ANNEX II

Instructions for overview disclosure templates

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

1. Institutions shall apply the instructions below to complete template EU OV1 as presented in Annex I of the EBA IT solutions, in application of Article 438, point (d) of Regulation (EU) No 575/2013 (‘CRR’)[[1]](#footnote-2).
2. Institutions shall explain, where relevant, in the narrative accompanying the template, the effect that applying capital floors and not deducting items from own funds has on the calculation of own funds and risk exposure amounts.

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Total risk exposure amounts (TREA)**  Total risk exposure amount calculated in accordance with Article 92(4) of Regulation (EU) No 575/2013 for rows 1 to 28, Article 92(3) of that Regulation for row 29, as well as Articles 95, 96 and 98 of Regulation (EU) No 575/2013. |
| b | **TREA (T-1)**  TREA as disclosed in the previous disclosure period. |
| c | **Total own funds requirements**  Own funds requirements corresponding to the TREA for the different risk categories. |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | **Credit risk (excluding CCR)**  Risk weighted exposure amounts (RWEAs) and own funds requirements calculated in accordance with Chapters 1 to 4 of Title II of Part Three of Regulation (EU) No 575/2013, and with Article 379 of Regulation (EU) No 575/2013. RWEAs for counterparty credit risk (Regulation (EU) No 575/2013) and for securitisation exposures in the non-trading book are excluded and disclosed in rows 6 and 16 of this template. Institutions shall include, in the amount disclosed in this row, RWEAs and own funds requirements for free deliveries risk calculated in accordance with Article 379 of Regulation (EU) No 575/2013. |
| 2 | **Credit risk (excluding CCR) - Of which the standardised approach**  RWEAs and own funds requirements calculated in accordance with the CR standardised approach (Chapter 2 of Title II of Part Three of Regulation (EU) No 575/2013and Article 379 of Regulation (EU) No 575/2013). |
| 3 | **Credit risk (excluding CCR) - Of which the Foundation IRB (F-IRB) approach**  RWEAs and own funds requirements calculated in accordance with the CR – Foundation Internal Ratings Based Approach (Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach, and in row EU 4a for equities under the simple risk weighted approach, and including the RWEAs and own funds requirements calculated in accordance with Article 379 of Regulation (EU) No 575/2013. |
| 4 | **Credit risk (excluding CCR) - Of which: slotting approach**  RWEAs and own funds requirements for specialised lending exposures subject to the slotting approach calculated in accordance with Article 153(5) of Regulation (EU) No 575/2013. |
| EU 4a | **Credit risk (excluding CCR) - Of which: equities under the simple risk weighted approach**  RWEAs and own funds requirements for exposures to equities when the transitional provisions of Articles 495 (1), point b) of Regulation (EU) No 575/2013 apply. |
| 5 | **Credit risk (excluding CCR) - Of which the Advanced IRB (A-IRB) approach**  RWEAs and own funds requirements calculated in accordance with the CR – Advanced Internal Ratings Based Approach (Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013 ), excluding the RWEAs disclosed in row 4 for specialised lending exposures subject to the slotting approach and in row EU 4a for equities under the simple risk weighted approach and including the RWEAs and own funds requirements calculated in accordance with Article 379 of Regulation (EU) No 575/2013. |
| 6 | **Counterparty credit risk – CCR**  RWEAs and own funds requirements calculated in accordance with Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013 for counterparty credit risk. |
| 7 | **CCR - Of which the standardised approach**  RWEAs and own funds requirements calculated in accordance with Section 3 of Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 8 | **CCR - Of which internal model method (IMM)**  RWEAs and own funds requirements calculated in accordance with Article 283 of Regulation (EU) No 575/2013. |
| EU 8a | **CCR – Of which exposures to a CCP**  RWEAs and own funds requirements calculated in accordance with Section 9 of Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 9 | **CCR - Of which other CCR**  CCR RWEAs and own funds requirements that are not disclosed under rows 7, 8 and EU 8a. |
| 10 | **Credit valuation adjustment risk – CVA risk**  RWEAs and own funds requirements calculated in accordance with Title VI of Part Three of Regulation (EU) No 575/2013. |
| EU 10a | **CVA risk - Of which the standardised approach (SA)**  RWEAs and own funds requirements calculated in accordance with Article 383 of Regulation (EU) No 575/2013. |
| EU 10b | **CVA risk - Of which the basic approach (F-BA and R-BA)**  RWEAs and own funds requirements calculated in accordance with Article 384 of Regulation (EU) No 575/2013. |
| EU 10c | **CVA risk - Of which the simplified approach**  RWEAs and own funds requirements calculated in accordance with Article 385 of Regulation (EU) No 575/2013. |
| 11 | Not applicable |
| 12 | Not applicable |
| 13 | Not applicable |
| 14 | Not applicable |
| 15 | **Settlement risk**  RWEAs and own funds requirements calculated for settlement/delivery risk in accordance with Article 378 of Regulation (EU) No 575/2013. |
| 16 | **Securitisation exposures in the non-trading book (after the cap)**  RWEAs and own funds requirements calculated in accordance with Chapter 5 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 17 | **Securitisation - Of which SEC-IRBA approach**  RWEAs and own funds requirements calculated in accordance with the SEC-IRBA regulatory approach, used in accordance with the hierarchy of approaches set out in Article 254 of Regulation (EU) No 575/2013. |
| 18 | **Securitisation - Of which SEC-ERBA (including IAA)**  RWEAs and own funds requirements calculated in accordance with the SEC-ERBA (including IAA) regulatory approach, used in accordance with the hierarchy of approaches set out in Article 254 of Regulation (EU) No 575/2013. |
| 19 | **Securitisation - Of which SEC-SA approach**  RWEAs and own funds requirements calculated in accordance with the SEC-SA regulatory approach, used in accordance with the hierarchy of approaches set out in Article 254 of Regulation (EU) No 575/2013. |
| EU 19a | **Securitisation - Of which 1250% / deduction**  RWEAs and own funds requirements for securitisation exposures on the non-trading book risk-weigh at 1250% or deducted from own funds in accordance with Chapter 5 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 20 | **Position, foreign exchange and commodities risks (Market risk)**  RWEAs and own funds requirements calculated in accordance with Title IV of Part Three of Regulation (EU) No 575/2013. |
| 21 | **Market risk - Of which the Alternative standardised approach (A-SA)**  RWEAs and own funds requirements calculated in accordance with Chapter 1a of Title IV of Part Three of Regulation (EU) No 575/2013.  Until the date of application of the use of the alternative approaches set out in Part Three, Title IV, Chapters 1a and 1b of Regulation (EU) No 575/2013 for the purposes of actually calculating the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of that Regulation, this row is not applicable. |
| EU 21a | **Market risk – Of which the Simplified standardised approach (S-SA)**  RWEAs and own funds requirements calculated in accordance with Article 325a of Regulation (EU) No 575/2013.  Until the date of application of the use of the alternative approaches set out in Part Three, Title IV, Chapters 1a and 1b of Regulation (EU) No 575/2013 for the purposes of actually calculating the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of that Regulation, this row is not applicable. |
| 22 | **Market risk - Of which Alternative Internal Model Approach (A-IMA)**  RWEAs and own funds requirements calculated in accordance with Chapter 1b of Title IV of Part Three of Regulation (EU) No 575/2013.  Until the date of application of the use of the alternative approaches set out in Part Three, Title IV, Chapters 1a and 1b of Regulation (EU) No 575/2013 for the purposes of actually calculating the own funds requirements referred to in Article 92(4), points (b)(i) and (c), and Article 92(5), points (b) and (c), of that Regulation, this row is not applicable. |
| EU 22a | **Large exposures**  RWEAs and own funds requirements calculated in accordance of Article 92(4), point (b)(ii) of Regulation (EU) No 575/2013. |
| 23 | **Reclassifications between the trading and non-trading books**  RWEA and own funds requirements calculated in accordance of Article 104a(3)(4)(6) of Regulation (EU) No 575/2013. |
| 24 | **Operational risk**  RWEAs and own funds requirements calculated in accordance with Title III of Part Three of Regulation (EU) No 575/2013. |
| EU 24a | **Exposures to crypto-assets**  RWEA and own funds requirements calculated in accordance with the transitional prudential treatment referred to in Article 501d(2) of Regulation (EU) No 575/2013. |
| 25 | **Amount below the thresholds for deduction (subject to 250% risk weight)**  The amount shall correspond to the sum of amounts of the items subject to a 250% risk weight referred to in Article 48(4) of Regulation (EU) No 575/2013after application of the 250% risk weight. Those amounts include:   * deferred tax assets that are dependent on future profitability and arise from temporary differences, and in aggregate are equal to or less than 10 % of the Common Equity Tier 1 items of the institution calculated in accordance with Article 48(1), point (a) of Regulation (EU) No 575/2013. * significant investments in a financial sector entity, the direct, indirect and synthetic holdings of that institution of the Common Equity Tier 1 instruments of those entities that in aggregate are equal to, or less than, 10 % of the Common Equity Tier 1 items of the institution calculated in accordance with Article 48(1), point (b) of Regulation (EU) No 575/2013.   The information in this row is disclosed for information purposes only as the amount included here is also included in row 1, where institutions are asked to disclose information on credit risk. |
| 26 | **Output floor applied (%)**  The output floor, expressed as a percentage, applied by the institution in  its computation of the floor adjustment value in rows 27 and 28: the factor ‘x’ pursuant to Article 92(3) and Article 465(1) of Regulation (EU) No 575/2013.  This row does not apply to institutions subject to the exemption of Article 92(3), second subparagraph of Regulation (EU) No 575/2013. |
| 27 | **Floor adjustment (before application of transitional cap)**  For institutions subject to the output floor as per Article 92(3)(a) of Regulation (EU) No 575/2013, the increase in the amount of TREA, based on the output floor applied in row 26, without the application of the transitional cap as set out in Article 465(2) of Regulation (EU) No 575/2013.  This row does not apply to institutions subject to the exemption of Article 92(3), second subparagraph of Regulation (EU) No 575/2013. |
| 28 | **Floor adjustment (after application of transitional cap)**  For institutions subject to the output floor as per Article 92(3)(a) of Regulation (EU) No 575/2013, the increase in the amount of TREA, based on the output floor applied in row 26, after the application of the transitional cap set out in Article 465(2) of Regulation (EU) No 575/2013.  This row does not apply to institutions subject to the exemption of Article 92(3), second subparagraph of Regulation (EU) No 575/2013. |
| 29 | **Total**  Total risk exposure amount calculated in accordance with Article 92(3) and Articles 95, 96 and 98 of Regulation (EU) No 575/2013.  This row is equal to the sum of the following rows: 1, 6, 10, 15, 16, 20, EU22a, 23, 24, EU 24a, 28. |

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

1. Institutions shall apply the instructions provided below in this Annex to complete template EU KM1 presented in Annex I of the EBA IT solutions, in application of Article 447, points (a) to (g) of Regulation (EU) No 575/2013and in application of Article 438, point (b) of Regulation (EU) No 575/2013.

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a - e | Disclosure periods T, T-1, T-2, T-3 and T-4 are defined as quarterly periods and shall be populated depending on the frequency set by Article 433, 433a, 433b and 433c of Regulation (EU) No 575/2013.  Institutions disclosing the information contained in this template on a quarterly basis shall provide data for periods T, T-1, T-2, T-3 and T-4; institutions disclosing the information in this template on a semi-annual basis shall provide data for periods T, T-2 and T-4; and institutions disclosing the information in this template on an annual basis shall provide data for periods T and T-4.  Institutions shall disclose the dates corresponding to the disclosure periods.  The disclosure of data for previous periods is not required when data are disclosed for the first time. |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | **Common Equity Tier 1 (CET1) capital**  Amount of CET1 capital shall be the amount disclosed by institutions in Annex VII of the IT solutions (row 29 of template EU CC1 Composition of regulatory own funds). |
| 2 | **Tier 1 capital**  Amount of Tier 1 capital shall be the amount disclosed by institutions in Annex VII of the EBA IT solutions (row 45 of template EU CC1 Composition of regulatory own funds). |
| 3 | **Total capital**  Amount of total capital shall be the amount disclosed by institutions in Annex VII of the EBA IT solutions (row 59 of template EU CC1 Composition of regulatory own funds). |
| 4 | **Total risk exposure amount**  Amount of total risk exposure amount (TREA) shall be the amount disclosed by institutions in Annex VII of the EBA IT solutions (row 60 of template EU CC1 Composition of regulatory own funds). |
| 4a | **Total risk exposure pre-floor**  For institutions subject to the output floor as per Article 92(3) of Regulation (EU) No 575/2013, the amount of TREA pre-floor as defined in Article 92(4) of Regulation (EU) No 575/2013.  For TREA pre-floor, the disclosed amount should exclude any adjustment made to TREA from the application of the output floor. |
| 5 | **Common Equity Tier 1 ratio (%)**  CET1 capital ratio shall be the value disclosed by institutions in Annex VII of the IT solutions (row 61 of template EU CC1 Composition of regulatory own funds). |
| 5a | Not applicable |
| 5b | **Common Equity Tier 1 ratio considering unfloored TREA (%)**  CET1 capital ratio as defined in Article 92(2), point (a) of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated by excluding the impact of the output floor in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| 6 | **Tier 1 ratio (%)**  Tier 1 capital ratio shall be the value disclosed by institutions in Annex VII of the IT solutions (row 62 of template EU CC1 Composition of regulatory own funds). |
| 6a | Not applicable |
| 6b | **Tier 1 ratio considering unfloored TREA (%)**  Tier 1 capital ratio as defined in Article 92(2), point (b) of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated by excluding the impact of the output floor in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| 7 | **Total capital ratio (%)**  Total capital ratio shall be the value disclosed by institutions in Annex VII of the IT solutions (row 63 of template EU CC1 Composition of regulatory own funds). |
| 7a | Not applicable |
| 7b | **Total capital ratio considering unfloored TREA (%)**  Total capital ratio as defined in Article 92(2), point (c) of Regulation (EU) No 575/2013, expressed as a percentage of the total risk exposure amount calculated by excluding the impact of the output floor in accordance with Article 92(4) of Regulation (EU) No 575/2013. |
| EU 7d | **Additional own funds requirements to address risks other than the risk of excessive leverage (%)**  Additional own funds requirements to address risks other than the risk of excessive leverage imposed by the competent authority under Article 104(1), point (a) of Directive 2013/36/EU, expressed as a percentage of the total risk exposure amount. |
| EU 7e | **of which: to be made up of CET1 capital (percentage points)**  The part of the additional own funds requirements to address risks other than the risk of excessive leverage imposed by the competent authority under Article 104(1), point (a) of Directive 2013/36/EU, which has to be met with Common Equity Tier 1 capital in accordance with the first and third subparagraph of Article 104a (4). |
| EU 7f | **of which: to be made up of Tier 1 capital (percentage points)**  The part of the additional own funds requirements to address risks other than the risk of excessive leverage imposed by the competent authority under Article 104(1), point (a) of Directive 2013/36/EU, which has to be met with Tier 1 capital in accordance with the first and third subparagraph of Article 104a (4). |
| EU 7g | **Total SREP own funds requirements (TSCR ratio) (%)**  The sum of values determined under points (i) and (ii) as follows:   1. the total capital ratio (8%) as specified in Article 92(1), point (c) of Regulation (EU) No 575/2013; 2. the additional own funds requirements to address risks other than the risk of excessive leverage (Pillar 2 Requirements – P2R) imposed by the competent authority under Article 104(1) point (a) of Directive 2013/36/EU and determined in accordance with the criteria specified in the Guidelines EBA/GL/2018/03*[[2]](#footnote-3)* (“EBA SREP GL”), expressed as a percentage of the total RWEAs.   This item shall reflect the total SREP capital requirement (TSCR) ratio as communicated to the institution by the competent authority. The TSCR is defined in Section 7.4 and 7.5 EBA SREP GL.  If the institution is bound by the output floor, the data reported shall represent the TSCR required to fulfil the requirements at the reporting date considering the provisions of Article 104a(6) of Directive 2013/36/EU.  Where no additional own funds requirements imposed to address risks other than the risk of excessive leverage were communicated by the competent authority, only point (i) shall be disclosed. |
| 8 | **Capital conservation buffer (%)**  Amount of own funds that institutions are required to maintain in accordance with Article 128(1) and Article 129 of Directive 2013/36/EU, expressed as a percentage of total RWEAs. |
| EU 8a | **Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)**  Amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested in accordance with Article 458 of Regulation (EU) No 575/2013in addition to the capital conservation buffer, expressed as a percentage of total RWEAs. |
| 9 | **Institution specific countercyclical capital buffer (%)**  Amount of own funds that institutions are required to maintain in accordance with Article 128(2), Article 130, and Articles 135 to 140 of Directive 2013/36/EU, expressed as a percentage of total RWEAs.  The percentage shall reflect the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date. |
| EU 9a | **Systemic risk buffer (%)**  Amount of own funds that institutions are required to maintain in accordance with Article 128(5), Articles 133 and 134 Directive 2013/36/EU, expressed as a percentage of total RWEAs.  The percentage shall reflect the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date. |
| 10 | **Global Systemically Important Institution buffer (%)**  Amount of own funds that institutions are required to maintain in accordance with Article 128 (3) and Article 131 Directive 2013/36/EU, expressed as a percentage of total RWEAs.  The percentage shall reflect the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date. |
| EU 10a | **Other Systemically Important Institution buffer (%)**  Amount of own funds that institutions are required to maintain in accordance with Article 128(4) and Article 131 of Directive 2013/36/EU, expressed as a percentage of total RWEAs.  The percentage shall reflect the amount of own funds needed to fulfil the respective capital buffer requirements at the disclosure date. |
| 11 | **Combined buffer requirement (%)**  In accordance with Article 128, point (6) of Directive 2013/36/EU, expressed as a percentage of total RWEAs. |
| EU 11a | **Overall capital requirements (OCR) (%)**  The sum of (i) and (ii) as follows:   1. the TSCR ratio referred to in row EU 7d; 2. to the extent it is legally applicable, the combined buffer requirement ratio referred to in Article 128, point (6) of Directive 2013/36/EU.   This item shall reflect the Overall Capital Requirement (OCR) ratio as defined in Section 1.2 EBA SREP GL.  Where no buffer requirement is applicable, only point (i) shall be disclosed. |
| 12 | **CET1 available after meeting the total SREP own funds requirements (%)** |
| 13 | **Total exposure measure**  Total exposure measure in accordance with the amount disclosed by institutions in Annex XI of the EBA IT solutions (row 24 of template EU LR2 - LRCom: Leverage ratio common disclosure). |
| 14 | **Leverage ratio (%)**  Leverage ratio in accordance with the value disclosed by institutions in Annex XI of the EBA IT solutions (row 25 of template EU LR2 - LRCom: Leverage ratio common disclosure). |
| EU 14a | **Additional own funds requirements to address the risk of excessive leverage (%)**  The additional own funds requirements to address the risk of excessive leverage imposed by the competent authority under Article 104(1) point (a) of Directive 2013/36/EU, expressed as a percentage of the total exposure measure.  Additional own funds requirements in accordance with the value disclosed by institutions in Annex XI of the EBA IT solutions (row EU-26a of template EU LR2 - LRCom: Leverage ratio common disclosure). |
| EU 14b | **of which: to be made up of CET1 capital (percentage points)**  The part of the additional own funds requirements to address the risk of excessive leverage imposed by the competent authority under Article 104(1) point (a) of Directive 2013/36/EU, which has to be met with CET1 capital in accordance with the third subparagraph of Article 104a(4).  Additional own funds requirements in accordance with the value disclosed by institutions in Annex XI of the EBA IT solutions (row EU-26b of template EU LR2 - LRCom: Leverage ratio common disclosure). |
| EU 14c | **Total SREP leverage ratio requirements (%)**  The sum of (i) and (ii) as follows:  (i) the minimum leverage ratio requirement as specified in Article 92(1), point (d) of Regulation (EU) No 575/2013or the adjusted leverage ratio requirement calculated in accordance with Article 429a(7) of Regulation (EU) No 575/2013, as applicable;  (ii) the additional own funds requirements to address the risk of excessive leverage (Pillar 2 Requirements – P2R) imposed by the competent authority under Article 104(1) point (a) of Directive 2013/36/EU, expressed as a percentage of the total exposure measure.  This item shall reflect the total SREP leverage ratio requirement (TSLRR) as communicated to the institution by the competent authority.  If no additional own funds requirements to address the risk of excessive leverage were imposed by the competent authority, only point (i) shall be disclosed. |
| EU 14d | Leverage ratio buffer requirement (%)  Article 92(1a) of Regulation (EU) No 575/2013.  Applicable leverage ratio buffer in accordance with the value disclosed by institutions in Annex XI of the EBA IT solutions (row 27 of template EU LR2 - LRCom: Leverage ratio common disclosure) |
| EU 14e | **Overall leverage ratio requirement (%)**  Sum of rows EU 14c and EU 14d. |
| 15 | **Total high-quality liquid assets (HQLA) (Weighted value - average)**  Institutions shall disclose as the weighted value the value of the liquid assets in accordance with Article 9 of Commission Delegated Regulation (EU) 2015/61[[3]](#footnote-4) before applying the adjustment mechanism set out in Article 17(2) of Delegated Regulation (EU) 2015/61. |
| EU 16a | **Cash outflows - Total weighted value**  Institutions shall disclose the sum of the weighted value of their cash outflows, as disclosed in Annex XIII (row 16 of Template EU LIQ1 - Quantitative information of LCR). |
| EU 16b | **Cash inflows - Total weighted value**  Institutions shall disclose the sum of the weighted value of their cash inflows, as disclosed in Annex XIII (row 20 of Template EU LIQ1 - Quantitative information of LCR. |
| 16 | **Total net cash outflows (Adjusted value)**  Institutions shall disclose as the adjusted value the net liquidity outflow which equals total outflows less the reduction for fully exempt inflows less the reduction for inflows subject to the 90% cap less the reduction for inflows subject to the 75% cap. |
| 17 | **Liquidity coverage ratio (%)**  Institutions shall disclose as the adjusted value the percentage of the item 'Liquidity coverage ratio (%)' as defined in Article 4(1) of Delegated Regulation (EU) 2015/61.  The liquidity coverage ratio shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar days stress period and shall be expressed as a percentage. |
| 18 | **Total available stable funding**  Institutions shall disclose the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six of Regulation (EU) No 575/2013, as disclosed in Annex XIII of the IT solutions (row 14 of Template EU LIQ2 – Net Stable Funding Ratio). |
| 19 | **Total required stable funding**  Institutions shall disclose the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six of Regulation (EU) No 575/2013, as disclosed in Annex XIII of the IT solutions (row 33 of Template EU LIQ2 – Net Stable Funding Ratio). |
| 20 | **NSFR ratio (%)**  NSFR ratio calculated in accordance with Article 428b of Regulation (EU) No 575/2013. |

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

1. Institutions shall apply the instructions provided below in this Annex to complete template EU INS1 as presented in Annex I, in application of Article 438, point (f) of Regulation (EU) No 575/2013.

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **Exposure value**  Exposure value of own fund instruments held in any insurance undertaking, re-insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 of Regulation (EU) No 575/2013 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis. |
| b | **Risk exposure amount**  Risk exposure amount of own fund instruments held in any insurance undertaking, re-insurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 of Regulation (EU) No 575/2013 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis. |

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

1. Institutions shall apply the instructions provided below in this Annex to complete template EU INS2 presented in Annex I of the EBA IT solutions, in application of Article 438, point (g) of Regulation (EU) No 575/2013.

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| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | **Supplementary own fund requirements of the financial conglomerate (amount)**  The amount of supplementary own fund requirements of the financial conglomerate calculated in accordance with Article 6 of Directive (EC) 2002/87 of European Parliament and of the Council[[4]](#footnote-5) and Annex I to that Directive where methods 1 or 2 set out in Annex I are applied. |
| 2 | **Capital adequacy ratio of the financial conglomerate (%)**  The capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive (EC) 2002/87 and Annex I to that Directive where methods 1 or 2 set out in Annex I are applied. |

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

1. Institutions shall apply the instructions provided below in this Annex to complete table EU OVC as presented in Annex I, in application of Article 438, points (a) and (c) of Regulation (EU) No 575/2013.

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

**Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amount at risk level.** Fixed format.

1. Institutions shall apply the instructions provided below in this Annex to complete template EU CMS1 as presented in Annex I, in application of points (d) and (da) of Article 438 of Regulation (EU) No 575/2013.
2. This template shall be disclosed only by those institutions that use any internal model approved by the Competent Authority for the calculation of risk weighted exposure amounts and that are not subject to the exemption of Article 92(3), second subparagraph of Regulation (EU) No 575/2013.
3. Institutions shall explain, where relevant, in the narrative accompanying the template, the effect that applying capital floors and not deducting items from own funds has on the calculation of own funds and risk-weighted exposure amounts.
4. In addition, where the IRB exposures have been, in accordance with the instructions below on the rows, excluded from their IRB exposure classes and disclosed in one of the exposures classes of the Standardised approach listed in the template, institutions shall specify, in the narrative accompanying, their original IRB exposure classes.

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| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **RWEAs for modelled approaches that institutions have supervisory approval to use**  Portion of RWEAs calculated with internal models approved by the Competent Authority. |
| b | **RWEAs for portfolios where standardised approaches are used**  Portion of RWEAs calculated under standardised approaches. |
| c | **Total actual RWEAs**  Sum of columns a and b; i.e. RWEAs which institutions report under the applicable approaches. The total actual RWEAs disclosed in row 8 represents the amount before the output floor adjustment. |
| d | **RWEAs calculated using full standardised approach**  RWEAs for the purpose of comparing the full standardised risk-weighted assets (S-TREA) against modelled RWEA that banks have supervisory approval to use in accordance with the Basel framework and as required by Article 438 (da) of Regulation (EU) No 575/2013.  Institutions shall disclose the RWEA, calculated in accordance with Article 92 (5) and (6) of Regulation (EU) No 575/2013, without applying the transitional provisions of Article 465 of Regulation (EU) No 575/2013.  The total amount disclosed in row 8 will be the base for the computation of the output floor at the end of the output floor transitional period. |
| EU d | **RWEAs that is the base of the output floor**  RWEAs for the purpose of providing the base for the calculation of the output floor as required by Article 438 (d) of Regulation (EU) No 575/2013. Institutions shall disclose the RWEA calculated in accordance with Article 92 (5) and (6) of Regulation (EU) No 575/2013, after applying the transitional provisions of Article 465 of Regulation (EU) No 575/2013.  The total amount of RWEAs disclosed in row 8 is the base for the computation of the output floor. |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | **Credit risk (excluding counterparty credit risk)**  RWEAs calculated in accordance with Chapters 1 to 4 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 2 | **Counterparty credit risk**  RWEAs calculated in accordance with Chapter 6 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 3 | **Credit valuation adjustment**  RWEAs calculated in accordance with Title VI of Part Three of Regulation (EU) No 575/2013. |
| 4 | **Securitisation exposures in the banking book**  RWEAs calculated in accordance with Chapter 5 of Title II of Part Three of Regulation (EU) No 575/2013. |
| 5 | **Market risk**  RWEAs calculated in accordance with Title IV of Part Three of Regulation (EU) No 575/2013. |
| 6 | **Operational risk**  RWEAs calculated in accordance with Title III of Part Three of Regulation (EU) No 575/2013. |
| 7 | **Other risk exposure amounts**  RWEAs not captured within rows 1 to 6 (e.g. the RWEAs arising from settlement risk (row 15 in Template OV1) and amounts below the thresholds for deduction (row 25 in Template OV1)). |
| 8 | **Total**  Sum of rows 1 to 7. |

**Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amount for credit risk at asset class level.** Fixed format.

1. Institutions shall apply the instructions provided below in this Annex to complete template EU CMS2 as presented in Annex I, in application of points (d) and (da) of Article 438 of Regulation (EU) No 575/2013.
2. This template shall be disclosed only by those institutions that calculate credit risk RWEAs using Internal Ratings based (IRB) approaches in accordance with Chapter 3 of Title II of Part Three of Regulation (EU) No 575/2013 and that are not subject to the exemption of Article 92(3), second subparagraph of Regulation (EU) No 575/2013.
3. Institutions shall explain, where relevant, in the narrative accompanying the template, the effect that applying capital floors and not deducting items from own funds has on the calculation of own funds and risk-weighted exposure amounts.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Column number** | **Explanation** |
| a | **RWEAs for modelled approaches that institutions have supervisory approval to use**  Portion of RWEAs calculated with Internal Ratings Based (IRB) approaches approved by the Competent Authority. |
| b | **RWEAs for column (a) if re-computed using the standardised approach**  RWEAs calculated with IRB approaches approved by the Competent Authority of column (a) re-calculated using the standardised approach. In other terms, corresponding standardised approach RWEA for column (a). |
| c | **Total actual RWEAs**  RWEAs which institutions report as actual requirements. The sum of the RWEA for IRB approaches that institutions have supervisory approval to use and the RWEA under standardised approaches. |
| d | **RWEAs calculated using full standardised approach**  RWEAs for the purpose of comparing the full standardised risk-weighted assets for credit risk (S-RWEA) at the asset class level against the corresponding modelled RWEA that banks have supervisory approval to use for credit risk, in accordance with the Basel framework and as required by Article 438 (da) of Regulation (EU) No 575/2013.  Institutions shall disclose the RWEA calculated in accordance with Article 92 (5) and (6) of Regulation (EU) No 575/2013, without applying transitional provisions of Article 465 of Regulation (EU) No 575/2013. |
| EU d | **RWEAs that is the base of the output floor**  RWEAs for the purpose of providing the base for the calculation of the output floor as required by Article 438 (d) of Regulation (EU) No 575/2013. Institutions shall disclose the RWEA calculated in accordance with Article 92 (5) and (6) of Regulation (EU) No 575/2013, applying transitional provisions of Article 465 of Regulation (EU) No 575/2013. |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1, EU1a, EU1b, EU1c, EU1d, 2, 3,5, 5.1, 5.2, EU 5a, EU 5b, EU 5c, 6, 6.1, EU6.1a, EU6.1b,EU 7a, EU 7b, EU 7c, EU 7d, EU 7e, EU 7f, 8 | Institutions shall include the breakdown of risk weighted exposure amounts by exposure class and sub-exposure class as defined in accordance with Article 147 of the Regulation (EU) No 575/2013.  Where the IRB exposures would have been allocated in a different exposure class in the standardised approach (SA), the IRB exposures shall be excluded from their IRB exposure classes and they shall be disclosed in one of the following exposure classes of the Standardised approach, as defined in accordance with Article 112 of the Regulation (EU) No 575/2013:   * Categorised as Multilateral Development Banks in SA; * Categorised as International organisations in SA; * Categorised as secured by immovable properties and ADC exposures in SA; * Categorised as exposures in default in SA; * Categorised as subordinated debt exposures in SA; * Categorised as covered bonds in SA Categorised as claims on institutions and corporates with a short-term credit assessment in SA   For the exposure class of ‘Corporates’, institutions shall also disclose the subtotals for F-IRB exposures and for A-IRB exposures under rows 5.1 and 5.2 of this template.  Rows 4 and 7 are not applicable in EU.  Under row 8 ‘Others’, institutions shall disclose the exposures allocated in the IRB exposure class ‘Other non credit-obligation assets’ and the IRB exposures that would have been allocated in the SA exposure class “Other items”. |
| 9 | **Total**  Sum of rows 1, EU1a, EU1b, EU1c, EU1d, 2, 3, 5, 6, EU7a, EU 7b, EU7c, EU7d, EU7e, EU7f, 8. |

1. Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012, as amended by Regulation (EU) No 2024/1623 ([OJ L 176, 27.6.2013, p. 1](https://eur-lex.europa.eu/legal-content/EN/AUTO/?uri=OJ:L:2013:176:TOC); [Regulation - EU - 2024/1623 - EN - EUR-Lex (europa.eu)](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202401623)). [↑](#footnote-ref-2)
2. Guidelines EBA/GL/2018/03 of the European Banking Authority of 19 July 2018 on the revised common procedures and methodologies for the supervisory review and evaluation process (SREP) and supervisory stress testing. [↑](#footnote-ref-3)
3. Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions (OJ L 11, 17.1.2015, p. 1). [↑](#footnote-ref-4)
4. Directive 2002/87/EC of the European Parliament and of the Council of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms in a financial conglomerate and amending Council Directives 73/239/EEC, 79/267/EEC, 92/49/EEC, 92/96/EEC, 93/6/EEC and 93/22/EEC, and Directives 98/78/EC and 2000/12/EC of the European Parliament and of the Council (OJ L 35, 11.2.2003, p. 1). [↑](#footnote-ref-5)