060	<b>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</b>										
070	RISK WEIGHT: 190%										
080	290%										
090	370%										
100	<b>3. INTERNAL MODELS APPROACH</b>										

## 6.5. CR TB SETT – Settlement/Delivery Risk in the Trading Book

### 6.5.1. General remarks

87. This template requests information on the unsettled transactions of the trading book and their corresponding capital requirements for settlement risk according to Article 75 lit b) of the amended CRD, as well as Article 18 paragraph 1 lit a) and Annex II, point 1 of the amended CAD.
88. Institutions report in the CR TB SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities (excluding repurchase and reverse repurchase agreements and securities or commodities lending and securities or commodities borrowing) held in the trading book.

### 6.5.2. Instructions concerning specific positions

#### Instructions by columns

<b>Columns</b>	
010	<b>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</b> In accordance with Annex II, point 1 of the amended CAD, institutions report in column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices.
020	<b>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</b> In accordance with Annex II, point 1 of the amended CAD, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, where the difference could involve a loss for the institution.
030	<b>CAPITAL REQUIREMENTS</b> Institutions report in column 030 the capital requirements calculated in accordance with Annex II, point 1 of the amended CAD.

#### Instructions by rows

<b>Rows</b>	
010	<b>Total unsettled transactions in the Trading Book</b> Institutions report in row 010 aggregated information in relation with settlement/delivery risk.

020 to 060	<p><b>Transactions unsettled up to 4 days (Factor 0%)</b></p> <p><b>Transactions unsettled between 5 and 15 days (Factor 8%)</b></p> <p><b>Transactions unsettled between 16 and 30 days (Factor 50 %)</b></p> <p><b>Transactions unsettled between 31 and 45 days (Factor 75%)</b></p> <p><b>Transactions unsettled for 46 days or more (Factor 100%)</b></p> <p>Institutions report the information in relation with settlement/delivery risk according to the categories referred to in table 1 of Annex II of the amended CAD in rows 020 to 060.</p> <p>No capital requirement for settlement/delivery risk is required for transactions unsettled less than 5 working days after the due settlement date.</p>
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### 6.5.3. Validation rules

#### 1. Validation rules applicable within the CR TB SETT template:

<b>Instructions by columns</b>		
<b>Rule nr.</b>	<b>Columns</b>	<b>Rule</b>
CRTBSETT010	010, 020, 030	Row 010 = Rows 020+030+040+050+060

<b>Instructions by rows</b>		
<b>Rule nr.</b>	<b>Rows</b>	<b>Rule</b>
CRTBSETT020	020	Column 030= Column 020 x 0%
CRTBSETT030	030	Column 030= Column 020 x 8%
CRTBSETT040	040	Column 030= Column 020 x 50%
CRTBSETT050	050	Column 030= Column 020 x 75%
CRTBSETT060	060	Column 030= Column 020 x 100%

#### 2. Validation rules applicable between different templates:

<b>Rule nr.</b>	<b>Rule</b>
CRTBSETT070	CR TB SETT (Row 010 Column 030) = CA template Row 1900

#### 3. Convention on signs:

<b>Rule nr.</b>	<b>Rule</b>
CRTBSETT080	All elements in template CR TB SETT $\geq 0$



6.6. CR SEC SA – Credit Risk: Securitisation – Standardised Approach to Capital Requirements

6.6.1. General remarks

89. The information in this template is requested for all securitisations in which the reporting institution is involved in a securitisation scheme treated under the Standardised Approach. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.
90. The CR SEC SA template gathers joint information on both traditional and synthetic securitisations, as defined in Article 4 points 37 and 38 of amended CRD, respectively.
91. For further information on the Standardised Approach please see section 6.2 (CR SA template).

6.6.2. Instructions concerning specific positions

A. COLUMNS	
010	<p><b><u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u></b></p> <p>Originator institutions must report all the current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation should be reported.</p> <p>According to IQ 7/2006:</p> <p><i>In the case of traditional securitisations where the originator does not hold any position, then the originator should not consider that securitisation in the reporting of the CR SEC SA or CR SEC IRB templates. For this purpose securitisation positions held by the originator include early amortisation provisions in a securitisation of revolving exposures, as defined under article 100, paragraph 2 of amended CRD.</i></p> <p><i>For all other securitisations for which there is a recognition of significant risk transfer it should be further clarified that under column 1 of the CR SEC IRB and CR SEC SA templates the originator should report all the securitisation exposures originated irrespective of who is holding them (see IQ20/2006).</i></p>

	<p>"Current amount" refers to the outstanding amount at the reporting date (not at the origination date).</p> <p>For further explanations, please see IQ 19/2006.</p>
020-040	<p><b><u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u></b></p> <p>Following the provisions in Annex IX part 2 points 4 to 7 of amended CRD the credit protection to the securitised exposures should be as there was no maturity mismatch.</p>
020	<p><b><u>(-) FUNDED CREDIT PROTECTION (C<sub>V</sub>A)</u></b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C<sub>V</sub>A) which is expected to be reported in this column is established in Annex VIII part 3 point 33 of the amended CRD.</p>
030	<p><b><u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</u></b></p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (G*) is established in Annex VIII part 3 point 84 of the amended CRD.</p>
040	<p><b><u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u></b></p> <p>The effect of supervisory haircuts in the credit protection should not be taken into account when computing the retained or repurchased amount of credit protection.</p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p>
050	<p><b><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>Securitisation positions held by the reporting institution, calculated according to Annex IX part 4 points 1, 2, 4 and 5 of amended CRD, without applying credit conversion factors and gross of value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitization positions. Value adjustments of securitized positions are not considered.</p> <p>In case of early amortization clauses, institutions must specify the amount of "originator's interest" as defined in Annex IX part 4 point 19 of the amended CRD.</p>

	<p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) will be the result of the aggregation of columns 010 to 040.</p> <p>See COREP IQ 19/2006 and IQ 20/2006.</p>
060	<p><b><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets not measured at fair value through profit or loss. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p>
070	<p><b><u>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>Securitisation positions according to Annex IX part 4 points 1, 2, 4 and 5 of amended CRD, without applying conversion factors.</p> <p>This piece of information is related to column 030 of the CR SA template.</p>
080-110	<p><b><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></b></p> <p>Article 4 point 30 and Annex VIII of amended CRD.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p> <p>See section 6.1.1 (Reporting of CRM techniques with substitution effect).</p>
080	<p><b><u>UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G<sub>A</sub>)</u></b></p> <p>Unfunded credit protection is defined in Article 4 point 32 of amended CRD and regulated in Annex VIII part 3 points 87 to 89 of amended CRD.</p> <p>See section 6.1.1 (Reporting of CRM techniques with substitution effect).</p>
090	<p><b><u>FUNDED CREDIT PROTECTION</u></b></p> <p>Funded credit protection is defined in Article 4 point 31 of amended CRD and regulated in Annex VIII part 1 points 3, 4, 7 to 10, 23, 24 and 25 of amended CRD.</p> <p>Credit linked notes and on-balance sheet netting according to Annex VIII part 3 of amended CRD are treated as cash collateral.</p> <p>See section 6.1.1 (Reporting of CRM techniques with substitution effect).</p>
100-110	<p><b><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM: (-) TOTAL</u></b></p>

	<p><b><u>OUTFLOWS / TOTAL INFLOWS</u></b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
100	<p><b><u>(-) TOTAL OUTFLOWS</u></b></p> <p>Annex VIII part 3 points 26, 87 and 88 of amended CRD.</p> <p>Outflows correspond to the covered part of the 'Exposure net of value adjustments and provisions', that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 080 [(-) Total Outflows] of the CR SA template.</p>
110	<p><b>TOTAL INFLOWS</b></p> <p>Securitisation positions which are debt securities and are eligible financial collateral according to Annex VIII part 1 point 7 of amended CRD and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p> <p>This piece of information is related to column 090 (Total Inflows) of the CR SA template.</p>
120	<p><b><u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation (CRM) techniques with substitution effects on the exposure'.</p> <p>This piece of information is related to column 100 of the CR SA template.</p>
130	<p><b><u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (C<sub>VAM</sub>)</u></b></p> <p>This item also includes credit linked notes (Annex VIII part 3 point 3 of amended CRD).</p> <p>This piece of information is related to columns 110 and 120 of the CR SA template.</p>
140	<p><b><u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u></b></p>

	<p>Securitisation positions according to Annex IX part 4 points 1, 2 lit (a), (b), 3, 4 and 5 of amended CRD, therefore without applying the conversion figures laid down in Annex IX part 4 point 2 lit (c) of amended CRD.</p> <p>This piece of information is related to column 140 of the CR SA template.</p>
150-180	<p><b><u>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</u></b></p> <p>Annex IX part 4 point 2 lit (c) of amended CRD foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion figure. This conversion figure shall be 100% unless otherwise specified the Annex.</p> <p>See columns 140 to 170 of the CR SA template.</p> <p>For reporting purposes, fully adjusted exposure values (E*) have to be reported according to the following four mutually exclusive intervals of conversion factors: 0%, (0%, 20%], (20%, 50%] and (50%, 100%].</p>
150	<b><u>0%</u></b>
160	<b><u>0% &lt; CCF ≤ 20%</u></b>
170	<b><u>20% &lt; CCF ≤ 50%</u></b>
180	<b><u>50% &lt; CCF ≤ 100%</u></b>
190	<p><b><u>EXPOSURE VALUE</u></b></p> <p>Securitisation positions according to Annex IX part 4 points 1 to 5 of amended CRD.</p> <p>This piece of information is related to column 190 of the CR SA template.</p>
200	<p><b><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></b></p> <p>Annex IX part 4 point 35 of amended CRD envisages that in case of a securitisation position in respect of which a 1250% risk weight is assigned, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
210	<p><b><u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u></b></p> <p>It amounts to the exposure value plus the (-) exposure value deducted from own funds.</p>
220-300	<b><u>BREAKDOWN OF EXPOSURE VALUE SUBJECT TO RISK WEIGHTS ACCORDING TO RISK WEIGHTS</u></b>
220-260	<p><b><u>RATED</u></b></p> <p>Annex IX part 1 point 1 of amended CRD defines 'rated' positions as follows:  <i>'Rated position' means a securitisation position which has an eligible credit assessment by an eligible ECAI as defined in Article 97.</i></p>

	Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the SA in Annex IX, Part 4, points 6 and 7, Table 1 (for positions other than ones with short-term -S/T- credit assessments) and Table 2 (for positions with short-term -S/T- credit assessments) of amended CRD.
220	<b><u>CQS 1 &amp; S/T CQS 1</u></b>
230	<b><u>CQS 2 &amp; S/T CQS 2</u></b>
240	<b><u>CQS 3 &amp; S/T CQS 3</u></b>
250	<b><u>CQS 4</u></b>
260	<b><u>CQS 5 AND BELOW &amp; S/T ALL OTHER CREDIT ASSESSMENTS</u></b>
270	<p><b><u>1250% (UNRATED)</u></b></p> <p>Annex IX part 1 point 1 of amended CRD defines 'unrated' positions as follows:  <i>'Unrated position' means a securitisation position which does not have an eligible credit assessment by an eligible ECAI as defined in Article 97.</i></p>
280	<p><b><u>LOOK-THROUGH</u></b></p> <p>Annex IX part 4 points 9, 10, 11, 12 and 24 of amended CRD.</p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p>
290	<p><b><u>LOOK-THROUGH OF WHICH: SECOND LOSS IN ABCP</u></b></p> <p>Exposure value subject to the treatment of securitisation positions in a second loss tranche or better in an ABCP programme is set in Annex IX part 4 point 11 of amended CRD.</p> <p>Annex IX part 1 point 1 of amended CRD defines 'Asset-backed commercial paper (ABCP) programme' as <i>a programme of securitisations the securities issued by which predominantly take the form of commercial paper with an original maturity of one year or less.</i></p>
300	<p><b><u>LOOK-THROUGH OF WHICH: AVERAGE RISK WEIGHT (%)</u></b></p> <p>Exposure value weighted average risk weight shall be provided.</p>
310	<p><b><u>RISK WEIGHTED EXPOSURE AMOUNT</u></b></p> <p>Annex IX part 4 of amended CRD without taking into account the provisions in Annex IX part 4 points 8 or 22 of amended CRD regarding the maximum risk-weighted exposure amounts (RWEA) and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p> <p>This piece of information is related to column 310 of the CR SA template.</p>

320	<p><b><u>OF WHICH: SYNTHETIC SECURITISATIONS</u></b></p> <p>For synthetic securitisations, the amount to be reported in this column shall ignore any maturity mismatch.</p>
330	<p><b><u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</u></b></p> <p>Article 122a point 5 last paragraph of amended CRD foresees that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1250%) which would apply to the relevant securitisation positions under Annex IX Part 4 of amended CRD.</p>
340	<p><b><u>ADJUSTMENT TO THE RISK WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u></b></p> <p>For maturity mismatches in synthetic securitisations <math>RW^*-RW(SP)</math>, as defined in Annex IX Part 2 point 7 of the amended CRD, should be included, except in the case of tranches subject to a risk weighting of 1250% where the amount to be reported is zero. Note that <math>RW(SP)</math> not only includes the risk weighted exposure amounts reported under column 310 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p> <p>See also IQ 19/2006.</p>
350	<p><b><u>TOTAL CAPITAL REQUIREMENTS BEFORE CAP</u></b></p> <p>Capital requirements derived from the risk weighted exposure amount without taking into account the provisions in Annex IX part 4 points 8 or 22 (the latter for securitisations that contain an early amortisation provision) of amended CRD regarding the maximum risk-weighted exposure amounts.</p>
360	<p><b><u>MEMORANDUM ITEM: CAPITAL REQUIREMENTS CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</u></b></p> <p>Capital requirements stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>
370	<p><b><u>TOTAL CAPITAL REQUIREMENTS AFTER CAP</u></b></p> <p>Total capital requirements subject to securitisation treatment after applying the cap as specified in Annex IX part 4 points 8 or 22 of amended CRD.</p> <p>This piece of information is related to column 320 of the CR SA template.</p>

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DESCRIPTION

92. The CR SEC SA template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives. In the case of originators and sponsors, these exposures are additionally broken down by the seniority of the tranche.
93. Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (first block of rows). Originators, sponsors as well as investors shall report this information.

B. ROWS	
010	<p><b><u>TOTAL EXPOSURES</u></b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020-060	<p><b><u>BREAKDOWN AT INCEPTION</u></b></p> <p>These rows gather information on outstanding positions (at reporting date) according to credit quality steps (envisaged for the SA in Annex IX, Part 4, point 6, Tables 1 and 2 of amended CRD) applied at origination date (inception).</p> <p>These rows are only to be reported for columns 190 (Exposure value) to 320 (Risk weighted exposure amount).</p>
020	<b><u>CQS 1 &amp; S/T CQS 1</u></b>
030	<b><u>CQS 2 &amp; S/T CQS 2</u></b>
040	<b><u>CQS 3 &amp; S/T CQS 3</u></b>
050	<b><u>CQS 4</u></b>
060	<b><u>CQS 5 AND BELOW &amp; S/T ALL OTHER CREDIT ASSESSMENTS</u></b>
070	<p><b><u>ORIGINATOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4 point 41 of amended CRD:</p> <p><i>'originator' means either of the following:</i></p> <p><i>(a) an entity which, either itself or through related entities, directly or indirectly, was involved in the original agreement which created the obligations or potential obligations of the debtor or potential</i></p>



	<p><i>debtor giving rise to the exposure being securitised; or</i></p> <p><i>(b) an entity which purchases a third party's exposures onto its balance sheet and then securitises them.</i></p>
080-110	<p><b><u>ON-BALANCE SHEET ITEMS</u></b></p> <p>Annex IX part 4 point 2 lit (a) of amended CRD states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its balance sheet value.</p> <p>On-balance sheet items are broken down according to tranches, as defined in Article 4 point 39 of amended CRD:</p> <p><i>'tranche' means a contractually established segment of the credit risk associated with an exposure or number of exposures, where a position in the segment entails a risk of credit loss greater than or less than a position of the same amount in each other such segment, without taking account of credit protection provided by third parties directly to the holders of positions in the segment or in other segments.</i></p>
090	<p><b><u>SENIOR</u></b></p> <p>Both for traditional and synthetic securitisations the senior tranche is defined by exclusion. The senior tranche embraces all the positions above the mezzanine tranche.</p>
100	<p><b><u>MEZZANINE</u></b></p> <p>For traditional securitisations, Annex IX, Part 2, Point 1b of amended CRD envisages that <i>"mezzanine securitisation positions mean securitisation positions to which a risk weight lower than 1250 % applies and that are more junior than the most senior position in this securitisation and more junior than any securitisation position in this securitisation to which:</i>  <i>(a) in the case of a securitisation position subject to the Standardised Approach a credit quality step 1;</i>  <i>[...]</i></p> <p>For synthetic securitisations, Annex IX, Part 2, Point 2b of amended CRD envisages that <i>"mezzanine securitisation positions means securitisation positions to which a risk weight lower than 1250% applies and that are more junior than the most senior position in this securitisation and more junior than any securitization positions in this securitisation to which:</i>  <i>(a) in the case of a securitisation position subject to the Standardised Approach a credit quality step 1;</i>  <i>[...]</i></p>
110	<p><b><u>FIRST LOSS</u></b></p> <p>Both for traditional and synthetic securitisations the first loss tranche is defined by exclusion. The first loss tranche embraces all the positions below the mezzanine tranche.</p>

120	<p><b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b></p> <p>This row gathers information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a 100% conversion figure unless otherwise specified in Annex IX part 4 point 2 lit (c) of amended CRD.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex IV of amended CRD, shall be determined in accordance to Annex III.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions should provide the undrawn amount.</p> <p>For interest rate and currency swaps they should provide the exposure value (according to Annex IX part 4 point 3 of amended CRD) as specified in the CR SA template.</p>
130	<p><b><u>EARLY AMORTISATION</u></b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 100 point 2 of amended CRD:</p> <p><i>"For those purposes, a 'revolving exposure' shall be an exposure whereby customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay, up to an agreed limit, and an early amortisation provision shall be a contractual clause which requires, on the occurrence of defined events, investors' positions to be redeemed before the originally stated maturity of the securities issued."</i></p> <p>See IQ 23/2006: Revolving exposures with early amortisation provisions.</p>
140	<p><b><u>INVESTOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>Amended CRD does not provide an explicit definition for investor. Therefore, it should be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
150	<p><b><u>OF WHICH: ORIGINATED AND SPONSORED BY ENTITIES NOT COMPLYING WITH THE RETENTION REQUIREMENT (Art.122a of amended CRD)</u></b></p> <p>This column gathers information on those investment positions in securitisation schemes either originated or sponsored by institutions which are not complying with the retention requirement set in Article 122a point 5 of amended CRD. Non-compliance with Art. 122a may be due to several reasons such as:</p>

	<ul style="list-style-type: none"> <li>- The originators and/or sponsors of the securitisation are EEA-located institutions not subject to the amended CRD/CAD (i.e. EEA institutions which are neither credit institutions nor investment firms).</li> <li>- The originators and/or sponsors of the securitisation are non EEA-located institutions (and, therefore, not subject to the amended CRD/CAD).</li> </ul>
160-190	<p><b><u>ON-BALANCE SHEET ITEMS</u></b></p> <p>The same criteria of classification among tranches used on-balance sheet items for originators shall be applied here.</p>
170	<b><u>SENIOR</u></b>
180	<b><u>MEZZANINE</u></b>
190	<b><u>FIRST LOSS</u></b>
200	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>
210	<p><b><u>SPONSOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4 point 42 of amended CRD:</p> <p><i>'sponsor' means a institution other than an originator institution that establishes and manages an asset-backed commercial paper programme or other securitisation scheme that purchases exposures from third party entities.</i></p>
220	<b><u>ON-BALANCE SHEET ITEMS</u></b>
230	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>

### 6.6.3. Validation rules

→ compact notation

Columns	$070 = 050 + 060$
	$120 = 070 + 100 + 110$
	$140 = 120 + 130$
	$210 = 190 + 200$
	$210 = 220 + 230 + 240 + 250 + 260 + 270 + 280$
	$350 = 8\% \cdot (310 + 340)$

Rows	$010 = 020 + 030 + 040 + 050 + 060$
	$010 = 070 + 140 + 210$
	$070 = 080 + 120 + 130$
	$080 = 090 + 100 + 110$
	$140 = 160 + 200$

	$150 \leq 140$
	$160 = 170 + 180 + 190$
	$210 = 220 + 230$

→ detailed notation

Columns	
010	$010/010 = 070/010$ $070/010 = 080/010 + 120/010$ $080/010 = 090/010 + 100/010 + 110/010$
020	$010/020 = 070/020$ $070/020 = 080/020 + 120/020$ $080/020 = 090/020 + 100/020 + 110/020$
030	$010/030 = 070/030$ $070/030 = 080/030 + 120/030$ $080/030 = 090/030 + 100/030 + 110/030$
040	$010/040 = 070/040$ $070/040 = 080/040 + 120/040$ $080/040 = 090/040 + 100/040 + 110/040$
050	$010/050 = 070/050 + 140/050 + 210/050$ $070/050 = 080/050 + 120/050 + 130/050$ $080/050 = 090/050 + 100/050 + 110/050$ $140/050 = 160/050 + 200/050$ $150/050 \leq 140/050$ $160/050 = 170/050 + 180/050 + 190/050$ $210/050 = 220/050 + 230/050$ $010/050 \neq 0$
060	$010/060 = 070/060 + 140/060 + 210/060$ $070/060 = 080/060 + 120/060 + 130/060$ $080/060 = 090/060 + 100/060 + 110/060$ $140/060 = 160/060 + 200/060$ $160/060 = 170/060 + 180/060 + 190/060$ $210/060 = 220/060 + 230/060$
070	$010/070 = 070/070 + 140/070 + 210/070$ $070/070 = 080/070 + 120/070 + 130/070$ $080/070 = 090/070 + 100/070 + 110/070$ $140/070 = 160/070 + 200/070$ $160/070 = 170/070 + 180/070 + 190/070$ $210/070 = 220/070 + 230/070$
080	$010/080 = 070/080 + 140/080 + 210/080$ $070/080 = 080/080 + 120/080 + 130/080$ $080/080 = 090/080 + 100/080 + 110/080$ $140/080 = 160/080 + 200/080$ $160/080 = 170/080 + 180/080 + 190/080$ $210/080 = 220/080 + 230/080$
090	$010/090 = 070/090 + 140/090 + 210/090$ $070/090 = 080/090 + 120/090 + 130/090$ $080/090 = 090/090 + 100/090 + 110/090$ $140/090 = 160/090 + 200/090$ $160/090 = 170/090 + 180/090 + 190/090$ $210/090 = 220/090 + 230/090$
100	$010/100 = 070/100 + 140/100 + 210/100$ $070/100 = 080/100 + 120/100 + 130/100$

	$080/100 = 090/100 + 100/100 + 110/100$ $140/100 = 160/100 + 200/100$ $160/100 = 170/100 + 180/100 + 190/100$ $210/100 = 220/100 + 230/100$
110	$010/110 = 070/110 + 140/110 + 210/110$ $070/110 = 080/110 + 120/110 + 130/110$ $080/110 = 090/110 + 100/110 + 110/110$ $140/110 = 160/110 + 200/110$ $160/110 = 170/110 + 180/110 + 190/110$ $210/110 = 220/110 + 230/110$
120	$010/120 = 070/120 + 140/120 + 210/120$ $070/120 = 080/120 + 120/120 + 130/120$ $080/120 = 090/120 + 100/120 + 110/120$ $140/120 = 160/120 + 200/120$ $160/120 = 170/120 + 180/120 + 190/120$ $210/120 = 220/120 + 230/120$
130	$010/130 = 070/130 + 140/130 + 210/130$ $070/130 = 080/130 + 120/130 + 130/130$ $080/130 = 090/130 + 100/130 + 110/130$ $140/130 = 160/130 + 200/130$ $160/130 = 170/130 + 180/130 + 190/130$ $210/130 = 220/130 + 230/130$
140	$010/140 = 070/140 + 140/140 + 210/140$ $070/140 = 080/140 + 120/140 + 130/140$ $080/140 = 090/140 + 100/140 + 110/140$ $140/140 = 160/140 + 200/140$ $160/140 = 170/140 + 180/140 + 190/140$ $210/140 = 220/140 + 230/140$
150	$010/150 = 070/150 + 140/150 + 210/150$ $070/150 = 120/150 + 130/150$ $210/150 = 230/150$
160	$010/160 = 070/160 + 140/160 + 210/160$ $070/160 = 120/160 + 130/160$ $210/160 = 230/160$
170	$010/170 = 070/170 + 140/170 + 210/170$ $070/170 = 120/170 + 130/170$ $210/170 = 230/170$
180	$010/180 = 070/180 + 140/180 + 210/180$ $070/180 = 120/180 + 130/180$ $210/180 = 230/180$
190	$010/190 = 020/190 + 030/190 + 040/190 + 050/190 + 060/190$ $010/190 = 070/190 + 140/190 + 210/190$ $070/190 = 080/190 + 120/190 + 130/190$ $080/190 = 090/190 + 100/190 + 110/190$ $140/190 = 160/190 + 200/190$ $160/190 = 170/190 + 180/190 + 190/190$ $210/190 = 220/190 + 230/190$
200	$010/200 = 020/200 + 030/200 + 040/200 + 050/200 + 060/200$ $010/200 = 070/200 + 140/200 + 210/200$ $070/200 = 080/200 + 120/200$ $080/200 = 090/200 + 100/200 + 110/200$ $140/200 = 160/200 + 200/200$

	$160/200 = 170/200 + 180/200 + 190/200$ $210/200 = 220/200 + 230/200$
210	$010/210 = 020/210 + 030/210 + 040/210 + 050/210 + 060/210$ $010/210 = 070/210 + 140/210 + 210/210$ $070/210 = 080/210 + 120/210 + 130/210$ $080/210 = 090/210 + 100/210 + 110/210$ $140/210 = 160/210 + 200/210$ $160/210 = 170/210 + 180/210 + 190/210$ $210/210 = 220/210 + 230/210$
220	$010/220 = 020/220 + 030/220 + 040/220 + 050/220 + 060/220$ $010/220 = 070/220 + 140/220 + 210/220$ $070/220 = 080/220 + 120/220$ $080/220 = 090/220 + 100/220 + 110/220$ $140/220 = 160/220 + 200/220$ $160/220 = 170/220 + 180/220 + 190/220$ $210/220 = 220/220 + 230/220$
230	$010/230 = 020/230 + 030/230 + 040/230 + 050/230 + 060/230$ $010/230 = 070/230 + 140/230 + 210/230$ $070/230 = 080/230 + 120/230$ $080/230 = 090/230 + 100/230 + 110/230$ $140/230 = 160/230 + 200/230$ $160/230 = 170/230 + 180/230 + 190/230$ $210/230 = 220/230 + 230/230$
240	$010/240 = 020/240 + 030/240 + 040/240 + 050/240 + 060/240$ $010/240 = 070/240 + 140/240 + 210/240$ $070/240 = 080/240 + 120/240$ $080/240 = 090/240 + 100/240 + 110/240$ $140/240 = 160/240 + 200/240$ $160/240 = 170/240 + 180/240 + 190/240$ $210/240 = 220/240 + 230/240$
250	$010/250 = 020/250 + 030/250 + 040/250 + 050/250 + 060/250$ $010/250 = 070/250 + 140/250 + 210/250$ $070/250 = 080/250 + 120/250$ $080/250 = 090/250 + 100/250 + 110/250$ $140/250 = 160/250 + 200/250$ $160/250 = 170/250 + 180/250 + 190/250$ $210/250 = 220/250 + 230/250$
260	$010/260 = 020/260 + 030/260 + 040/260 + 050/260 + 060/260$ $010/260 = 070/260 + 140/260 + 210/260$ $070/260 = 080/260 + 120/260$ $080/260 = 090/260 + 100/260 + 110/260$ $140/260 = 160/260 + 200/260$ $160/260 = 170/260 + 180/260 + 190/260$ $210/260 = 220/260 + 230/260$
270	$010/270 = 020/270 + 030/270 + 040/270 + 050/270 + 060/270$ $010/270 = 070/270 + 140/270 + 210/270$ $070/270 = 080/270 + 120/270$ $080/270 = 090/270 + 100/270 + 110/270$ $140/270 = 160/270 + 200/270$ $160/270 = 170/270 + 180/270 + 190/270$ $210/270 = 220/270 + 230/270$
280	$010/280 = 020/280 + 030/280 + 040/280 + 050/280 + 060/280$

	$010/280 = 070/280 + 140/280 + 210/280$ $070/280 = 080/280 + 120/280 + 130/280$ $080/280 = 090/280 + 100/280 + 110/280$ $140/280 = 160/280 + 200/280$ $160/280 = 170/280 + 180/280 + 190/280$ $210/280 = 220/280 + 230/280$
290	$010/290 = 020/290 + 030/290 + 040/290 + 050/290 + 060/290$ $010/290 = 070/290 + 140/290 + 210/290$ $070/290 = 080/290 + 120/290$ $080/290 = 090/290 + 100/290 + 110/290$ $140/290 = 160/290 + 200/290$ $160/290 = 170/290 + 180/290 + 190/290$ $210/290 = 220/290 + 230/290$
310	$010/310 = 020/310 + 030/310 + 040/310 + 050/310 + 060/310$ $010/310 = 070/310 + 140/310 + 210/310$ $070/310 = 080/310 + 120/310 + 130/310$ $080/310 = 090/310 + 100/310 + 110/310$ $140/310 = 160/310 + 200/310$ $160/310 = 170/310 + 180/310 + 190/310$ $210/310 = 220/310 + 230/310$
320	$010/320 = 020/320 + 030/320 + 040/320 + 050/320 + 060/320$ $010/320 = 070/320 + 140/320 + 210/320$ $070/320 = 080/320 + 120/320 + 130/320$ $080/320 = 090/320 + 100/320 + 110/320$ $140/320 = 160/320 + 200/320$ $160/320 = 170/320 + 180/320 + 190/320$ $210/320 = 220/320 + 230/320$
330	$010/330 = 070/330 + 140/330 + 210/330$ $070/330 = 080/330 + 120/330 + 130/330$ $080/330 = 090/330 + 100/330 + 110/330$ $140/330 = 160/330 + 200/330$ $160/330 = 170/330 + 180/330 + 190/330$ $210/330 = 220/330 + 230/330$
340	$010/340 = 070/340 + 140/340 + 210/340$ $070/340 = 080/340 + 120/340 + 130/340$ $080/340 = 090/340 + 100/340 + 110/340$ $140/340 = 160/340 + 200/340$ $150/340 \leq 140/340$ $160/340 = 170/340 + 180/340 + 190/340$ $210/340 = 220/340 + 230/340$
350	$010/350 = 070/350 + 140/350 + 210/350$ $070/350 = 080/350 + 120/350 + 130/350$ $080/350 = 090/350 + 100/350 + 110/350$ $140/350 = 160/350 + 200/350$ $160/350 = 170/350 + 180/350 + 190/350$ $210/350 = 220/350 + 230/350$

Rows	
010	$010/070 = 010/050 + 010/060$ $010/120 = 010/070 + 010/100 + 010/110$

	$010/140 = 010/120 + 010/130$ $010/210 = 010/190 + 010/200$ $010/210 = 010/220 + 010/230 + 010/240 + 010/250 + 010/260 + 010/270 + 010/280$ $010/350 = 8\%*[010/310 + 010/340]$
070	$070/070 = 010/050 + 070/060$ $070/120 = 070/070 + 070/100 + 070/110$ $070/140 = 070/120 + 070/130$ $070/210 = 070/190 + 070/200$ $070/210 = 070/220 + 070/230 + 070/240 + 070/250 + 070/260 + 070/270 + 070/280$ $070/350 = 8\%*[070/310 + 070/340]$
080	$080/070 = 080/050 + 080/060$ $080/120 = 080/070 + 080/100 + 080/110$ $080/140 = 080/120 + 080/130$ $080/210 = 080/190 + 080/200$ $080/210 = 080/220 + 080/230 + 080/240 + 080/250 + 080/260 + 080/270 + 080/280$ $080/350 = 8\%*[080/310 + 080/340]$
090	$090/070 = 090/050 + 090/060$ $090/120 = 090/070 + 090/100 + 090/110$ $090/140 = 090/120 + 090/130$ $090/210 = 090/190 + 090/200$ $090/210 = 090/220 + 090/230 + 090/240 + 090/250 + 090/260 + 090/270 + 090/280$ $090/350 = 8\%*[090/310 + 090/340]$
100	$100/070 = 100/050 + 100/060$ $100/120 = 100/070 + 100/100 + 100/110$ $100/140 = 100/120 + 100/130$ $100/210 = 100/190 + 100/200$ $100/210 = 100/220 + 100/230 + 100/240 + 100/250 + 100/260 + 100/270 + 100/280$ $100/350 = 8\%*[100/310 + 100/340]$
110	$110/070 = 110/050 + 110/060$ $110/120 = 110/070 + 110/100 + 110/110$ $110/140 = 110/120 + 110/130$ $110/210 = 110/190 + 110/200$ $110/210 = 110/220 + 110/230 + 110/240 + 110/250 + 110/260 + 110/270 + 110/280$ $110/350 = 8\%*[110/310 + 110/340]$
120	$120/070 = 120/050 + 120/060$ $120/120 = 120/070 + 120/100 + 120/110$ $120/140 = 120/120 + 120/130$ $120/210 = 120/190 + 120/200$ $120/210 = 120/220 + 120/230 + 120/240 + 120/250 + 120/260 + 120/270 + 120/280$ $120/350 = 8\%*[120/310 + 120/340]$
130	$130/070 = 130/050 + 130/060$ $130/120 = 130/070 + 130/100 + 130/110$ $130/140 = 130/120 + 130/130$ $130/210 = 130/190$ $130/210 = 130/280$



	$130/350 = 8\% * [130/310 + 130/340]$
140	$140/070 = 140/050 + 140/060$ $140/120 = 140/070 + 140/100 + 140/110$ $140/140 = 140/120 + 140/130$ $140/210 = 140/190 + 140/200$ $140/210 = 140/220 + 140/230 + 140/240 + 140/250 + 140/260 +$ $140/270 + 140/280$ $140/350 = 8\% * [140/310 + 140/340]$
160	$160/070 = 160/050 + 160/060$ $160/120 = 160/070 + 160/100 + 160/110$ $160/140 = 160/120 + 160/130$ $160/210 = 160/190 + 160/200$ $160/210 = 160/220 + 160/230 + 160/240 + 160/250 + 160/260 +$ $160/270 + 160/280$ $160/350 = 8\% * [160/310 + 160/340]$
170	$170/070 = 170/050 + 170/060$ $170/120 = 170/070 + 170/100 + 170/110$ $170/140 = 170/120 + 170/130$ $170/210 = 170/190 + 170/200$ $170/210 = 170/220 + 170/230 + 170/240 + 170/250 + 170/260 +$ $170/270 + 170/280$ $170/350 = 8\% * [070/310 + 070/340]$
180	$180/070 = 180/050 + 180/060$ $180/120 = 180/070 + 180/100 + 180/110$ $180/140 = 180/120 + 180/130$ $180/210 = 180/190 + 180/200$ $180/210 = 180/220 + 180/230 + 180/240 + 180/250 + 180/260 +$ $180/270 + 180/280$ $180/350 = 8\% * [180/310 + 180/340]$
190	$190/070 = 190/050 + 190/060$ $190/120 = 190/070 + 190/100 + 190/110$ $190/140 = 190/120 + 190/130$ $190/210 = 190/190 + 190/200$ $190/210 = 190/220 + 190/230 + 190/240 + 190/250 + 190/260 +$ $190/270 + 190/280$ $190/350 = 8\% * [190/310 + 190/340]$
200	$200/070 = 200/050 + 200/060$ $200/120 = 200/070 + 200/100 + 200/110$ $200/140 = 200/120 + 200/130$ $200/210 = 200/190 + 200/200$ $200/210 = 200/220 + 200/230 + 200/240 + 200/250 + 200/260 +$ $200/270 + 200/280$ $200/350 = 8\% * [200/310 + 200/340]$
210	$210/070 = 210/050 + 210/060$ $210/120 = 210/070 + 210/100 + 210/110$ $210/140 = 210/120 + 210/130$ $210/210 = 210/190 + 210/200$ $210/210 = 210/220 + 210/230 + 210/240 + 210/250 + 210/260 +$ $210/270 + 210/280$ $210/350 = 8\% * [210/310 + 210/340]$
220	$220/070 = 220/050 + 220/060$ $220/120 = 220/070 + 220/100 + 220/110$

	$220/140 = 220/120 + 220/130$ $220/210 = 220/190 + 220/200$ $220/210 = 220/220 + 220/230 + 220/240 + 220/250 + 220/260 + 220/270 + 220/280$ $220/350 = 8\% * [220/310 + 220/340]$
230	$230/070 = 230/050 + 230/060$ $230/120 = 230/070 + 230/100 + 230/110$ $230/140 = 230/120 + 230/130$ $230/210 = 230/190 + 230/200$ $230/210 = 230/220 + 230/230 + 230/240 + 230/250 + 230/260 + 230/270 + 230/280$ $230/350 = 8\% * [230/310 + 230/340]$

6.7. CR SEC IRB - Credit Risk – Securitisations – Internal Ratings Based approach to Capital Requirements

6.7.1. General remarks

94. The information in this template is requested for all securitisations in which the reporting institution is involved in a securitisation scheme treated under the Internal Ratings Based Approach.
95. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for investors, originators, sponsors and investors.
96. The CR SEC IRB template has the same scope as the CR SEC SA (see subsection 6.6.1), it gathers joint information on both traditional and synthetic securitisations.
97. For further information on the IRB Approach please see section 6.3 (CR IRB template).

6.7.2. Instructions concerning specific positions

DESCRIPTION

A. COLUMNS	
010	<p><b><u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u></b></p> <p>For the row total on balance sheet items the amount reported under this column corresponds to the current amount of securitised exposures, as specified in the answer to Q127 issued by the European Commission’s amended CRDTG.</p> <p><i>“Definition of securitised exposures</i></p>

	<p><i>KIRB represent a "point-in-time" calculation that may be made on different dates. If the KIRB calculation is performed at the settlement date of the transaction (t0), cash or assets in a reserve account that will belong to the SPE at any date in the future (tn) [...] are not included in the underlying portfolio provided that the cash or assets have not been transferred to the SPE at t0. All other types of exposures that may be created subsequent to t0 because of the securitisation itself (e.g., I/R swaps entered into by the originator) will not be included either.</i></p> <p><i>If the KIRB calculation is being performed on subsequent reporting dates (tn) the cash or assets in a reserve account or any other exposures of the SPE, [...], will be included in the definition of securitised exposures.."</i></p> <p>See IQ 7/2006.</p>
020-040	<p><b><u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u></b></p> <p>Annex IX, part 2, points 4 to 7 of amended CRD.</p> <p>According to IQ 19/2006 maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure:</p> <p><i>"Following the general rule for "inflows" and "outflows" the amounts reported under column 030 of the CR SEC IRB template will appear as "inflows" in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection)."</i></p>
020	<p><b><u>(-) FUNDED CREDIT PROTECTION (C<sub>VA</sub>)</u></b></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C<sub>VA</sub>) which is expected to be reported in this column is established in Annex VIII part 3 point 33 of the amended CRD.</p>
030	<p><b><u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</u></b></p> <p>The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (G*) is established in Annex VIII part 3 point 84 of the amended CRD.</p>
040	<p><b><u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u></b></p> <p>The effect of supervisory haircuts in the credit protection should not be taken into account when computing the retained or repurchased amount of credit protection.</p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p>

050	<p><b><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>Securitisation positions held by the reporting institution, calculated according to Annex IX part 4 points 1, 2, 4 and 5 of amended CRD, without applying credit conversion factors and gross of value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitization positions. Value adjustments of securitized positions are not considered.</p> <p>In case of early amortization clauses, institutions must specify the amount of "originator's" interest" as defined in Annex IX part 4 point 19 of the amended CRD.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) will be the result of the aggregation of columns 010 to 040.</p> <p>See IQ 19/2006 and IQ 20/2006.</p>
060-090	<p><b><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></b></p> <p>According to Article 4 point 30 of amended CRD:</p> <p><i>'credit risk mitigation' means a technique used by a institution to reduce the credit risk associated with an exposure or exposures which the institution continues to hold.</i></p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p>
060	<p><b><u>UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G<sub>A</sub>)</u></b></p> <p>Unfunded credit protection is defined in Article 4 point 32 of amended CRD as follows,</p> <p><i>'unfunded credit protection' means a technique of credit risk mitigation where the reduction of the credit risk on the exposure of a (credit) institution derives from the undertaking of a third party to pay an amount in the event of the default of the borrower or on the occurrence of other specified credit events.</i></p> <p>Annex VIII part 3 points 90 to 92 of amended CRD describes the computation procedure of G<sub>A</sub> in the case of full protection / partial protection — equal seniority.</p> <p>This piece of information is related to columns 040 and 050 of the CR IRB</p>

	template.
070	<p><b><u>FUNDED CREDIT PROTECTION</u></b></p> <p>Funded credit protection is defined in Article 4 point 31 of amended CRD as follows,</p> <p><i>'funded credit protection' means a technique of credit risk mitigation where the reduction of the credit risk on the exposure of an institution derives from the right of the institution — in the event of the default of the counterparty or on the occurrence of other specified credit events relating to the counterparty — to liquidate, or to obtain transfer or appropriation of, or to retain certain assets or amounts, or to reduce the amount of the exposure to, or to replace it with, the amount of the difference between the amount of the exposure and the amount of a claim on the institution.</i></p> <p>Since the Financial Collateral Simple Method is not applicable, only funded credit protection according to Annex VIII part 1 points 23 to 25 of amended CRD shall be reported in this column.</p> <p>This piece of information is related to column 060 of the CR IRB template.</p>
080-090	<p><b><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM: (-) TOTAL OUTFLOWS / TOTAL INFLOWS</u></b></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
080	<p><b><u>(-) TOTAL OUTFLOWS</u></b></p> <p>Annex VIII part 3 points 90 to 92 of amended CRD.</p> <p>Outflows correspond to the covered part of the 'Exposure net of value adjustments and provisions', that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 070 of the CR IRB template.</p>
090	<p><b><u>TOTAL INFLOWS</u></b></p> <p>This piece of information is related to column 080 of the CR IRB template.</p>
100	<p><b><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></b></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to 'Credit risk mitigation</p>

	<p>(CRM) techniques with substitution effects on the exposure’.</p> <p>This piece of information is related to column 9 of the CR IRB template.</p>
110	<p><b><u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</u></b></p> <p>Annex VIII part 3 points 30 to 59 of amended CRD. This item also includes credit linked notes (Annex VIII part 3 point 3 of amended CRD).</p>
120	<p><b><u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u></b></p> <p>Securitisation positions according to Annex IX part 4 points 1, 2 lit (a), (b), 3, 4 and 5 of amended CRD, therefore without applying the conversion figures laid down in Annex IX part 4 point 2 lit (c) of amended CRD.</p>
130-160	<p><b><u>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</u></b></p> <p>Annex IX part 4 point 2 lit (c) of amended CRD foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion figure. This conversion figure shall be 100% unless otherwise specified the Annex.</p> <p>In this respect, Article 4 point 28 of amended CRD defines ‘conversion factor’ as <i>the ratio of the currently undrawn amount of a commitment that will be drawn and outstanding at default to the currently undrawn amount of the commitment, the extent of the commitment shall be determined by the advised limit, unless the unadvised limit is higher.</i></p> <p>For reporting purposes, fully adjusted exposure values (E*) have to be reported according to the following four mutually exclusive intervals of conversion factors: 0%, (0%, 20%], (20%, 50%] and (50%, 100%].</p>
130	<b><u>0%</u></b>
140	<b><u>0% &lt; CCF ≤ 20%</u></b>
150	<b><u>20% &lt; CCF ≤ 50%</u></b>
160	<b><u>50% &lt; CCF ≤ 100%</u></b>
170	<p><b><u>EXPOSURE VALUE</u></b></p> <p>Securitisation positions according to Annex IX part 4 points 1 to 5 of amended CRD.</p> <p>This piece of information is related to column 11 of the CR IRB template.</p>
180	<p><b><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></b></p> <p>Annex IX part 4 points 74 and 75 of amended CRD foresees that in case of a securitisation position in respect of which a 1250% risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>

190	<b><u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u></b>
200-320	<p><b><u>RATINGS BASED APPROACH (CREDIT QUALITY STEPS)</u></b></p> <p>Annex IX part 4 points 46 to 51 of amended CRD.</p> <p>IRB-Securitisation positions with an inferred rating according to Annex IX part 4 point 42 of amended CRD shall be reported as positions with a rating.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the IRB Approach in Annex IX, Part 4, point 46, Table 4 (for positions other than ones with short-term -S/T- credit assessments) and Table 5 (for positions with short-term -S/T- credit assessments) of amended CRD.</p>
200	<b><u>CQS 1 &amp; S/T CQS 1</u></b>
210	<b><u>CQS 2</u></b>
220	<b><u>CQS 3</u></b>
230	<b><u>CQS 4 &amp; S/T CQS 2</u></b>
240	<b><u>CQS 5</u></b>
250	<b><u>CQS 6</u></b>
260	<b><u>CQS 7 &amp; S/T CQS 3</u></b>
270	<b><u>CQS 8</u></b>
280	<b><u>CQS 9</u></b>
290	<b><u>CQS 10</u></b>
300	<b><u>CQS 11</u></b>
310	<b><u>BELOW CQS 11 &amp; S/T ALL OTHER CREDIT ASSESSMENTS</u></b>
320	<p><b><u>1250% (UNRATED)</u></b></p> <p>Annex IX part 1 point 1 of amended CRD defines 'unrated' positions as follows:  <i>'Unrated position' means a securitisation position which does not have an eligible credit assessment by an eligible ECAI as defined in Article 97.</i></p>
330	<p><b><u>SUPERVISORY FORMULA METHOD</u></b></p> <p>For the Supervisory Formula Method (SFM), Annex IX, part 4, points 52 to 54 of amended CRD.</p> <p>Point 52 states that the risk weight for a securitisation position shall be the greater of 7% or the risk weight to be applied in accordance with the formulas detailed in point 53.</p>
340	<p><b><u>SFM: AVERAGE RISK WEIGHT</u></b></p> <p>Credit risk mitigation on securitisation positions may be recognised in accordance with points 60, 61 and 63 to 67. In this case, the institution shall indicate the "effective risk weight" of the position when full protection has been received, according to what is established in Annex IX part 4 point 63 of amended CRD (the effective risk weight equals the risk-weighted exposure amount of the position divided by the exposure value of</p>

	<p>the position, multiplied by 100).</p> <p>When the position benefits from partial protection, the institution must apply the Supervisory Formula Method using the 'T' adjusted according to what is established in Annex IX part 4 point 67 of amended CRD.</p> <p>Weighted average risk weights shall be reported in this column.</p>
350	<p><b><u>LOOK-THROUGH</u></b></p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (highest risk weight of the pool).</p> <p>Annex IX part 4 points 58 and 59 of amended CRD envisage an exceptional treatment where <math>K_{irb}</math> cannot be calculated.</p> <p><i>"K<sub>irb</sub> means 8% of the risk-weighted exposure amounts that would be calculated under Articles 84 to 89 (IRB Approach) in respect of the securitised exposures, had they not been securitised, plus the amount of expected losses associated with those exposures calculated under those Articles."</i></p> <p>According to IQ 24/2006:</p> <p>The undrawn amount of the liquidity facilities should be reported in the row "Off balance sheet items and derivatives".</p> <p>As long as an originator would be under the exceptional treatment where <math>K_{irb}</math> cannot be calculated, then column 350 would be, according to the legal references &amp; comments, the right column to use for the reporting of the risk weighting treatment given to the exposure value of a liquidity facility subject to the treatment laid down in Annex IX, part 4 points 58 and 59 of amended CRD.</p> <p>For early amortisations see Annex IX part 4 points 68 and 24 of amended CRD.</p>
360	<p><b><u>LOOK-THROUGH: AVERAGE RISK WEIGHT</u></b></p> <p>Exposure value weighted average risk weight shall be provided.</p> <p>See IQ 24/2006.</p>
370	<p><b><u>INTERNAL ASSESSMENT APPROACH</u></b></p> <p>Annex IX part 4 points 43 and 44 of amended CRD envisages the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes.</p>
380	<p><b><u>IIA: AVERAGE RISK WEIGHT</u></b></p> <p>Weighted average risk weights shall be reported in this column.</p>



390	<p><b><u>(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>Institutions applying the IRB Approach shall follow Annex IX, part 4, points 72 (only applicable for originators, when the exposure has not been deducted from own funds) and 73 of amended CRD.</p> <p>Value adjustments and provisions (Annex VII part 1 point 36 of amended CRD) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that should not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Annex VII part 3, point 1 of amended CRD. Provisions include accumulated amounts of credit losses in off-balance sheet items.</p>
400	<p><b><u>RISK WEIGHTED EXPOSURE AMOUNT</u></b></p> <p>Annex IX part 4 of amended CRD without taking into account the provisions in Annex IX part 4 point 44 of amended CRD regarding the maximum risk-weighted exposure amounts (RWEA) and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.</p> <p>Please see also IQ 19/2006.</p>
410	<p><b><u>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</u></b></p> <p>For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.</p>
420	<p><b><u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</u></b></p> <p>Article 122a point 5 last paragraph of amended CRD foresees that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1250%) which would apply to the relevant securitisation positions under Annex IX, Part 4 of amended CRD.</p>
430	<p><b><u>ADJUSTMENT TO THE RISK WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u></b></p> <p>For maturity mismatches in synthetic securitisations <math>RW^*-RW(SP)</math>, as defined in Annex IX Part 2 point 7 of amended CRD, should be included, except in the case of tranches subject to a risk weighting of 1250% where the amount to be reported is zero. Note that <math>RW(SP)</math> not only includes the risk weighted exposure amounts reported under column 400 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.</p>

	Negative values shall be reported in this column.
440	<p><b><u>TOTAL CAPITAL REQUIREMENTS BEFORE CAP</u></b></p> <p>Capital requirements derived from the risk weighted exposure amount without taking into account the provisions in Annex IX, part 4, point 45 of amended CRD regarding the maximum risk-weighted exposure amounts.</p>
450	<p><b><u>MEMORANDUM ITEM: CAPITAL REQUIREMENTS CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</u></b></p> <p>Capital requirements stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.</p>
460	<p><b><u>TOTAL CAPITAL REQUIREMENTS AFTER CAP</u></b></p> <p>Total capital requirements subject to securitisation treatment after applying the cap as specified in Annex IX part 4 point 45 of amended CRD.</p>

#### DESCRIPTION

98. The CR SEC IRB template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives. In the case of originators and sponsors, these exposures are additionally broken down by the seniority of the tranche.
99. Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (first block of rows). Originators, sponsors as well as investors shall report this information.

<b>B. ROWS</b>	
010	<p><b><u>TOTAL EXPOSURES</u></b></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020-130	<p><b><u>BREAKDOWN AT INCEPTION</u></b></p> <p>These rows gather information on outstanding positions (at reporting date)</p>

	<p>according to credit quality steps (envisaged for the IRB in Annex IX, Part 4, point 46, Tables 4 and 5 of amended CRD) applied at origination date (inception).</p> <p>These rows are only to be reported for columns 170 (Exposure value) to 410 (Risk weighted exposure amount).</p>
020	<b><u>CQS 1 &amp; S/T CQS 1</u></b>
030	<b><u>CQS 2</u></b>
040	<b><u>CQS 3</u></b>
050	<b><u>CQS 4 &amp; S/T CQS 2</u></b>
060	<b><u>CQS 5</u></b>
070	<b><u>CQS 6</u></b>
080	<b><u>CQS 7 &amp; S/T CQS 3</u></b>
090	<b><u>CQS 8</u></b>
100	<b><u>CQS 9</u></b>
110	<b><u>CQS 10</u></b>
120	<b><u>CQS 11</u></b>
130	<b><u>BELOW CQS 11 &amp; S/T ALL OTHER CREDIT ASSESSMENTS</u></b>
140	<p><b><u>ORIGINATOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4 point 41 of amended CRD:</p> <p><i>'originator' means either of the following:</i></p> <p style="padding-left: 40px;"><i>(a) an entity which, either itself or through related entities, directly or indirectly, was involved in the original agreement which created the obligations or potential obligations of the debtor or potential debtor giving rise to the exposure being securitised;</i></p> <p style="padding-left: 40px;"><i>or</i></p> <p style="padding-left: 40px;"><i>(b) an entity which purchases a third party's exposures onto its balance sheet and then securitises them.</i></p>
150-180	<p><b><u>ON-BALANCE SHEET ITEMS</u></b></p> <p>Annex IX part 4 point 2 lit (b) of amended CRD states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be measured of gross value adjustments.</p> <p>On-balance sheet items are broken down according to tranches, as defined in Article 4 point 39 of amended CRD:</p> <p><i>'tranche' means a contractually established segment of the credit risk associated with an exposure or number of exposures, where a position in the segment entails a risk of credit loss greater than or less than a position of the same amount in each other such segment, without taking account of credit protection provided by third parties directly to the holders of</i></p>

	<i>positions in the segment or in other segments.</i>
160	<p><b><u>SENIOR</u></b></p> <p>Both for traditional and synthetic securitisations the senior tranche is defined by exclusion. The senior tranche embraces all the positions above the mezzanine tranche.</p>
170	<p><b><u>MEZZANINE</u></b></p> <p>For traditional securitisations, Annex IX, Part 2, Point 1b of amended CRD envisages that <i>“mezzanine securitisation positions mean securitisation positions to which a risk weight lower than 1250 % applies and that are more junior than the most senior position in this securitisation and more junior than any securitisation position in this securitisation to which:</i>  <i>[...]</i>  <i>(b) in the case of a securitisation position subject to the IRB Approach a credit quality step 1 or 2 is assigned under Part 3.”</i></p> <p>For synthetic securitisations, Annex IX, Part 2, Point 2b of amended CRD envisages that <i>“mezzanine securitisation positions means securitisation positions to which a risk weight lower than 1250% applies and that are more junior than the most senior position in this securitisation and more junior than any securitization positions in this securitisation to which:</i>  <i>[...]</i>  <i>(b) in the case of a securitisation position subject to the IRB Approach a credit quality step 1 or 2 is assigned under Part 3.”</i></p>
180	<p><b><u>FIRST LOSS</u></b></p> <p>Both for traditional and synthetic securitisations the first loss tranche is defined by exclusion. The first loss tranche embraces all the positions below the mezzanine tranche.</p>
190	<p><b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b></p> <p>This row gathers information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a 100% conversion figure unless otherwise specified in Annex IX part 4 point 2 lit (c) of amended CRD.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex IV of amended CRD, shall be determined in accordance to Annex III.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they should provide the exposure value (according to Annex IX part 4 point 3 of amended CRD) as specified in the CR SA template.</p>

200	<p><b><u>EARLY AMORTISATION</u></b></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 100 point 2 of amended CRD:</p> <p><i>"For those purposes, a 'revolving exposure' shall be an exposure whereby customers' outstanding balances are permitted to fluctuate based on their decisions to borrow and repay, up to an agreed limit, and an early amortisation provision shall be a contractual clause which requires, on the occurrence of defined events, investors' positions to be redeemed before the originally stated maturity of the securities issued."</i></p> <p>See IQ 23/2006: Revolving exposures with early amortisation provisions.</p>
210	<p><b><u>INVESTOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>Amended CRD does not provide an explicit definition for investor. Therefore, it should be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
220	<p><b><u>OF WHICH: ORIGINATED AND SPONSORED BY ENTITIES NOT COMPLYING WITH THE RETENTION REQUIREMENT (Art.122a of amended CRD)</u></b></p> <p>This column gathers information on those investment positions in securitisation schemes either originated or sponsored by institutions which are not complying with the retention requirement set in Article 122a point 5 of amended CRD. Non-compliance with Art. 122a may be due to several reasons such as:</p> <ul style="list-style-type: none"> <li>- The originators and/or sponsors of the securitisation are EEA-located institutions not subject to the amended CRD/CAD (i.e. EEA institutions which are neither credit institutions nor investment firms).</li> <li>- The originators and/or sponsors of the securitisation are non EEA-located institutions (and, therefore, not subject to the amended CRD/CAD).</li> </ul>
230-260	<p><b><u>ON-BALANCE SHEET ITEMS</u></b></p> <p>The same criteria of classification among tranches used on-balance sheet items for originators shall be applied here.</p>
240	<b><u>SENIOR</u></b>
250	<b><u>MEZZANINE</u></b>
260	<b><u>FIRST LOSS</u></b>
270	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>

280	<p><b><u>SPONSOR: TOTAL EXPOSURES</u></b></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4 point 42 of amended CRD:</p> <p><i>'sponsor' means a institution other than an originator institution that establishes and manages an asset-backed commercial paper programme or other securitisation scheme that purchases exposures from third party entities.</i></p>
290	<b><u>ON-BALANCE SHEET ITEMS</u></b>
300	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>

### 6.7.3. Validation rules

→ compact notation

Columns	100 = 050 + 080 + 090
	120 = 100 + 110
	190 = 170 + 180
	190 = 200 + 210 + 220 + 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300 + 310 + 320 + 330 + 350 + 370
	440 = 8%*(400 + 430)

Rows	010 = 020 + 030 + 040 + 050 + 060 + 070 + 080 + 090 + 100 + 110 + 120 + 130
	010 = 140 + 210 + 280
	140 = 150 + 190 + 200
	150 = 160 + 170 + 180
	210 = 230 + 270
	220 ≤ 210
	230 = 240 + 250 + 260
	280 = 290 + 300

→ detailed notation

Columns	
010	<p>010/010 = 140/010</p> <p>140/010 = 150/010 + 190/010 + 200/010</p> <p>150/010 = 160/010 + 170/010 + 180/010</p>
020	<p>010/020 = 140/020</p> <p>140/020 = 150/020 + 190/020 + 200/020</p> <p>150/020 = 160/020 + 170/020 + 180/020</p>
030	<p>010/030 = 140/030</p> <p>140/030 = 150/030 + 190/030 + 200/030</p>

	$150/030 = 160/030 + 170/030 + 180/030$
040	$010/040 = 140/040$ $140/040 = 150/040 + 190/040 + 200/040$ $150/040 = 160/040 + 170/040 + 180/040$
050	$010/050 = 140/050 + 210/050 + 280/050$ $140/050 = 150/050 + 190/050 + 200/050$ $150/050 = 160/050 + 170/050 + 180/050$ $210/050 = 230/050 + 270/050$ $220/050 \leq 210/050$ $230/050 = 240/050 + 250/050 + 260/050$ $280/050 = 290/050 + 300/050$
060	$010/060 = 140/060 + 210/060 + 280/060$
070	$010/070 = 140/070 + 210/070 + 280/070$
080	$010/080 = 140/080 + 210/080 + 280/080$
090	$010/090 = 140/090 + 210/090 + 280/090$
100	$010/100 = 140/100 + 210/100 + 280/100$
110	$010/110 = 140/110 + 210/110 + 280/110$
120	$010/120 = 140/120 + 210/120 + 280/120$ $140/120 = 150/120 + 190/120 + 200/120$ $150/120 = 160/120 + 170/120 + 180/120$ $210/120 = 230/120 + 270/120$ $230/120 = 240/120 + 250/120 + 260/120$ $280/120 = 290/120 + 300/120$
130	$010/130 = 140/130 + 210/130 + 280/130$
140	$010/140 = 140/140 + 210/140 + 280/140$
150	$010/150 = 140/150 + 210/150 + 280/150$
160	$010/160 = 140/160 + 210/160 + 280/160$
170	$010/170 = 020/170 + 030/170 + 040/170 + 050/170 + 060/170 +$ $070/170 + 080/170 + 090/170 + 100/170 + 110/170 + 120/170 +$ $130/170$ $010/170 = 140/170 + 210/170 + 280/170$ $140/170 = 150/170 + 190/170 + 200/170$ $150/170 = 160/170 + 170/170 + 180/170$ $210/170 = 230/170 + 270/170$ $230/170 = 240/170 + 250/170 + 260/170$ $280/170 = 290/170 + 300/170$
180	$010/180 = 020/180 + 030/180 + 040/180 + 050/180 + 060/180 +$ $070/180 + 080/180 + 090/180 + 100/180 + 110/180 + 120/180 +$ $130/180$ $010/180 = 140/180 + 210/180 + 280/180$ $140/180 = 150/180 + 190/180 + 200/180$ $150/180 = 160/180 + 170/180 + 180/180$ $210/180 = 230/180 + 270/180$ $230/180 = 240/180 + 250/180 + 260/180$ $280/180 = 290/180 + 300/180$
190	$010/190 = 020/190 + 030/190 + 040/190 + 050/190 + 060/190 +$ $070/190 + 080/190 + 090/190 + 100/190 + 110/190 + 120/190 +$ $130/190$ $010/190 = 140/190 + 210/190 + 280/190$ $140/190 = 150/190 + 190/190 + 200/190$ $150/190 = 160/190 + 170/190 + 180/190$ $210/190 = 230/190 + 270/190$

	$230/190 = 240/190 + 250/190 + 260/190$ $280/190 = 290/190 + 300/190$
200	$010/200 = 020/200 + 030/200 + 040/200 + 050/200 + 060/200 + 070/200 + 080/200 + 090/200 + 100/200 + 110/200 + 120/200 + 130/200$ $010/200 = 140/200 + 210/200 + 280/200$ $140/200 = 150/200 + 190/200 + 200/200$ $150/200 = 160/200 + 170/200 + 180/200$ $210/200 = 230/200 + 270/200$ $230/200 = 240/200 + 250/200 + 260/200$ $280/200 = 290/200 + 300/200$
210	$010/210 = 020/210 + 030/210 + 040/210 + 050/210 + 060/210 + 070/210 + 080/210 + 090/210 + 100/210 + 110/210 + 120/210 + 130/210$ $010/210 = 140/210 + 210/210 + 280/210$ $140/210 = 150/210 + 190/210 + 200/210$ $150/210 = 160/210 + 170/210 + 180/210$ $210/210 = 230/210 + 270/210$ $230/210 = 240/210 + 250/210 + 260/210$ $280/210 = 290/210 + 300/210$
220	$010/220 = 020/220 + 030/220 + 040/220 + 050/220 + 060/220 + 070/220 + 080/220 + 090/220 + 100/220 + 110/220 + 120/220 + 130/220$ $010/220 = 140/220 + 210/220 + 280/220$ $140/220 = 150/220 + 190/220 + 200/220$ $150/220 = 160/220 + 170/220 + 180/220$ $210/220 = 230/220 + 270/220$ $230/220 = 240/220 + 250/220 + 260/220$ $280/220 = 290/220 + 300/220$
230	$010/230 = 020/230 + 030/230 + 040/230 + 050/230 + 060/230 + 070/230 + 080/230 + 090/230 + 100/230 + 110/230 + 120/230 + 130/230$ $010/230 = 140/230 + 210/230 + 280/230$ $140/230 = 150/230 + 190/230 + 200/230$ $150/230 = 160/230 + 170/230 + 180/230$ $210/230 = 230/230 + 270/230$ $230/230 = 240/230 + 250/230 + 260/230$ $280/230 = 290/230 + 300/230$
240	$010/240 = 020/240 + 030/240 + 040/240 + 050/240 + 060/240 + 070/240 + 080/240 + 090/240 + 100/240 + 110/240 + 120/240 + 130/240$ $010/240 = 140/240 + 210/240 + 280/240$ $140/240 = 150/240 + 190/240 + 200/240$ $150/240 = 160/240 + 170/240 + 180/240$ $210/240 = 230/240 + 270/240$ $230/240 = 240/240 + 250/240 + 260/240$ $280/240 = 290/240 + 300/240$
250	$010/250 = 020/250 + 030/250 + 040/250 + 050/250 + 060/250 + 070/250 + 080/250 + 090/250 + 100/250 + 110/250 + 120/250 + 130/250$ $010/250 = 140/250 + 210/250 + 280/250$ $140/250 = 150/250 + 190/250 + 200/250$



	$150/250 = 160/250 + 170/250 + 180/250$ $210/250 = 230/250 + 270/250$ $230/250 = 240/250 + 250/250 + 260/250$ $280/250 = 290/250 + 300/250$
260	$010/260 = 020/260 + 030/260 + 040/260 + 050/260 + 060/260 + 070/260 + 080/260 + 090/260 + 100/260 + 110/260 + 120/260 + 130/260$ $010/260 = 140/260 + 210/260 + 280/260$ $140/260 = 150/260 + 190/260 + 200/260$ $150/260 = 160/260 + 170/260 + 180/260$ $210/260 = 230/260 + 270/260$ $230/260 = 240/260 + 250/260 + 260/260$ $280/260 = 290/260 + 300/260$
270	$010/270 = 020/270 + 030/270 + 040/270 + 050/270 + 060/270 + 070/270 + 080/270 + 090/270 + 100/270 + 110/270 + 120/270 + 130/270$ $010/270 = 140/270 + 210/270 + 280/270$ $140/270 = 150/270 + 190/270 + 200/270$ $150/270 = 160/270 + 170/270 + 180/270$ $210/270 = 230/270 + 270/270$ $230/270 = 240/270 + 250/270 + 260/270$ $280/270 = 290/270 + 300/270$
280	$010/280 = 020/280 + 030/280 + 040/280 + 050/280 + 060/280 + 070/280 + 080/280 + 090/280 + 100/280 + 110/280 + 120/280 + 130/280$ $010/280 = 140/280 + 210/280 + 280/280$ $140/280 = 150/280 + 190/280 + 200/280$ $150/280 = 160/280 + 170/280 + 180/280$ $210/280 = 230/280 + 270/280$ $230/280 = 240/280 + 250/280 + 260/280$ $280/280 = 290/280 + 300/280$
290	$010/290 = 020/290 + 030/290 + 040/290 + 050/290 + 060/290 + 070/290 + 080/290 + 090/290 + 100/290 + 110/290 + 120/290 + 130/290$ $010/290 = 140/290 + 210/290 + 280/290$ $140/290 = 150/290 + 190/290 + 200/290$ $150/290 = 160/290 + 170/290 + 180/290$ $210/290 = 230/290 + 270/290$ $230/290 = 240/290 + 250/290 + 260/290$ $280/290 = 290/290 + 300/290$
300	$010/300 = 020/300 + 030/300 + 040/300 + 050/300 + 060/300 + 070/300 + 080/300 + 090/300 + 100/300 + 110/300 + 120/300 + 130/300$ $010/300 = 140/300 + 210/300 + 280/300$ $140/300 = 150/300 + 190/300 + 200/300$ $150/300 = 160/300 + 170/300 + 180/300$ $210/300 = 230/300 + 270/300$ $230/300 = 240/300 + 250/300 + 260/300$ $280/300 = 290/300 + 300/300$
310	$010/310 = 020/310 + 030/310 + 040/310 + 050/310 + 060/310 + 070/310 + 080/310 + 090/310 + 100/310 + 110/310 + 120/310 + 130/310$

	$010/310 = 140/310 + 210/310 + 280/310$ $140/310 = 150/310 + 190/310 + 200/310$ $150/310 = 160/310 + 170/310 + 180/310$ $210/310 = 230/310 + 270/310$ $230/310 = 240/310 + 250/310 + 260/310$ $280/310 = 290/310 + 300/310$
320	$010/320 = 020/320 + 030/320 + 040/320 + 050/320 + 060/320 + 070/320 + 080/320 + 090/320 + 100/320 + 110/320 + 120/320 + 130/320$ $010/320 = 140/320 + 210/320 + 280/320$ $140/320 = 150/320 + 190/320 + 200/320$ $150/320 = 160/320 + 170/320 + 180/320$ $210/320 = 230/320 + 270/320$ $230/320 = 240/320 + 250/320 + 260/320$ $280/320 = 290/320 + 300/320$
330	$010/330 = 020/330 + 030/330 + 040/330 + 050/330 + 060/330 + 070/330 + 080/330 + 090/330 + 100/330 + 110/330 + 120/330 + 130/330$ $010/330 = 140/330 + 210/330 + 280/330$ $140/330 = 150/330 + 190/330 + 200/330$ $150/330 = 160/330 + 170/330 + 180/330$ $210/330 = 230/330 + 270/330$ $230/330 = 240/330 + 250/330 + 260/330$ $280/330 = 290/330 + 300/330$
350	$010/350 = 020/350 + 030/350 + 040/350 + 050/350 + 060/350 + 070/350 + 080/350 + 090/350 + 100/350 + 110/350 + 120/350 + 130/350$ $010/350 = 140/350 + 210/350 + 280/350$ $140/350 = 150/350 + 190/350 + 200/350$ $150/350 = 160/350 + 170/350 + 180/350$ $210/350 = 230/350 + 270/350$ $230/350 = 240/350 + 250/350 + 260/350$ $280/350 = 290/350 + 300/350$
370	$010/370 = 020/370 + 030/370 + 040/370 + 050/370 + 060/370 + 070/370 + 080/370 + 090/370 + 100/3700 + 110/370 + 120/370 + 130/370$ $010/370 = 140/370 + 210/370 + 280/370$ $140/370 = 150/370 + 190/370 + 200/370$ $150/370 = 160/370 + 170/370 + 180/370$ $210/370 = 230/370 + 270/370$ $230/370 = 240/370 + 250/370 + 260/370$ $280/370 = 290/370 + 300/370$
390	$010/390 = 020/390 + 030/390 + 040/390 + 050/390 + 060/390 + 070/390 + 080/390 + 090/390 + 100/390 + 110/300 + 120/390 + 130/300$ $010/390 = 140/390 + 210/390 + 280/390$ $140/390 = 150/390 + 190/390 + 200/390$ $150/390 = 160/390 + 170/390 + 180/390$ $210/390 = 230/390 + 270/390$ $230/390 = 240/390 + 250/390 + 260/390$ $280/390 = 290/390 + 300/390$
400	$010/400 = 020/400 + 030/400 + 040/400 + 050/400 + 060/400 +$

	$070/400 + 080/400 + 090/400 + 100/400 + 110/400 + 120/400 + 130/400$ $010/400 = 140/400 + 210/400 + 280/400$ $140/400 = 150/400 + 190/400 + 200/400$ $150/400 = 160/400 + 170/400 + 180/400$ $210/400 = 230/400 + 270/400$ $230/400 = 240/400 + 250/400 + 260/400$ $280/400 = 290/400 + 300/400$
410	$010/410 = 020/410 + 030/410 + 040/410 + 050/410 + 060/410 + 070/410 + 080/410 + 090/410 + 100/410 + 110/410 + 120/410 + 130/410$ $010/410 = 140/410 + 210/410 + 280/410$ $140/410 = 150/410 + 190/410 + 200/410$ $150/410 = 160/410 + 170/410 + 180/410$ $210/410 = 230/410 + 270/410$ $230/410 = 240/410 + 250/410 + 260/410$ $280/410 = 290/410 + 300/410$
420	$010/420 = 140/420 + 210/420 + 280/420$ $140/420 = 150/420 + 190/420 + 200/420$ $150/420 = 160/420 + 170/420 + 180/420$ $210/420 = 230/420 + 270/420$ $230/420 = 240/420 + 250/420 + 260/420$ $280/420 = 290/420 + 300/420$
430	$010/430 = 140/430 + 210/430 + 280/430$ $140/430 = 150/430 + 190/430 + 200/430$ $150/430 = 160/430 + 170/430 + 180/430$ $210/430 = 230/430 + 270/430$ $230/430 = 240/430 + 250/430 + 260/430$ $280/430 = 290/430 + 300/430$
440	$010/440 = 140/440 + 210/440 + 280/440$ $140/440 = 150/440 + 190/440 + 200/440$ $150/440 = 160/440 + 170/440 + 180/440$ $210/440 = 230/440 + 270/440$ $230/440 = 240/440 + 250/440 + 260/440$ $280/440 = 290/440 + 300/440$

Rows	
010	$010/100 = 010/050 + 010/080 + 010/090$ $010/120 = 010/100 + 010/110$ $010/190 = 010/170 + 010/180$ $010/190 = 010/200 + 010/210 + 010/220 + 010/230 + 010/240 + 010/250 + 010/260 + 010/270 + 010/280 + 010/290 + 010/300 + 010/310 + 010/320 + 010/330 + 010/350 + 010/370$
020	$020/190 = 020/170 + 020/180$ $020/190 = 020/200 + 020/210 + 020/220 + 020/230 + 020/240 + 020/250 + 020/260 + 020/270 + 020/280 + 020/290 + 020/300 + 020/310 + 020/320 + 020/330 + 020/350 + 020/370$
030	$030/190 = 030/170 + 030/180$ $030/190 = 030/200 + 030/210 + 030/220 + 030/230 + 030/240 + 030/250 + 030/260 + 030/270 + 030/280 + 030/290 + 030/300 +$

	030/310 + 030/320 + 030/330 + 030/350 + 030/370
040	040/190 = 040/170 + 040/180 040/190 = 040/200 + 040/210 + 040/220 + 040/230 + 040/240 + 040/250 + 040/260 + 040/270 + 040/280 + 040/290 + 040/300 + 040/310 + 040/320 + 040/330 + 040/350 + 040/370
050	050/190 = 050/170 + 050/180 050/190 = 050/200 + 050/210 + 050/220 + 050/230 + 050/240 + 050/250 + 050/260 + 050/270 + 050/280 + 050/290 + 050/300 + 050/310 + 050/320 + 050/330 + 050/350 + 050/370
060	060/190 = 060/170 + 060/180 060/190 = 060/200 + 060/210 + 060/220 + 060/230 + 060/240 + 060/250 + 060/260 + 060/270 + 060/280 + 060/290 + 060/300 + 060/310 + 060/320 + 060/330 + 060/350 + 060/370
070	070/190 = 070/170 + 070/180 070/190 = 070/200 + 070/210 + 070/220 + 070/230 + 070/240 + 070/250 + 070/260 + 070/270 + 070/280 + 070/290 + 070/300 + 070/310 + 070/320 + 070/330 + 070/350 + 070/370
080	080/190 = 080/170 + 080/180 080/190 = 080/200 + 080/210 + 080/220 + 080/230 + 080/240 + 080/250 + 080/260 + 080/270 + 080/280 + 080/290 + 080/300 + 080/310 + 080/320 + 080/330 + 080/350 + 080/370
090	090/190 = 090/170 + 090/180 090/190 = 090/200 + 090/210 + 090/220 + 090/230 + 090/240 + 090/250 + 090/260 + 090/270 + 090/280 + 090/290 + 090/300 + 090/310 + 090/320 + 090/330 + 090/350 + 090/370
100	100/190 = 100/170 + 100/180 100/190 = 100/200 + 100/210 + 100/220 + 100/230 + 100/240 + 100/250 + 100/260 + 100/270 + 100/280 + 100/290 + 100/300 + 100/310 + 100/320 + 100/330 + 100/350 + 100/370
110	110/190 = 110/170 + 110/180 110/190 = 110/200 + 110/210 + 110/220 + 110/230 + 110/240 + 110/250 + 110/260 + 110/270 + 110/280 + 110/290 + 110/300 + 110/310 + 110/320 + 110/330 + 110/350 + 110/370
120	120/190 = 120/170 + 120/180 120/190 = 120/200 + 120/210 + 120/220 + 120/230 + 120/240 + 120/250 + 120/260 + 120/270 + 120/280 + 120/290 + 120/300 + 120/310 + 120/320 + 120/330 + 120/350 + 120/370
130	130/190 = 130/170 + 130/180 130/190 = 130/200 + 130/210 + 130/220 + 130/230 + 130/240 + 130/250 + 130/260 + 130/270 + 130/280 + 130/290 + 130/300 + 130/310 + 130/320 + 130/330 + 130/350 + 130/370
140	140/100 = 140/050 + 140/080 + 140/090 140/120 = 140/100 + 140/110 140/190 = 140/170 + 140/180 140/190 = 140/200 + 140/210 + 140/220 + 140/230 + 140/240 + 140/250 + 140/260 + 140/270 + 140/280 + 140/290 + 140/300 + 140/310 + 140/320 + 140/330 + 140/350 + 140/370 140/440 = 8%*(140/400 + 140/430)
150	150/190 = 150/170 + 150/180 150/190 = 150/200 + 150/210 + 150/220 + 150/230 + 150/240 + 150/250 + 150/260 + 150/270 + 150/280 + 150/290 + 150/300 + 150/310 + 150/320 + 150/330 + 150/350 + 150/370

	$150/440 = 8\% * (150/400 + 150/430)$
160	$160/190 = 160/170 + 160/180$ $160/190 = 160/200 + 160/210 + 160/220 + 160/230 + 160/240 +$ $160/250 + 160/260 + 160/270 + 160/280 + 160/290 + 160/300 +$ $160/310 + 160/320 + 160/330 + 160/350 + 160/370$ $160/440 = 8\% * (160/400 + 160/430)$
170	$170/190 = 170/170 + 170/180$ $170/190 = 170/200 + 170/210 + 170/220 + 170/230 + 170/240 +$ $170/250 + 170/260 + 170/270 + 170/280 + 170/290 + 170/300 +$ $170/310 + 170/320 + 170/330 + 170/350 + 170/370$ $170/440 = 8\% * (170/400 + 170/430)$
180	$180/190 = 180/170 + 180/180$ $180/190 = 180/200 + 180/210 + 180/220 + 180/230 + 180/240 +$ $180/250 + 180/260 + 180/270 + 180/280 + 180/290 + 180/300 +$ $180/310 + 180/320 + 180/330 + 180/350 + 180/370$ $180/440 = 8\% * (180/400 + 180/430)$
190	$190/190 = 190/170 + 190/180$ $190/190 = 190/200 + 190/210 + 190/220 + 190/230 + 190/240 +$ $190/250 + 190/260 + 190/270 + 190/280 + 190/290 + 190/300 +$ $190/310 + 190/320 + 190/330 + 190/350 + 190/370$ $190/440 = 8\% * (190/400 + 190/430)$
200	$200/190 = 200/170$ $200/190 = 200/350$ $200/440 = 8\% * (220/400 + 220/430)$
210	$210/100 = 210/050 + 210/080 + 210/090$ $210/120 = 210/100 + 210/110$ $210/190 = 210/170 + 210/180$ $210/190 = 210/200 + 210/210 + 210/220 + 210/230 + 210/240 +$ $210/250 + 210/260 + 210/270 + 210/280 + 210/290 + 210/300 +$ $210/310 + 210/320 + 210/330 + 210/350 + 210/370$ $210/440 = 8\% * (210/400 + 210/430)$
230	$230/190 = 230/170 + 230/180$ $230/190 = 230/200 + 230/210 + 230/220 + 230/230 + 230/240 +$ $230/250 + 230/260 + 230/270 + 230/280 + 230/290 + 230/300 +$ $230/310 + 230/320 + 230/330 + 230/350 + 230/370$ $230/440 = 8\% * (230/400 + 230/430)$
240	$240/190 = 240/170 + 240/180$ $240/190 = 240/200 + 240/210 + 240/220 + 240/230 + 240/240 +$ $240/250 + 240/260 + 240/270 + 240/280 + 240/290 + 240/300 +$ $240/310 + 240/320 + 240/330 + 240/350 + 240/370$ $240/440 = 8\% * (240/400 + 240/430)$
250	$250/190 = 250/170 + 250/180$ $250/190 = 250/200 + 250/210 + 250/220 + 250/230 + 250/240 +$ $250/250 + 250/260 + 250/270 + 250/280 + 250/290 + 250/300 +$ $250/310 + 250/320 + 250/330 + 250/350 + 250/370$ $250/440 = 8\% * (250/400 + 250/430)$
260	$260/190 = 260/170 + 260/180$ $260/190 = 260/200 + 260/210 + 260/220 + 260/230 + 260/240 +$ $260/250 + 260/260 + 260/270 + 260/280 + 260/290 + 260/300 +$ $260/310 + 260/320 + 260/330 + 260/350 + 260/370$ $260/440 = 8\% * (260/400 + 260/430)$
270	$270/190 = 270/170 + 270/180$

	$270/190 = 270/200 + 270/210 + 270/220 + 270/230 + 270/240 +$ $270/250 + 270/260 + 270/270 + 270/280 + 270/290 + 270/300 +$ $270/310 + 270/320 + 270/330 + 270/350 + 270/370$ $270/440 = 8\% * (270/400 + 270/430)$
280	$280/100 = 280/050 + 280/080 + 280/090$ $280/120 = 280/100 + 280/110$ $280/190 = 280/170 + 280/180$ $280/190 = 280/200 + 280/210 + 280/220 + 280/230 + 280/240 +$ $280/250 + 280/260 + 280/270 + 280/280 + 280/290 + 280/300 +$ $280/310 + 280/320 + 280/330 + 280/350 + 280/370$ $280/440 = 8\% * (280/400 + 280/430)$
290	$290/190 = 290/170 + 290/180$ $290/190 = 290/200 + 290/210 + 290/220 + 290/230 + 290/240 +$ $290/250 + 290/260 + 290/270 + 290/280 + 290/290 + 290/300 +$ $290/310 + 290/320 + 290/330 + 290/350 + 290/370$ $290/440 = 8\% * (290/400 + 290/430)$
300	$300/190 = 300/170 + 300/180$ $300/190 = 300/200 + 300/210 + 300/220 + 300/230 + 300/240 +$ $300/250 + 300/260 + 300/270 + 300/280 + 300/290 + 300/300 +$ $300/310 + 300/320 + 300/330 + 300/350 + 300/370$ $300/440 = 8\% * (300/400 + 300/430)$

## 6.8. CR SEC Details – Detailed information on securitisations

### 6.8.1. General remarks

100. This template gathers information on scheme-by-scheme basis (versus the aggregate information reported in CR SEC SA and CR SEC IRB templates) on all securitisations the reporting institution is involved. The main features of each securitisation, such as the nature of the underlying pool and the capital requirements are requested.

101. Some features related to the scope of this template:

- This template is to be reported for:

1. Securitisations originated / sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions have to report information on all the positions they hold. Positions held include those positions retained due to Article 122a para 1 of amended CRD.

2. Securitisations originated / sponsored by the reporting institution during the year of report<sup>5</sup>, in case it holds no position.
3. Securitisations of financial liabilities (e.g. covered bonds) issued by the reporting institution.
4. Securitisation positions held in securitisation schemes where the reporting institution is neither originator nor sponsor.

- This template has to be rendered on a consolidated basis, i.e. only by consolidated groups, institutions that are part of a group that only reports on consolidated basis in other jurisdictions and stand alone institutions<sup>6</sup>. In case of securitisations involving more than one entity of the same consolidated group, the entity-by entity detail breakdown shall be provided<sup>7</sup>.

- On account of Art. 122a point 4 of amended CRD, which establishes that institutions that invest in securitisation positions will have to acquire a great deal of information on them in order to comply with due diligence requirements it has been proposed to extend to a limited extent the reporting of this template to investors. In particular, investors shall report columns 010-040, 090, 120-140, 200-280.

102. In light of the forthcoming CEBS Guidelines on Article 122a of amended CRD, the scope of this template for investors as well as the information regarding the retention requirement (columns 070-080) may be reviewed. In addition, the extension of the scope to those institutions playing the role of original lenders in securitisation schemes may also be considered.

103. For further information on the Standardised and IRB approaches for securitisations please see sections 6.6.2 (CR SEC SA template) and 6.7.2 (CR SEC IRB template).

#### 6.8.2. Instructions concerning specific positions

A. COLUMNS	
010	<b><u>INTERNAL CODE</u></b>

<sup>5</sup> The data requested to the institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1<sup>st</sup> of January of the current year).

<sup>6</sup> 'Stand alone institutions' are neither part of a group, nor consolidate themselves.

<sup>7</sup> For further clarification on the reporting scope, please see the reporting examples section.

	Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation.
020	<p><b><u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u></b></p> <p>Code used for the legal registration of the securitisation or, alternatively, the name by which the securitisation is known in the market. When available (i.e. for public transactions) the International Securities Identifying Number -ISIN- (12-character alpha-numerical code) shall be reported in this column.</p>
030	<p><b><u>IDENTIFIER OF THE ORIGINATOR (Code/Name)</u></b></p> <p>The code given by the supervisory authority to the entity or, alternatively, the name of the institution itself should be reported for this column.</p> <p>In the case of multi-seller securitisations the reporting entity shall provide the identifier of all the entities within its consolidated group that are involved in the transaction. Whenever the code is not available or is not known by the reporting entity, the name of the institution shall be reported.</p>
040	<p><b><u>SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC)</u></b></p> <p>Report the following abbreviations:  - 'T' for Traditional;  - 'S' for Synthetic.</p> <p>The definitions of 'traditional securitisation' and 'synthetic securitisation' is provided in Article 4 points 37 and 38 of amended CRD.</p>
050	<p><b><u>ACCOUNTING TREATMENT: SECURITISED ASSETS ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</u></b></p> <p>Report the following abbreviations:  - 'K' if totally kept;  - 'P' if partially removed;  - 'R' if totally removed.</p> <p>This column summarises the accounting treatment of the transaction. In case of the securitisations of liabilities originators shall not report this column.</p>
060	<p><b><u>SOLVENCY TREATMENT: SECURITISATION POSITIONS OR SECURITISED EXPOSURES?</u></b></p> <p>Report the following abbreviations:  - 'SP' for securitisation positions;  - 'SE' for securitised exposures.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator. It indicates whether capital requirements are computed according to securitised exposures or securitisation positions.</p>



	<p>If capital requirements are based on securitisation positions (for being significant risk transfer, as envisaged in Article 94 and Annex IX part 2 points 1a - 1d and 2a - 2d of amended CRD) the computation of capital requirements shall be reported in the CR SEC SA template, in case the Standardised Approach is used, or in the CR SEC IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>If capital requirements are based on securitised exposures (for not being significant risk transfer) the computation of capital requirements shall be reported in the CR SA template, in case the Standardised Approach is used, or in the CR IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>In the case of the securitisations of liabilities originators shall not report this column.</p>
070-080	<p><b><u>RETENTION (TYPE / %)</u></b></p> <p>Article 122a of amended CRD.</p>
070	<p><b><u>TYPE OF RETENTION APPLIED</u></b></p> <p>For each securitisation scheme originated, report the following abbreviations ('A'-'B'-'C'-'D') according to the relevant type of retention of net economic interest, as envisaged in Article 122a point 1 of amended CRD:</p> <p>A - Vertical slice: <i>"retention of no less than 5% of the nominal value of each of the tranches sold or transferred to the investors"</i>. The retention of a share of each of the loans included in a non-granular portfolio later securitised is equivalent, for retention purposes, to the vertical slice option.</p> <p>B - Revolving exposures: <i>"in the case of securitisations of revolving exposures, retention of the originator's interest of no less than 5% of the nominal value of the securitised exposures"</i>.</p> <p>C- On-balance sheet: <i>"retention of randomly selected exposures, equivalent to no less than 5% of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination"</i>.</p> <p>D- First loss: <i>"retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5% of the nominal value of the securitised exposures"</i>.</p> <p>Until the forthcoming CEBS Guidelines on Article 122a are available, further clarification on this regulatory issue can be found in two CEBS reports published on the 3<sup>rd</sup> of November of 2009: 'Call for technical advice on the effectiveness of the minimum retention requirement for securitisations' and</p>

	<p>the related 'Impact Assessment' document. These reports are publicly available at CEBS website:</p> <p><a href="http://www.c-ebs.org/News--Communications/Latest-news/CEBS-publishes-its-advice-on-the-effectiveness-of-.aspx">http://www.c-ebs.org/News--Communications/Latest-news/CEBS-publishes-its-advice-on-the-effectiveness-of-.aspx</a></p>
080	<p><b><u>% OF RETENTION AT REPORTING DATE</u></b></p> <p>Article 122a point 1 of amended CRD sets that this figure shall be no less than 5%:</p> <p><i>"An institution, other than when acting as an originator, a sponsor or original lender, shall be exposed to the credit risk of a securitisation position in its trading book or non-trading book only if the originator, sponsor or original lender has explicitly disclosed to the institution that it will retain, on an ongoing basis, a material net economic interest which, in any event, shall not be less than 5%. [...]"</i></p>
090	<p><b><u>ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / INVESTOR)</u></b></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> <li>- 'O' for Originator;</li> <li>- 'S' for Sponsor;</li> <li>- 'I' for Investor.</li> </ul> <p>See CR SEC SA and CR SEC IRB.</p>
100-110	<p><b><u>NON ABCP PROGRAMS</u></b></p> <p>Because of their special character because they comprise of several single securitization positions, ABCP programs (defined in Annex IX part 1 point 1 of amended CRD) are exempted from reporting in columns 100 and 110.</p>
100	<p><b><u>ORIGINATION DATE (mm/yyyy)</u></b></p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported according to the following format: 'mm/yyyy'.</p> <p>For each securitisation scheme the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
110	<p><b><u>TOTAL AMOUNT OF SECURITISED EXPOSURES ORIGINATED AT ORIGINATION DATE</u></b></p> <p>This column gathers the amount (according to original exposures pre conversion factors) of the securitised portfolio at the origination date.</p>

	<p>In case of securitisation schemes backed by open pools the amount referring to the origination date of the first issuance of securities shall be reported. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of the securitisation of liabilities only the amounts issued by the reporting entity shall be reported.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
120-190	<p><b><u>SECURITISED EXPOSURES ORIGINATED</u></b></p> <p>Columns 120 to 190 request information on several features of the securitised portfolio by the reporting entity.</p>
120	<p><b><u>TOTAL AMOUNT</u></b></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date) the amount will progressively be reduced.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
130	<p><b><u>INSTITUTION'S SHARE (%)</u></b></p> <p>It shall be reported the institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100% except for multi-seller securitisation schemes. In that case the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 120 in relative terms).</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
140	<p><b><u>TYPE</u></b></p> <p>This column gathers information on the type of assets ('1' to '9') or liabilities ('10' and '11') of the securitised portfolio. The institution must report one of the following number codes:</p> <p>1 - Residential mortgages; 2 - Commercial mortgages;</p>

	<p>3 - Credit card receivables;  4 - Leasing;  5 - Loans to corporates or SMEs (treated as corporates);  6 - Consumer loans;  7 - Trade receivables;  8 - Securitisations;  9 - Other assets;  10 - Covered bonds;  11 - Other liabilities.</p> <p>In case the pool of securitised exposures is a mix of the previous types, the institution should indicate the most important type.  Type '11' (Other liabilities) includes e.g. treasury bonds and credit linked notes.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
150	<p><b><u>APPROACH APPLIED (SA/IRB/MIX)</u></b></p> <p>This column gathers information on the approach that at reporting date the institution would apply to the securitised exposures.</p> <p>Report the following abbreviations:  SA – if Standardised Approach;  IRB – if Internal Ratings Based Approach;  MIX- if a combination of both approaches (SA/IRB).</p> <p>If under 'SA', 'SP' is reported in column 060 then the computation of capital requirements shall be reported in the CR SEC SA template.  If under 'IRB', 'SP' is reported in column 060 then the computation of capital requirements shall be reported in the CR SEC IRB template.  If under 'MIX', 'SP' is reported in column 060 then the computation of capital requirements shall be reported in both the CR SEC SA and CR SEC IRB templates.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation. Nevertheless, this column does not apply to securitisations of liabilities.</p>
160	<p><b><u>NUMBER OF EXPOSURES</u></b></p> <p>Annex IX part 4 point 49 of amended CRD.</p> <p>This column is only compulsory for those institutions using the IRB approach to the securitisation positions (and, therefore, reporting 'IRB' in column 150). The institution shall indicate the following letter code ('a' to 'e') according to the relevant interval:</p> <p>a) <math>N &lt; 6</math>;  b) <math>6 \leq N &lt; 34</math>;  c) <math>34 \leq N \leq 100</math>;  d) <math>100 &lt; N \leq 1000</math>;</p>

	<p>e) <math>N &gt; 1000</math>.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the capital requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled either when the reporting entity does not hold any positions in the securitisation.</p>
170	<p><b><u>ELGD (%)</u></b></p> <p>The exposure-weighted average loss-given-default (ELGD) shall only be reported by those institutions applying the Supervisory Formula Method (and, therefore, reporting 'IRB' in column 150). The ELGD is to be calculated as indicated in Annex IX part 4 point 53 of amended CRD.</p> <p>Percentage figures with four decimals shall be reported.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the capital requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled either when the reporting entity does not hold any positions in the securitisation.</p>
180	<p><b><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></b></p> <p>See columns 060 in CR SEC SA and 390 in CR SEC IRB.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in case of securitisation of liabilities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
190	<p><b><u>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</u></b></p> <p>This column gathers information on the own funds requirements of the securitised portfolio in case there had been no securitisation plus the expected losses related to those risks (<math>k_{irb}</math>), as a percentage (with two decimals) on the total of securitised exposures at origination date. <math>k_{irb}</math> is defined in Annex IX, part 1 point 1 of amended CRD.</p> <p>This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
200-250	<p><b><u>SECURITISATION STRUCTURE</u></b></p> <p>This block of six columns gathers information on the structure of the securitisation according to on/off balance sheet positions and the tranches (senior/mezzanine/ first loss). For a detailed definition of the tranches please see the instructions in the CR SEC SA template.</p> <p>In the case of multi-seller securitisations, for the first loss tranche only the</p>

	amount corresponding or attributed to the reporting institution should be reported.
200-220	<b><u>ON-BALANCE SHEET ITEMS</u></b>
200	<b><u>SENIOR</u></b>
210	<b><u>MEZZANINE</u></b>
220	<b><u>FIRST LOSS</u></b>
230-250	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>
230	<b><u>SENIOR</u></b>
240	<b><u>MEZZANINE</u></b>
250	<b><u>FIRST LOSS</u></b>
260-360	<p><b><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></b></p> <p>In the same vein as in the previous six columns, this block of columns gathers information on the securitisation positions according to on/off balance sheet positions and the tranches (senior/mezzanine/ first loss) at reporting date. For a detailed definition of the tranches please see the instructions in the CR SEC SA template.</p>
260-280	<b><u>ON-BALANCE SHEET ITEMS</u></b>
260	<b><u>SENIOR</u></b>
270	<b><u>MEZZANINE</u></b>
280	<b><u>FIRST LOSS</u></b>
290-310	<b><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b>
290	<b><u>SENIOR</u></b>
300	<b><u>MEZZANINE</u></b>
310	<b><u>FIRST LOSS</u></b>
320-350	<p><b><u>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></b></p> <p>This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 290-310).</p>
320	<p><b><u>DIRECT CREDIT SUBSTITUTES (DCS)</u></b></p> <p>This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).</p> <p>According to Annex II of amended CRD the following full risk off-balance sheet items are regarded as DCS:</p> <ul style="list-style-type: none"> <li>- <i>Guarantees having the character of credit substitutes.</i></li> <li>- <i>Irrevocable standby letters of credit having the character of credit substitutes.</i></li> </ul>
330	<b><u>IRS / CRS</u></b>

	<p>IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. These derivatives are listed in Annex IV of amended CRD.</p>
340	<p><b><u>ELIGIBLE LIQUIDITY FACILITIES</u></b></p> <p>Liquidity facilities (LF), defined in Annex IX part 1 point 1 as “<i>securitisation position arising from a contractual agreement to provide funding to ensure timeliness of cash flows to investors</i>”, must satisfy a list of six conditions established in Annex IX part 4 point 13 of amended CRD to be considered as eligible (regardless of the method applied by the institution –SA or IRB-).</p>
350	<p><b><u>OTHER (INCLUDING NON-ELIGIBLE LIQUIDITY FACILITIES)</u></b></p> <p>This column is devoted to remaining off-balance sheet items such as non-eligible liquidity facilities (i.e. those LF that do not meet the conditions listed in Annex IX part 4 point 13 of amended CRD).</p>
360	<p><b><u>EARLY AMORTISATION: CONVERSION FACTOR APPLIED</u></b></p> <p>Annex IX part 4 points 24 (SA) and 68 (IRB) of amended CRD envisage a set of conversion factors to be applied to amount of the investors’ interest (in order to calculate risk-weighted exposure amounts).</p> <p>This column applies to securitisation schemes with early amortisation clauses (i.e. revolving securitisations).</p> <p>According to Annex IX part 4 point 28 of amended CRD, the conversion figure to be applied shall be determined by the level of the actual three month average excess spread.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is closely related to row 130 in the CR SEC SA and row 200 CR SEC IRB templates.</p>
370-390	<p><b><u>MEMORANDUM ITEMS: EXCESS SPREAD</u></b></p> <p>According to Annex IX, part 1, point 1 of amended CRD, ‘excess spread’ is defined as “<i>finance charge collections and other fee income received in respect of the securitised exposures net of costs and expenses</i>”.</p> <p>Annex IX, part 4, points 26 to 33 of amended CRD contain all the references to the excess spread.</p> <p>It should be clarified that the latter refers to the actual amount that has been accumulated with the excess spread until the reporting date, therefore, there is no need to estimate any figure in order to fulfill this column.</p>
370	<p><b><u>BASIS POINTS</u></b></p> <p>It refers to the current inflow of excess spread.</p>

	This piece of information shall be reported in terms of annual rate (bp).
380	<p><b><u>RESERVE ACCUMULATED</u></b></p> <p>It refers to the outstanding amount of the excess spread due to the accumulation of inflows up to the current reporting date.</p> <p>This piece of information is a stock figure and, therefore, shall be reported in absolute terms.</p>
390	<p><b><u>TRAPPING POINT / TRIGGERS FOR EARLY AMORTISATION</u></b></p> <p>Annex IX, part 4, points 21, 26 and 27 of amended CRD.</p> <p>For the time being two options are being considered to be reported in this column. Either trapping points or triggers for early amortisation are deemed to be indicators of the performance of the underlying pool of assets/liabilities of the securitisation.</p> <p>This piece of information shall be reported in percentage terms.</p>
400	<p><b><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></b></p> <p>This piece of information is closely related to column 220 in the CR SEC SA template and column 180 in the CR SEC IRB template.</p> <p>A negative figure shall be reported in this column.</p>
410	<p><b><u>TOTAL CAPITAL REQUIREMENTS AFTER CAP</u></b></p> <p>This column gathers information on the capital requirements applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. capital requirements computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is closely related to column 370 in the CR SEC SA template and column 460 in the CR SEC IRB template.</p>

### 6.8.3. Validation rules

Due to the particular structure of the CR SEC Details template, there is only one validation rule:

Columns	$290 + 300 + 310 = 320 + 330 + 340 + 350$
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→ detailed notation

Rows	
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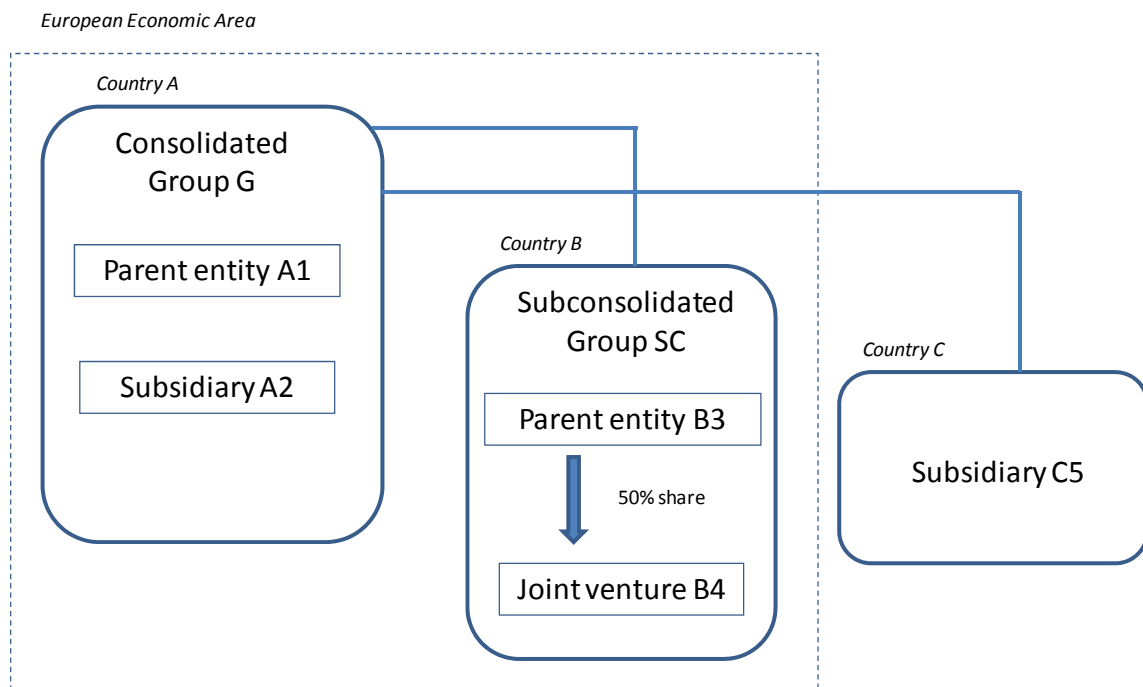


010	$010/290 + 010/300 + 010/310 = 010/320 + 010/330 + 010/340 + 010/350$
...	
NNN	$NNN/290 + NNN/300 + NNN/310 = NNN/320 + NNN/330 + NNN/340 + NNN/350$

#### 6.8.4. Numerical examples

##### **Example 1 - Reporting scope of the CR SEC Details template:**

Let's consider a consolidated group with the following structure:



→ G is a consolidated group, located in country A. It is not exempted from capital requirements.

- A1 is the parent entity, located in country A. It is exempted.
- A2 is a subsidiary, located in country A. It is not exempted.

→ SC is a subconsolidated group of group G, located in country B (subconsolidated from the country A point of view, but consolidated from the country B point of view). It is not exempted.

- B3 is a subsidiary located in country B (it is the parent entity of the subconsolidated group SC). It is exempted.
- B4 is a joint venture of B3, located in country B (B3 holds a share of 50% in B4, for which proportional consolidation is required). It is not exempted.

→ C5 is a subsidiary located in country C, which is outside the European Economic Area. It is subject to a foreign solvency regulation.

→ Let's consider a securitization which amounts to 100 (A1, A2, B3, B4 and C5 issue 20 each) the CR SEC Details template shall be reported as follows:

- Consolidated group G reports in country A:

Total: 90

Breakdown: 20 (A1), 20 (A2), 20 (B3), 10 = 50% of 20 (B4), 20 (C5)

- Parent entity A1: the reporting of the template is not applicable.

- Subsidiary A2: the reporting of the template is not applicable.

- Subconsolidated group SC reports in country B:

Total: 30

Breakdown: 20 (B3), 10 = 50% of 20 (B4)

- Subsidiary B3: the reporting of the template is not applicable.

- Joint venture B4 reports in country B:

Total: 20 (reports as if it was a stand-alone institution)

- Subsidiary C5: reporting according to the local regulation.

## 7. Operational Risk Templates

### 7.1. OPR – Operational Risk

#### 7.1.1. General Remarks

104. This template provides information on the calculation of capital requirements according to articles 102 to 105 and Annex X of the amended CRD for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA).
105. In principle, institutions using the BIA, TSA and/or ASA recalculate their capital requirements once a year, based on the information at financial year end. The newly calculated capital requirement is immediately applicable as of the end-of-financial-year reporting date and then remains unchanged for four quarters. Deviations from this "unchanged" principle are possible, for instance if during that period the exceptional circumstances as described in paragraph 486 of GL10 are met.
106. By columns, this template presents information, for the three most recent years, on the amount of gross income of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of capital requirements for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on capital requirements for operational risk.
107. By rows, information is presented by method of calculation of the operational risk capital requirements, detailing business lines for TSA and ASA.
108. This template must be submitted by all institutions subject to operational risk capital requirements.

#### 7.1.2. Instructions concerning specific positions

##### Instructions by columns

columns	
010 - 030	<b>GROSS INCOME</b>  Institutions using the gross income to calculate the capital requirement for operational risk (BIA, TSA and ASA) report gross income for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Annex X, part 4, point 1 of the amended

	<p>CRD, institutions also report, for information purposes, gross income for the activities subject to AMA.</p> <p>Hereafter, the term "gross income" refers to "the sum of net interest income and net non-interest income" at the end of the financial year as defined in Annex X, Part 1, points 2 to 9 and part 2, point 2 of the amended CRD. More guidance on gross income can be found for example in CRDTG Qs 22, 60, 73, 81, 91, 131 and 163.</p> <p>If gross income is negative for a given year, the amount will be reported as a negative amount by using a "-" before the figures in columns 010 to 030. This holds true even if a negative amount is not taken into account in the calculation of the capital requirements (as it is the case for the BIA).</p> <p>If there are no historical data on gross income available or if the institution has less than 3 years of gross income data available, it may make use of forward-looking business estimates (CRDTG Q 54). In that case, the available historical data will be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year are available, they will be reported in column 030. The forward looking estimates will then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p>
040 - 060	<p><b>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</b></p> <p>The institutions using the ASA for the calculation of the operational risk requirements, report the amounts of the loans and advances for the business lines "Retail banking" and "Commercial banking", as referred to in Annex X, part 2, points 6 and 7 of the amended CRD, for the respective years in columns 040 to 060.</p> <p>For the "Commercial Banking" business line, securities held in the non trading book shall also be included.</p>
070	<p><b>CAPITAL REQUIREMENTS</b></p> <p>The capital requirement according to Articles 102 to 105 and Annex X of the amended CRD is reported in column 070.</p>
080	<p><b>OF WHICH: DUE TO AN ALLOCATION MECHANISM</b></p> <p>In column 080 the requirement stemming from an allocation mechanism (Annex X, part 3, point 30 of the amended CRD) is reported separately by those AMA institutions that apply an allocation mechanism.</p>
090 - 120	<p><b>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</b></p>
090	<p><b>CAPITAL REQUIREMENTS BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</b></p> <p>The capital requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>

100	<p><b>(-) ALLEVIATION OF CAPITAL REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</b></p> <p>In column 100 the alleviation of capital requirements due to expected loss captured in internal business practices (as referred to in Annex X, part 3, point 8 of the CRD) is reported.</p>
110	<p><b>(-) ALLEVIATION OF CAPITAL REQUIREMENTS DUE TO DIVERSIFICATION</b></p> <p>The diversification effect (Annex X, part 3, points 11 and 31 of the amended CRD) in column 110 is the difference between the sum of capital requirements calculated separately for each operational risk class (i.e. a "perfect dependence" situation) and the diversified capital requirement calculated by taking into account correlations and dependencies (i.e. assuming less than "perfect dependence" between the risk classes). The "perfect dependence" situation occurs in the "default case", that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100% and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the "default case" and that obtained after applying the correlations structure between the risk classes. The value reflects the "diversification capacity" of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation structure decreases the AMA capital relative to the assumption of 100% correlation has to be reported.</p>
120	<p>In column 120 the impact of insurance and other risk transfer mechanisms according to Annex X, part 3, point 25 - 29 of the amended CRD is reported.</p>

Instructions by rows

rows	
010	<p><b>TOTAL BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b></p> <p>Institutions using the BIA to calculate the capital requirement for operational risk (Article 103 and Annex X, part 1 of amended CRD) report the requested information for the total banking activities subject to the BIA in row 010.</p>

020	<p><b>TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES</b></p> <p>The capital requirement calculated according to the TSA and ASA (Article 104 and Annex X, part 2 of amended CRD) are reported in row 020.</p>
030 - 100	<p><b>SUBJECT TO TSA</b></p> <p>Institutions using the TSA report for the respective years gross income for each business line subject to the TSA in rows 030 to 100 according to the business lines mapping as described in Annex X, part 2, Table 2 and point 4 of the amended CRD.</p>
110 - 120	<p><b>SUBJECT TO ASA</b></p> <p>Institutions using the ASA (Article 104 (3) and Annex X, part 2, points 5 to 11 of amended CRD) report for the respective years gross income separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines "Commercial banking" and "Retail banking".</p> <p>The amounts of the loans and advances for business lines "Commercial banking" and "Retail banking", as referred to in Annex X, part 2, points 6 and 7 of the amended CRD, are also reported in the rows 110 and 120 (see also e.g. CRDTG Q 11).</p>
130	<p><b>TOTAL BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</b></p> <p>The relevant data for AMA institutions (article 105 and Annex X, part 3 of amended CRD) are reported in row 130.</p> <p>In the case of combined use of different approaches as indicated in Article 102 (4) of the amended CRD, information on gross income for activities subject to AMA will be reported in row 130 in columns 010 to 030.</p>

## 7.2. OPR Details – Operational Risk: Gross Losses by Business Lines and Event Types in the last year

### 7.2.1. General

109. This template summarises the information on the gross losses registered by an institution in the last year according to event types and business lines, based on the first accounting date of the loss.

110. The information is presented by distributing the gross losses above internal thresholds amongst business lines (as defined in Annex X, part 2, Table 2 of

amended CRD, including the additional business line "Corporate items" as referred to in Annex X, part 3, point 14 of amended CRD) and event types (as defined in Annex X, part 5), being possible that the losses corresponding to one event are distributed amongst several business lines.

- 111. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.
- 112. Rows present the business lines, and within each business line, information on the number of events, the amount of the total loss, the maximum single loss and the sum of the five largest losses (regardless the number of losses).
- 113. This template should be reported by institutions using AMA or TSA/ASA for the calculation of their capital requirements.

#### 7.2.2. Instructions concerning specific positions

##### Instructions by columns

columns	
010 - 080	<p><b>EVENT TYPES</b></p> <p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Annex X, part 5, Table 3 of the amended CRD.</p> <p>Institutions that calculate their capital requirements according to TSA can report the losses for which the event type is not identified in the column "non-allocated event types (TSA only)" (column 080).</p>
090	<p><b>TOTAL EVENT TYPES</b></p> <p>In column 90, for each business line, institutions report the total 'number of events' and the total of 'total loss amount' as the simple aggregation of the number of loss events and the total gross loss amounts reported in columns 10 to 70. The 'maximum single loss' in column 90 is the maximum of the 'maximum single gross losses' reported in columns 10 to 70. For the sum of the five largest losses, in column 090 the sum of the five largest losses within one business line is reported.</p>
100 - 110	<p><b>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</b></p> <p>Institutions report in the columns 100 and 110 report the minimum loss thresholds they use for the internal loss data collection in accordance with Annex X, part 3, point 15 of the amended CRD. If the institution applies only one threshold for in each business line, only the column 100 should be</p>

	filled in. In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 110) should be filled in as well.
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Instructions by rows

rows	
010 - 840	<p><b>CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</b></p> <p>For each business line as defined in Annex X, part 2, Table 2 of amended CRD, including the additional business line "Corporate items" as referred to in Annex X, part 3, point 14 of amended CRD, and for each event type, the institution shall report, according to the thresholds the following information: number of events, total loss amount, maximum single loss and sum of the five largest losses.</p>
910 - 940	<p><b>TOTAL BUSINESS LINES</b></p> <p>For each event type, the following information on total business lines (rows 910 to 940) has to be reported:</p> <ul style="list-style-type: none"> <li>• Number of events: the number of events above the threshold by event types for the total business lines. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) will be considered as one.</li> <li>• Total loss amount: the total loss amount is the simple aggregation of the total loss amount for each business line.</li> <li>• Maximum single loss: the maximum single loss is the maximum loss over the threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines.</li> <li>• Sum of the five larges losses: the sum of the five largest gross losses for each event type and amongst all business lins is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line.</li> </ul>
910- 940/090	<p><b>TOTAL BUSINESS LINES - TOTAL EVENT TYPES</b></p> <ul style="list-style-type: none"> <li>• Number of events: it is equal to the horizontal aggregation of the number of events in row 910, given that in those figures the events with impacts in different business lines will have already been</li> </ul>



	<p>considered as one event. This number will not necessarily be equal to the vertical aggregation of the number of events, given that one event can have an impact in different business lines simultaneously.</p> <ul style="list-style-type: none"> <li>• Total loss amount: it is equal to both the horizontal aggregation of total loss amounts by event type in row 920 and the vertical aggregation of total loss amounts by business line in column 090.</li> <li>• Maximum single loss: as previously mentioned, when an event has impact in different business lines, it may be that the amount for "Maximum single loss" in "Total Business lines" for that particular event type is higher than the amounts of "Maximum single loss" in each business line. Hence, the amount in this cell shall be equal to the highest of the values of "Maximum single loss" in "Total Business lines", which will not necessarily be equal to the highest value of "Maximum single loss" across business lines in column 090.</li> <li>• Sum of the five largest losses: it is the sum of the five largest losses in the whole matrix, which means that it will not necessarily be equal to neither the maximum value of "sum of the five largest losses" in "Total Business lines" nor the maximum value of "sum of the five largest losses" in column 090.</li> </ul>
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### 7.3. Validation rules

OPR:

	Rule
	At least one of 010/070, 020/070 or 130/070 exists.
	if anything in 010/010 to 010/030; then 010/070 exists
	If 010/010, 010/020 and 010/030 > 0; then 010/070 = (010/010 + 010/020 + 010/030)/3 * 0.15
	if 010/010 > 0 and 010/020 > 0 and 010/030 ≤ 0; then 010/070 = (010/010 + 010/020)/2 * 0.15
	if 010/010 > 0 and 010/020 ≤ 0 and 010/030 > 0; then 010/070 = (010/010 + 010/030)/2 * 0.15
	if 010/010 ≤ 0 and 010/020 > 0 and 010/030 > 0; then 010/070 = (010/020 + 010/030)/2 * 0.15
	if 010/010 > 0 and 010/020 ≤ 0 and 010/030 ≤ 0; then 010/070 = 010/010 * 0.15
	if 010/010 ≤ 0 and 010/020 > 0 and 010/030 ≤ 0; then 010/070 =

	$010/020 * 0.15$
	if $010/010 \leq 0$ and $010/020 \leq 0$ and $010/030 > 0$ ; then $010/070 = 010/030 * 0.15$
	If $010/010, 010/020$ and $010/030 \leq 0$ ; then $010/070 = 0$
	if anything in matrix 030/010 to 120/060; then 020/070 exists
	$020/070 = [\text{MAX}[18\% \times (030/010 + 040/010 + 080/010) + 15\% \times (060/010 + 110/040 \times 0.035 + 090/010) + 12\% \times (050/010 + 070/010 + 120/040 \times 0.035 + 100/010);0] + \text{MAX}[18\% \times (030/020 + 040/020 + 080/020) + 15\% \times (060/020 + 110/050 \times 0.035 + 090/020) + 12\% \times (050/020 + 070/020 + 120/050 \times 0.035 + 100/020);0] + \text{MAX}[18\% \times (030/030 + 040/030 + 080/030) + 15\% \times (060/030 + 110/060 \times 0.035 + 090/030) + 12\% \times (050/030 + 070/030 + 120/060 \times 0.035 + 100/030);0]]/3$
	$130/070 \geq 130/080$
	$130/090 = 130/070 - 130/100 - 130/110 - 130/120$
	$130/100$ and $130/110$ and $130/120 \leq 0$
	$ 130/120  \leq 130/090 * 20\%$
	if anything in 130/010 to 130/030; then 010/070 or 020/070 exists
	If $130/070 > 0$ and $(110/070 + 020/070) > 0$ then 130/010 to 130/030 should exist.

(link with CA template, wait until numbering of CA is finalised or will the validation rule be in the template CA - at the same place for all templates referring to CA?)

#### OPR Details:

	Rule
	for rows X10: $010+020+030+040+050+060+070+080 = \text{column } 090$
	for rows X20: $010+020+030+040+050+060+070+080 = \text{column } 090$
	for X =1 to 8 $920/0X0 = 020/0X0 + 120/0X0 + 220/0X0 + 320/0X0 + 420/0X0 + 520/0X0 + 620/0X0 + 720/0X0 + 820/0X0$
	for X = 1 to 8 $910/0X0 \leq 010/0X0 + 110/0X0 + 210/0X0 + 310/0X0 + 410/0X0 + 510/0X0$

	+ 610/0X0 + 710/0X0 + 810/0X0
	for X = 1 to 9 X30/090 = MAX (X30/010; X30/020; X30/030; X30/040; X30/050; X30/060; X30/070; X30/080)
	for X = 1 to 9 930/0X0 ≥ MAX (030/0X0; 130/0X0; 230/0X0; 330/0X0; 430/0X0; 530/0X0; 630/0X0; 730/0X0; 830/0X0)

#### 7.4. Reporting examples

##### **OPR Template - Example BIA**

This example tries to clarify the reporting of the requested information in the OPR template when applying the Basic Indicator Approach (BIA) for operational risk.

BANKING ACTIVITIES		GROSS INCOME			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			CAPITAL REQUIREMENTS
		YEA R - 3	YEA R - 2	LAS T YEA R	YEA R - 3	YEA R - 2	LAS T YEA R	
		010	020	030	040	050	060	
<b>1. TOTAL BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b>	010	90	-10	140				17.25
<b>2. TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / STANDARDISED ALTERNATIVE (ASA) APPROACHES</b>	020							
<i>SUBJECT TO TSA:</i>	-							
CORPORATE FINANCE (CF)	030							
TRADING AND SALES (TS)	040							
RETAIL BROKERAGE (RBr)	050							

COMMERCIAL BANKING (CB)	060							
RETAIL BANKING (RB)	070							
PAYMENT AND SETTLEMENT (PS)	080							
AGENCY SERVICES (AS)	090							
ASSET MANAGEMENT (AM)	100							
<u>SUBJECT TO ASA:</u>	-							
COMMERCIAL BANKING (CB)	110							
RETAIL BANKING (RB)	120							
<b>3. TOTAL BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA (a)</b>	130							

The institution reports gross income per year (columns 010 to 030) in row 010. As the example shows these amounts can be either positive or negative.

In the next step, a correction should be made in order to bring the negative gross income to zero.

	(corrected) gross income		
Total banking activities subject to BIA	90	0	140

Then the positive gross incomes are summed. In this case, the result of this sum is 230. This result is then divided by the number of years for which a positive gross income is reported. In this example 230 will be divided by 2 and the result is 115. This average is then multiplied by the  $\alpha$ , which is 0.15. The final capital requirements are then 17.25.

**OPR Template - Example TSA**

This example tries to clarify the reporting of the requested information in the OPR template and the calculation sequence for TSA.

Below, a description is provided of the direct calculation of operational risk requirements for the TSA.

The institution reports gross income per year (columns 010 to 030) for each business line (rows 030 to 100). As the example shows these amounts can be either positive or negative.

BANKING ACTIVITIES		GROSS INCOME			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			CAPITAL REQUIREMENTS
		YEAR - 3	YEAR - 2	LATEST YEAR	YEAR - 3	YEAR - 2	LATEST YEAR	
		010	020	030	040	050	060	
<b>1. TOTAL BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b>	010							
<b>2. TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / STANDARDISED (ASA) APPROACHES</b>	020							11.5
<i>SUBJECT TO TSA:</i>	-							
CORPORATE FINANCE (CF)	030	10	10	10				
TRADING AND SALES (TS)	040	20	-60	30				
RETAIL BROKERAGE (RBr)	050	-10	10	20				
COMMERCIAL BANKING (CB)	060	20	20	30				
RETAIL BANKING (RB)	070	20	15	10				
PAYMENT AND SETTLEMENT (PS)	080	10	-40	10				
AGENCY SERVICES (AS)	090	20	15	0				
ASSET MANAGEMENT (AM)	100	0	20	30				

<i>SUBJECT TO ASA:</i>	-							
COMMERCIAL BANKING (CB)	110							
RETAIL BANKING (RB)	120							
<b>3. TOTAL BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA (a)</b>	130							

In order to calculate the capital requirement, the institution first has to multiply the yearly gross incomes by the weighting factors then and make the algebraic sum, for each year, of the weighted gross incomes. This gives the following results:

Business line	Weighting factors	Weighted gross income		
		YEAR - 3	YEAR - 2	LAST YEAR
Corporate finance	18%	1.80	1.80	1.80
Trading and sales	18%	3.60	-10.8	5.4
Retail brokerage	12%	-1.2	1.2	2.4
Retail banking	12%	2.4	2.4	3.6
Commercial banking	15%	3.00	2.25	1.5
Payment and settlement	18%	1.8	-7.2	1.8
Agency services	15%	3.00	2.25	0.00
Asset management	12%	0.00	2.40	3.60
		Total weighted gross income		
Total 8 business lines		14.40	-5.7	20.10

A correction should then be made in order to bring the negative total weighted gross incomes to zero.

		Total weighted (corrected) gross income		
Total business lines	8	14.40	0	20.10

Finally the average is calculated by summing the 3 years and dividing by 3. This result (11.5 in the example, i.e. 34.5 divided by 3) , is the actual capital requirement according to TSA and should be filled in the OPR template (row 020, column 070).

### **OPR Template - Example ASA**

An institution using the ASA reports gross income per year for business lines Commercial banking and Retail banking in rows 110 and 120 in columns 010 to 030. In columns 040 to 060 the loans and advances amounts per year are reported.

BANKING ACTIVITIES		GROSS INCOME			LOANS AND ADVANCES (IN CASE OF ASA APPLICATION)			CAPITAL REQUIREMENTS
		YEA R - 3	YEA R - 2	LAS T YEA R	YEA R - 3	YEA R - 2	LAS T YEA R	
		010	020	030	040	050	060	
<b>1. TOTAL BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</b>	010							
<b>2. TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA) / STANDARDISED ALTERNATIVE (ASA) APPROACHES</b>	020							12.43
<i>SUBJECT TO TSA:</i>	-							
CORPORATE FINANCE (CF)	030	0	0	0				
TRADING AND SALES (TS)	040	-5	-10	-5				
RETAIL BROKERAGE (RBr)	050	10	10	10				

COMMERCIAL BANKING (CB)	060							
RETAIL BANKING (RB)	070							
PAYMENT AND SETTLEMENT (PS)	080	0	5	5				
AGENCY SERVICES (AS)	090	0	0	0				
ASSET MANAGEMENT (AM)	100	0	5	5				
<i>SUBJECT TO ASA:</i>	-							
COMMERCIAL BANKING (CB)	110	35	40	55	500	480	510	
RETAIL BANKING (RB)	120	95	100	105	2000	2100	2200	
<b>3. TOTAL BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA (a)</b>	130							

In order to calculate the capital requirement for ASA the amounts for the loans and advances are multiplied by 3.5%.

	Loans and advances			Loans and advances * 3.5%		
	YEAR - 3	YEAR - 2	LAST YEAR	YEAR - 3	YEAR - 2	LAST YEAR
Commercial banking	500	480	510	70.00	73.50	77.00
Retail banking	2000	2100	2200	17.50	16.80	17.85

In the next step the above results are introduced in the calculation module with the gross income of the other business lines. The respective amounts are then multiplied by the appropriate weighting factors and an algebraic sum, for each year, of the weighted amounts is made.

Business line	Amounts to be weighted			Weighting factors	Weighted amounts		
	YEAR - 3	YEAR - 2	LAST YEAR		YEAR - 3	YEAR - 2	LAST YEAR
Corporate	0.00	0.00	0.00	18%	0.00	0.00	0.00



finance							
Trading and sales	-5.00	-10.00	-5.00	18%	-0.90	-1.80	-0.90
Retail brokerage	10.00	10.00	10.00	12%	1.2	1.2	1.2
Retail banking	70.00	73.50	77.00	12%	8.4	8.82	9.24
Commercial banking	17.50	16.80	17.85	15%	2.63	2.52	2.68
Payment and settlement	0.00	5.00	5.00	18%	0.00	0.90	0.90
Agency services	0.00	0.00	0.00	15%	0.00	0.00	0.00
Asset management	0.00	5.00	5.00	12%	0.00	0.60	0.60
					Total weighted amounts		
Total 8 business lines					11.33	12.24	13.72

A correction should then be made in order to bring the negative weighted amounts to zero (no impact in this example).

	Total weighted (corrected) amounts		
Total 8 business lines	11.33	12.24	13.72

Finally the average is calculated by summing the 3 years and dividing by 3. This result (12.43 in this example), is the actual capital requirement according to ASA and should be filled in the OPR template (row 020, column 070).

## 8. Market Risk Templates

### 8.1. MKR SA TDI – Market Risk: Standardised Approach for Position Risks in Traded Debt Instruments

#### 8.1.1. General Remarks

114. This template captures the positions and the related capital requirements for position risks on traded debt instruments under the standardised approach (Articles 11 and 33 of amended CAD). The different risks and methods available under the CAD are considered by rows.

115. The template has to be filled out separately for the Total plus either the Top 10 currencies or a minor number of currencies, if these currencies reach the 90% threshold of the sum of the total net long and net short positions for all interest rate positions. To determine the ranking of Top 10 currencies, the net short and the net long positions (columns 030 and 040) have to be summed up for each currency.

#### Example 1:

If the capital requirements for the interest rate positions of the Top 10 currencies add up to 75% of the sum of the total net long and net short positions for all interest rate positions, 11 templates have to be reported (Total + Top 10 currencies).

#### Example 2:

If the capital requirements for the interest rate positions of the Top 5 currencies add up to 91% of the sum of the total net long and net short positions for all interest rate positions, 6 templates have to be reported (Total + Top 5 currencies).

#### 8.1.2. Instructions concerning specific positions

columns	
010 - 020	<b><u>LONG AND SHORT POSITIONS</u></b>  Gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Annex I point 41 second sentence of amended CAD).
030 - 040	<b><u>LONG AND SHORT NET POSITIONS</u></b>  Net positions according to Annex I points 1 to 5 and 13 of amended CAD.
050	<b><u>NET POSITIONS SUBJECT TO CAPITAL CHARGE</u></b>
060	<b><u>CAPITAL REQUIREMENTS</u></b>

rows	
010 - 360	Positions in traded debt instruments in Trading Book and their correspondent capital requirements for position risk according to Article 18 paragraph 1 lit (a) of amended CAD and Annex I of amended CAD, and Article 75 lit b) of amended CRD are reported depending on risk category, maturity and approach used.
020 - 200	<b><u>GENERAL RISK. MATURITY BASED APPROACH</u></b>  Positions in traded debt instruments subject to the maturity-based approach according to Annex I points 17 to 24 of amended CAD and their correspondent capital requirements set up in point 25.
210 - 240	<b><u>GENERAL RISK. DURATION BASED APPROACH</u></b>  Positions in traded debt instruments subject to the duration-based approach according to Annex I points 26 to 31 of amended CAD and their correspondent capital requirements set up in Annex I point 32 of amended CAD.
250 - 330	<b><u>SPECIFIC RISK</u></b>  Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Annex I points 14 to 16 of amended CAD. Be also aware of last sentence in Annex I point 1 of amended CAD, which says that institutions' holdings of their own debt instruments shall be disregarded in calculating specific risk under Annex 1 point 14.
340	<b><u>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</u></b>  Own funds requirements defined in Annex I points 47 to 56 of amended CAD. The particular approach in points 47 to 56 is applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Annex V of amended CAD. It includes, if it is the case, the effects of applicable caps in the capital requirements. Detailed instructions for reporting the capital requirements of CIU according to Annex I, points 48 or 55 lit c) of amended CAD – especially for reporting the cap – are given by IQ 2/2007 and IQ 6/2008, if all underlying investments are traded as debt instruments. If the particular approach according to Annex 1, point 48, sentence 1 is applied, the amount to be reported is 32% of the net position of the CIU exposure in question. If the particular approach according to Annex 1, point 48, sentence 2 is applied, the amount to be reported is the lower of 32% of the net position of the relevant CIU exposure and the difference between 40% of this net position and the capital requirements that arise from the foreign exchange risk associated with this CIU exposure.
350 -	<b><u>OTHER NON DELTA RISKS</u></b>

370	Other non-delta risks (i.e. gamma and vega risks) according to annex I point 5 3 <sup>rd</sup> sub-paragraph of amended CAD. This additional capital requirement may be assessed by different approaches (e.g. Simplified, Delta-plus or Scenario approaches referred to in Part A.5 of the Amendment to the Basel Capital Accord to incorporate Market Risks, January 1996).
360	<b><u>Gamma risk</u></b>
370	<b><u>Vega risk</u></b>

## 8.2. MKR SA EQU - Market Risk: Standardised Approach for Position Risk in Equities

### 8.2.1. General Remarks

116. This template, with a similar structure to that of the other MKR SA templates, request information on the positions and the corresponding capital requirements for position risk in equities held in the trading book and treated under the standardised approach.

117. The template has to be filled out separately for the "Total" plus either the Top 10 national markets or a minor number of markets, if these markets reach the 90% threshold of the sum of the total net long and net short positions (columns 030 and 040) for all equity positions. To determine the ranking of Top 10 markets, the net short and the net long positions (columns 030 and 040) have to be summed up for each market.

### 8.2.2. Instructions concerning specific positions

columns	
010 - 020	<b><u>LONG AND SHORT POSITIONS</u></b>  Gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Annex I point 41 second sentence of amended CAD).
030 - 040	<b><u>LONG AND SHORT NET POSITIONS</u></b>  Net positions according to Annex I points 1 to 5 and 13 of amended CAD.
050	<b><u>NET POSITIONS SUBJECT TO CAPITAL CHARGE</u></b>
060	<b><u>CAPITAL REQUIREMENTS</u></b>

rows	
010 - 110	<b><u>EQUITIES IN TRADING BOOK</u></b>

	Positions in equities in Trading Book and their correspondent capital requirements for position risk according to Article 18, point 1 lit a) of amended CAD and Annex I of amended CAD, and Article 75 lit b) of amended CRD depending on risk category (general or specific), and approach.
020 - 040	<b><u>GENERAL RISK</u></b>  Positions in equities subject to general risk and their correspondent capital requirement according to Annex I points 36 and 39 to 40 of amended CAD.
030	<b><u>Exchange traded stock-index futures broadly diversified and subject to a particular approach</u></b>  Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Annex I, points 39 to 40 of amended CAD. These positions are only subject to general risk and, accordingly, must not be reported in row (050).
040	<b><u>Other equities</u></b>  Other positions in equities subject to specific risk and the correspondent capital requirements according to Annex I, point 36 of amended CAD.
050 - 070	<b><u>SPECIFIC RISK</u></b>  Positions in equities subject to specific risk and the correspondent capital requirement according to Annex I points 34 to 35 and 39 to 40 (treatment of stock index futures) of amended CAD.
080	<b><u>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</u></b>  Positions subject to the approach defined in Annex I points 47 to 56 of amended CAD. This approach is applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Annex V of amended CAD. It includes, if it is the case, the effects of applicable caps in the capital requirements. Detailed instructions for reporting the capital requirements of CIU according to Annex I, points 48 or 55 lit c) of amended CAD – especially for reporting the cap – are given by IQ 2/2007 and IQ 6/2008 and all or some type of underlying investments are equities. If the particular approach according to Annex 1, point 48, sentence 1 of amended CAD is applied, the amount to be reported is 32% of the net position of the CIU exposure in question. If the particular approach according to Annex 1, point 48, sentence 2 of amended CAD is applied, the amount to be reported is the lower of 32% of the net position of the relevant CIU exposure and the difference between 40% of this net position and the capital requirements that arise from the foreign exchange risk associated with this CIU exposure.
090 - 110	<b><u>Other non delta risks for options</u></b>  Other non delta risks for options (i.e. gamma and vega risk) according to Annex I point 5, 3rd sub-paragraph of amended CAD. This additional

	capital requirement may be assessed by different approaches (e.g. Simplified, Delta-Plus or Scenario approach referred to in Part A.5 of the Amendment to the Basel Capital Accord to incorporate market risks, January 1996).
100	<b><u>Gamma risk</u></b>
110	<b><u>Vega risk</u></b>

### 8.3. MKR SA FX - Market Risk: Standardised Approaches for Foreign Exchange Risk

#### 8.3.1. General Remarks

118. This template request information on the positions in non-reporting currencies (of the entity) and the corresponding capital requirements for foreign exchange and treated under the standardised approach and under internal models. The position is calculated for each currency (including euro) and gold.
119. The number of currencies reported under the memorandum items depends on the Top 10 currencies bearing in mind the 90% threshold (analogue to the explanation for the MKR SA TDI). To determine the Top 10 currencies, the net short and the net long positions (columns 030 and 040) have to be summed up for each currency.

#### 8.3.2. Instructions concerning specific positions

columns	
010	<b><u>CURRENCY CODE</u></b>  Institutions report the three-letter currency unit code according to ISO 4217.
020-030	<b><u>LONG AND SHORT POSITIONS</u></b>  Hedging positions are deducted from the calculation of the position. The positions before any matching between short and long positions.
040-050	<b><u>LONG AND SHORT NET POSITIONS</u></b>  As defined in Annex III point 2.1, last sub-paragraph of amended CAD, the net positions are calculated for each currency (there may be simultaneous long and short positions).
060-080	<b><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></b>  As defined in Annex III points 2.2, 3.1 and 3.2 of amended CAD, positions subject to capital charge including the redistribution of unmatched positions in currencies subject to special treatment for matched positions.

060-070	<p><b><u>LONG AND SHORT POSITIONS SUBJECT TO CAPITAL CHARGE</u></b></p> <p>The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions. Long net positions for each currency are added to obtain the long net position. Short net positions for each currency are added to obtain the short net position. Unmatched positions are added to positions subject to capital charges for other currencies (row 030) in column (050) or (060) depending on their short or long arrangement.</p>
080	<p><b><u>MATCHED POSITIONS SUBJECT TO CAPITAL CHARGE</u></b></p> <p>Matched positions for closely correlated currencies.</p>
	<p><b><u>RISK CAPITAL CHARGE (%)</u></b></p> <p>As defined in Annex III points 1 and 3.1 of amended CAD, the risk capital charges in percentage.</p>
090	<p><b><u>CAPITAL REQUIREMENTS</u></b></p> <p>The capital charge for any relevant position according to Annex III of amended CAD.</p>

rows	
010	<p><b><u>POSITIONS IN NON-REPORTING CURRENCIES</u></b></p> <p>Positions in non-reporting currencies and their correspondent capital requirements according to article 18 paragraph 1 lit b) of amended CAD and Annex III points 2.2 (for conversion into the reporting currency) of amended CAD and Article 75 lit c) of amended CRD.</p>
020	<p><b><u>CURRENCIES CLOSELY CORRELATED</u></b></p> <p>Positions and their correspondent capital requirements for currencies which are closely correlated, according to in annex III point 3.1 of amended CAD.</p>
030	<p><b><u>ALL OTHER CURRENCIES</u></b></p> <p>Positions and their correspondent capital requirements for all other currencies (including CIUs treated as different currencies) subject to the general procedure referred to in Annex III points 1 and 2.2 of amendedCAD. It is also relevant to take into account the unmatched positions arising from the application of the special treatments considered in Annex III points 3.1, 3.2 of amended CAD.</p>
040	<p><b><u>GOLD</u></b></p>

	Positions and their correspondent capital requirements for currencies subject to the general procedure referred to in Annex III points 1 and 2.2 of amended CAD.
050	<b><u>OTHER NON DELTA RISKS FOR CURRENCY OPTIONS</u></b>  As defined in Annex I point 5, third sub-paragraph of amended CAD: "It includes the additional capital requirement for other risks, apart from delta risk, associated with options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches (e.g. Simplified, Delta-plus or Scenario approaches referred to in Part A.5 of the Amendment to the Basel Capital Accord to Incorporate Market Risks, January 1996)"
060	<b><u>Gamma Risk</u></b>
070	<b><u>Vega Risk</u></b>
080-01 - 080-10	<b><u>MEMORANDUM ITEMS : CURRENCY POSITIONS</u></b>  Following international codification, minimum of the 10 most important currency positions banks and 90% of the sum of net long and net short positions for SA. If less than 10 currencies shall be reported the remaining rows to row 080-10 are empty.
090-01 - 090-10	<b><u>MEMORANDUM ITEMS : CURRENCY POSITIONS</u></b>  Following international codification, minimum of the 10 most important currency positions and 90 % of the sum of net long and net short positions for IM banks. If less than 10 currencies shall be reported the remaining rows to row 090-10 are empty.

#### 8.4. MKR SA COM - Market Risk: Standardised Approaches for Commodities

##### 8.4.1. General Remarks

120. This template request information on the positions in commodities and the corresponding capital requirements treated under the standardised approach.

##### 8.4.2. Instructions concerning specific positions

columns	
010 - 020	<b><u>LONG AND SHORT POSITIONS</u></b>
030 - 040	<b><u>LONG AND SHORT NET POSITIONS</u></b>  As defined in Annex IV point 6 of amended CAD. the net positions are



	calculated (there may be simultaneous long and short positions).
050	<b><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></b> As defined in Annex IV of amended CAD positions subject to capital charge.
060	<b><u>RISK CAPITAL CHARGE (%)</u></b> The capital charge (%) for market risks on the relevant net positions according to the different approaches considered in Annex IV of amended CAD.
070	<b><u>CAPITAL REQUIREMENTS</u></b> The capital charge for any relevant position according to Annex IV of amended CAD.

rows	
010	<b><u>TOTAL POSITIONS IN COMMODITIES</u></b> The total position in commodities as defined in Annex IV of amended CAD and their capital requirements.
020 - 060	<b><u>POSITIONS BY CATEGORY OF COMMODITY</u></b> The positions and requirements are broken down by category of commodity referred to in Table 2 of Annex IV of amended CAD.
070	<b><u>MATURITY LADDER APPROACH</u></b> The positions in commodities subject to the maturity ladder approach and their capital requirements as referred to in Annex IV points 13 to 18 of amended CAD.
080	<b><u>EXTENDED MATURITY LADDER APPROACH</u></b> The positions in commodities subject to the extended maturity ladder approach and their capital requirements as referred to in Annex IV point 21 of amended CAD.
090	<b><u>SIMPLIFIED APPROACH</u></b> The positions in commodities subject to the simplified approach and their capital requirements as referred to in Annex IV point 19 and 20 of amended CAD.
100	<b><u>OTHER NON DELTA RISKS</u></b> The capital requirement defined in Annex IV point 10 third sub-paragraph of amended CAD for other risks, apart from delta risk, associated with

	options (i.e. gamma and vega risks). This additional capital requirement may be assessed by different approaches (e.g. Simplified, Delta-plus or Scenario approaches referred to in Part A.5 of the Amendment to the Basel Capital Accord to Incorporate Market Risks, January 1996)..
110	<b><u>GAMMA RISKS</u></b>
120	<b><u>VEGA RISKS</u></b>
130	<b><u>RISK OF SHORTAGE OF LIQUIDITY</u></b> Annex IV point 5 of amended CAD.

## 8.5. MKR IM - Market Risk Internal Model

### 8.5.1. General Remarks

121. This template provides a breakdown of the VaR figures according to the different market risks (interest rate, equity, FX, commodities). Other information relevant for the calculation of the capital requirements is also requested (specific risk surcharge, number of overshootings, etc.)

### 8.5.2. Instructions concerning specific positions

columns	
010	<b><u>Multiplication factor x Average of previous 60 working days VaR</u></b> Excluding the incremental default risk charge, referred to in Annex V point 10b lit a) of amended CAD.
020	<b><u>PREVIOUS DAY VaR</u></b> Referred to in Annex V point 10b lit a) of amended CAD, excluding the incremental default risk charge.
030	<b><u>Specific risk surcharge</u></b>
040	<b><u>INCREMENTAL DEFAULT RISK SURCHARGE</u></b> If applicable, according to Annex V point 5 of amended CAD.
050	<b><u>CAPITAL REQUIREMENTS</u></b> Referred to in Annex V point 10b of amended CAD (total VaR and stressed VaR of all risk factors plus incremental and comprehensive risk charge, if applicable, without the Securitization capital charges for Securitization and nth-to-default credit derivative according to lit (c) in point 10 b).

060	<b><u>Number of overshootings (during previous 250 working days)</u></b> Referred to in Annex V point 8 of amended CAD.
070	<b><u>Multiplication Factor</u></b>

rows	
010	<b><u>TOTAL POSITIONS</u></b> Part of position, foreign exchange and commodities risk referred to in Annex V point 1 of amended CAD linked to the risk factors specified in Annex V point 12 of amended CAD.
020	<b><u>TRADED DEBT INSTRUMENTS</u></b> Part of position risk referred to in Annex V point 1 of amended CAD linked to the interest rates risk factors as specified in Annex V point 12 of amended CAD.
030	<b><u>TDI – GENERAL RISK</u></b> Annex I point 12 of amended CAD.
040	<b><u>TDI – SPECIFIC RISK</u></b> Annex 1 point 12 of amended CAD.
050	<b><u>EQUITIES</u></b> Part of position risk referred to in Annex V point 1 of amended CAD linked to the equity risk factors as specified in point 12 of amended CAD.
060	<b><u>EQUITIES – GENERAL RISK</u></b> Annex 1 point 12 of amended CAD.
070	<b><u>EQUITIES – SPECIFIC RISK</u></b> Annex 1 point 12 of amended CAD.
080	<b><u>FOREIGN EXCHANGE RISK</u></b> Annex V points 1 and 12 of amended CAD.
090	<b><u>COMMODITY RISK</u></b> Annex V points 1 and 12 of amended CAD.
100	<b><u>TOTAL AMOUNT FOR GENERAL RISK</u></b>

	Referred to in Annex V points 9a or 9b of amended CAD: VAR for general risk of all risk factors (taking into account correlation effects if applicable). If applicable, correlation effects should be taken into account.
110	<b><u>TOTAL AMOUNT FOR SPECIFIC RISK</u></b>  Referred to in Annex V point 8 of amended CAD as stood prior to 31 December 2006: VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable). If applicable, correlation effects should be taken into account.

### 8.6. Validation rules

#### MKR SA FX

rows	
020	$\text{col 090} = \text{col 080} * 0,04$
030	$\text{col 090} = \text{col 060} * 0,08 + \text{col 070} * 0,08$
040	$\text{col 090} = \text{col 060} * 0,08 + \text{col 070} * 0,08$

cell	
010/090	Link to CA template row 2.3.1.3

#### MKR SA COM

cell	
010/060	Link to CA template row 2.3.1.4

#### MKR SA TDI

cell	
010/060	Link to CA template row 2.3.1.1

#### MKR SA EQU

cell	
010/060	Link to CA template row 2.3.1.2

#### MKR IM

column	

050	col 050=Max [010,020]+Max[030,040]
-----	------------------------------------

cell	
010/050	Link to CA template row 2.3.2

8.7. Reporting examples

8.7.1. MKR SA TDI

	POSITIONS				NET POSITIONS SUBJECT TO CAPITAL CHARGE	RISK CAPITAL CHARGE (%)	CAPITAL REQUIREMENTS
	LONG	SHORT	NET POSITIONS				
	Spot positions	Spot positions	LONG	SHORT			
	(1)	(2)	(4)	(5)	(8)		(9)
	010	020	030	040	050		060
<b>TRADED DEBT INSTRUMENTS IN TRADING BOOK</b>							104
2 General risk. Duration-based approach	850 (reduction effect for underwriting : 300)	650	550	650	100		42
3 Specific risk	2580	2580	2580	2580	0		30

3.1 Debt securities under the first category in Table 1 (point 14 annex I, Amended Directive 2006/49/EC <b>as amended by Amended Directive 2009/27/EC</b> ) or article 19, paragraph 1	1500	2500 (reduction for underwriting effect: 500)	1500	2000	-500	<b>0,00</b>	0
3.2 Debt securities under the second category in Table 1 (point 14 annex I, Amended Directive 2006/49/EC <b>as amended by 2009/27/EC</b> )							
3.2.a With residual term ≤ 6 months	400	0	400	0	400	<b>0,25</b>	1
3.2.b With a residual term > 6 months and ≤ 24 months	0	300	0	300	-300	<b>1,00</b>	3
3.2.c With a residual term > 24 months	500	0	500	0	500	<b>1,60</b>	8
3.3 Debt securities under the third category in Table 1 (point 14 annex I, Amended Directive 2006/49/48/EC <b>as amended by 2009/27/EC</b> )	100	250	100	250	-150	<b>8,00</b>	12
3.4 Debt securities under the fourth category in Table 1 (point 14 annex I, Amended Directive 2006/49/48/EC <b>as amended by 2009/27/EC</b> )	80	30	80	30	50	<b>12,00</b>	6
4 Particular approach for position risk in CIUs							32

### 8.7.2. MKR SA EQU

	POSITIONS			RISK CAPITAL CHARGE (%)	CAPITAL REQUIREMENTS
	ALL POSITIONS	NET POSITIONS	NET POSITIONS		

					SUBJECT TO CAPITAL CHARGE		
	LONG	SHORT	LONG	SHORT			
	(010)	(020)	(030)	(040)	(050)		(060)
<b>EQUITIES IN TRADING BOOK</b>	550	650	550	650	100		24
1 General risk	300	320	300	320	20	<b>8,00</b>	1.6
2 Specific risk	250	330	250	330	80		2.4
2.1 High quality, liquid and diversified portfolios	200	300	200	300		<b>2,00</b>	2
2.2 Other equities	50	30	50	30		<b>4,00</b>	0.4
3 Particular approach for position risk in CIUs	50	0	50	0			16

### 8.7.3. MKR SA FX

Net positions calculation

The net position is calculated for each currency (including euro).



Data used in the examples below:

	long	long	short	short	Total	total	Net
	spot	obsc <sup>8</sup>	spot	obsc	LP	SP	position
usd	100			-50	100	-50	50
eur	600		-200	-325	600	-525	75
gbp	100		-250		100	-250	-150
jpy	50				50	0	50
zar	0		-25		0	-25	-25
Row 030	850	0	-475	-375	850	-850	-150
						Net LP	175
						Net SP	-175

	ALL POSITIONS		
	LONG	SHORT	NET POSITIONS

<sup>8</sup> obsc ... off balance sheet commitments

			LONG	SHORT
			(040)	(050)
	(020)	(030)		
<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>	1250	850	575	175
1 Currencies closely correlated				
2 All other currencies (including CIUs treated as different currencies)	850	850	175	175
3 Gold	400		400	
4 Other non-delta risks for currency options				

1.2 Capital requirements calculation

	NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)			RISK CAPITAL CHARGE (%)			CAPITAL REQUIREMENTS
	LONG	SHORT	LONG	SHORT	MATCHED	LONG	SHORT	MATCHED	
									(090)

	(040)	(050)	(060)	(070)					
<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>	575	175	575		0				46
1 Currencies closely correlated								4,00	
2 All other currencies (including CIUs treated as different currencies)	175	175	175			8,00	8,00		14
3 Gold	400		400	0		8,00	8,00		32

## 2.1 Currencies closely correlated positions

Data used in the examples below:

	long spot	long obsc	short spot	short obsc	total LP	total SP	Net position
usd	100			-50	100	-50	50
eur	600		-200	-325	600	-525	75
gbp	100		-250		100	-250	-150
jpy	50				50	0	50
cad	0		-25		0	-25	-25
row 030	750	0	-450	-325	850	-850	
row 020	100	0	-25	-50			
					row4	Net LP	125
						Net SP	-150
					row2	Net LP	50
						Net SP	-25

	ALL POSITIONS		NET POSITIONS	
	LONG	SHORT	LONG	SHORT
	(020)	(030)	(040)	(050)
<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>	850	850	175	175
1 Currencies closely correlated	100	75	50	25
2 All other currencies (including CIUs treated as different currencies)	750	775	125	150
3 Gold				
4 Other non-delta risks for currency options	-			

## 2.2 Currencies closely correlated Capital requirements

	NET POSITIONS	POSITIONS SUBJECT TO CAPITAL CHARGE (Including redistribution of unmatched positions in currencies subject to special treatment for matched positions)	RISK CAPITAL CHARGE (%)	CAPITAL REQUIREMENTS

	LONG	SHORT	LONG	SHORT	MATCHED	LONG	SHORT	MATCHED	(090)
	(040)	(050)	(060)	(070)					
<b>TOTAL POSITIONS IN NON-REPORTING CURRENCIES</b>	175	175	175		25				15
1 Currencies closely correlated	50	25			25			4,00	1
2 All other currencies (including CIUs treated as different currencies)	125	150	150			8,00	8,00		12
3 Gold						8,00	8,00		

#### 8.7.4. MKR SA COM

##### 1.1 Maturity ladder and extended maturity ladder approach

	ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	CAPITAL REQUIREMENTS
	LONG	SHORT	LONG	SHORT		
	(010)	(020)	(030)	(040)	(050)	(070)
TOTAL			1800		1800	275

POSITIONS IN COMMODITIES						
Precious metals (except gold)						
Base metals	3200	2300	900		900	98
Agricultural products (softs)	3200	2300	900		900	177
Others						
Of which energy products						
1 Maturity ladder approach			900		900	177
2 Extended maturity ladder approach			900		900	98

## 1.2 Simplified approach

	ALL POSITIONS		NET POSITIONS		POSITIONS SUBJECT TO CAPITAL CHARGE	CAPITAL REQUIREMENTS
	LONG (010)	SHORT (020)	LONG (030)	SHORT (040)		
TOTAL POSITIONS IN COMMODITIES			1500	2000	3500	275
Precious metals (except gold)	1000	3000		2000	2000	390
Base metals						
Agricultural products (softs)						
Others, including energy products	2000	500	1500		1500	225
Of which energy products	2000	500	1500		1500	225
3 Simplified					3500	615

approach						

