

ANNEX VI

Instructions for disclosure templates

1. General instructions: Structure and conventions

1.1 Structure

1. This framework consists of three groups of templates:
 - (a) MREL and TLAC of resolution groups and resolution entities;
 - (b) MREL and TLAC of non-resolution entities and material subsidiaries of non-EU G-SIIs;
 - (c) creditor ranking of issuing entities;
2. For each template legal references are provided. Further detailed information regarding more general aspects of the reporting of each set of templates and instructions concerning specific positions are included in this part of the Regulation.

1.2 Abbreviations

3. The following abbreviations apply for the purposes of the Annexes to this Regulation:
 - (d) 'CRR' refers to Regulation (EU) No 575/2013;
 - (e) 'CRD' refers to Directive 2013/36/EU of the European Parliament and of the Council;
 - (f) 'BRRD' refers to Directive 2014/59/EU of the European Parliament and of the Council;
 - (g) 'MREL' refers to the minimum requirement for own funds and eligible liabilities pursuant to Article 45 BRRD;
 - (h) 'TLAC' refers to the requirements for own funds and eligible liabilities for G-SIIs pursuant to Article 92a CRR;
 - (i) 'Internal TLAC' refers to the requirement for own funds and eligible liabilities for non-EU G-SIIs pursuant to Article 92b CRR;
 - (j) 'Internal MREL' refers to the MREL applied to entities that are not themselves resolution entities pursuant to Article 45f BRRD.

2. EU KM2: Key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities
4. Entities shall explain in the narrative accompanying the template any material difference between the own funds amounts disclosed and the IFRS 9 fully loaded amount at the resolution group level. They shall also explain any material difference between the IFRS 9 fully loaded amount at the resolution group level compared to the IFRS 9 fully loaded amount at prudential group level.

Columns	Legal references and instructions
a	<p>Entities shall disclose in this column the relevant information on the minimum requirement for own funds and eligible liabilities (MREL) in accordance with Articles 45 and 45e BRRD.</p> <p>Entities shall disclose the value as of the end of the disclosure period.</p>
B to f	<p>Entities that are G-SIIs subject to the Requirement for own funds and eligible liabilities pursuant to Article 92a CRR shall disclose in these columns the relevant information on that requirement.</p> <p>Disclosure periods T, T-1, T-2, T-3 and T-4 are quarterly periods. Entities shall disclose the dates corresponding to the disclosure periods. Entities disclosing this template on a quarterly basis shall provide data for periods T, T-1, T-2, T-3 and T-4; entities disclosing this template on a semi-annual basis shall provide data for periods T, T-2 and T-4; and entities disclosing this template on an annual basis shall provide data for periods T and T-4</p>

Rows	Legal references and instructions
1	<p>Own funds and eligible liabilities</p> <p>Equal to the values disclosed in disclosure template EU TLAC1 row 22</p>
EU-1a	<p>Own funds and eligible liabilities - Of which own funds and subordinated liabilities</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row EU-22a</p> <p>Own funds, eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b(3) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p>

2	<p>Total risk exposure amount of the resolution group (TREA)</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row 23 Point (a) of Article 45 (2) BRRD, Article 92(3) CRR.</p>
3	<p>Own funds and eligible liabilities as a percentage of TREA (row 1/row2)</p> <p>Equal to the values disclosed in disclosure template EU TLAC1 row 25.</p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is disclosed in row 1 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p>
EU-3a	<p>Own funds and eligible liabilities as a percentage of TREA (row1/row2) - Of which own funds and subordinated liabilities</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row EU-25a</p> <p><i>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is presented in row EU-1a shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</i></p>
4	<p>Total exposure measure of the resolution group</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row 24 Point (b) of Article 45 (2) BRRD, Articles 429(4) and 429a CRR.</p>
5	<p>Own funds and eligible liabilities as a percentage of the total exposure measure</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row 26.</p> <p>For the purpose of this row, the amount of own funds and eligible liabilities that is presented in row 1 shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
EU-5a	<p>Own funds and eligible liabilities as a percentage of the total exposure measure (row1/row4) - Of which own funds and subordinated liabilities</p> <p>Equal to the value disclosed in disclosure template EU TLAC1 row EU-26a</p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities that is presented in row EU-1a shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR</p>

6a	<p>Does the subordination exemption in Article 72b(4) CRR apply? (5% exemption)</p> <p>This row shall only be disclosed by entities subject to the Requirement for own funds and eligible liabilities for G-SIIs.</p> <p>If the resolution authority permits liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the reporting entity shall indicate ‘yes’.</p> <p>If the resolution authority does not permit liabilities to qualify as eligible liabilities instruments in accordance with Article 72b(4) CRR, the resolution group or resolution entity shall indicate ‘no’.</p> <p>As exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the reporting entity has populated row 6b.</p>
6b	<p>Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)</p> <p>This row shall only be disclosed by entities subject to the G-SII requirement for own funds and eligible liabilities.</p> <p>Aggregate amount of non-subordinated eligible liabilities instruments which the resolution authority has permitted to qualify as eligible liabilities instruments for the purpose of the Requirement for own funds and eligible liabilities for G-SIIs (TLAC) pursuant to Article 72b(3) CRR.</p> <p>As exemptions in Article 72b(3) and (4) CRR are mutually exclusive, this row shall not be populated if the entity indicates ‘yes’ in row 6a.</p>
6c	<p>Pro-memo item: If a capped subordination exemption applies under Article 72b(3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)</p> <p>This row shall only be disclosed by entities subject to the G-SII requirement for own funds and eligible liabilities.</p> <p>This line informs the owners of senior debt issued by the resolution entity about the percentage of non-excluded senior debt that has been considered eligible, so that, where applicable, they will be able to apply the deductions regime set forth in Article 72e CRR.</p> <p>If a capped subordination exemption applies under Article 72b(3) or (4) CRR, entities shall report:</p>

	<p>(i) the amount of funding issued that ranks pari passu with excluded liabilities as referred to in Article 72a (2) CRR and is included in the amount presented in row 1,</p> <p>(ii) divided by the amount of funding issued that ranks pari passu with excluded liabilities as referred to in Article 72a (2) CRR and that would be recognised under row 1 if no cap was applied.</p>
	Minimum requirement for own funds and eligible liabilities (MREL)
EU-7	<p>MREL requirement expressed as percentage of the total risk exposure amount</p> <p>The entity's minimum requirement for own funds and eligible liabilities as determined by the resolution authority in accordance with Article 45e BRRD, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
EU-8	<p>>>> Of which to be met with own funds or subordinated liabilities</p> <p>Where applicable, the part of the MREL requirement which, pursuant to paragraphs (4) to (8) of Article 45b BRRD, the resolution authority has required to be met using own funds, subordinated eligible instruments, or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage of TREA calculated in accordance with Article 92(3) CRR.</p>
EU-9	<p>MREL requirement expressed as percentage of the total exposure measure</p> <p>The reporting entity's minimum requirement for own funds and eligible liabilities as determined by the resolution authority pursuant to in accordance with Article 45 BRRD, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>
EU-10	<p>>>> Of which to be met with own funds or subordinated liabilities</p> <p>Where applicable, the part of the MREL requirement which, pursuant to paragraphs (4) to (8) of Article 45b BRRD, the resolution authority has required to be met using own funds, subordinated eligible instruments, or liabilities as referred to in paragraph 3 of that Article, expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p>

3. EU TLAC 1: Composition - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities

5. The own funds and eligible liabilities position related to the resolution group shall include only capital instruments and eligible liabilities issued by the resolution entity and, where compliant with the relevant provisions,

subsidiaries of the resolution entity, at the exclusion of entities outside of the resolution group. Similarly, the own funds and eligible liabilities position is based on the total risk exposure amount (adjusted as permitted under Article 45h(2) BRRD) and total exposure measure calculated at the level of the resolution group.

6. Regarding the regulatory adjustments, banks shall disclose deductions from own funds and eligible liabilities as positive numbers and additions to own funds and eligible liabilities as negative numbers.

Columns	Legal references and instructions
a	Entities shall disclose in this column the relevant information on the minimum requirement for own funds and eligible liabilities (MREL) pursuant to Articles 45 and 45e BRRD.
b	Entities that are G-SIIs subject to a Requirement for own funds and eligible liabilities for G-SIIs pursuant to Article 92a CRR shall disclose in this column the relevant information on that requirement.
c	This column shall only be filled in by entities subject to the G-SII requirement for own funds and eligible liabilities. This column shall reflect the difference between amounts of own funds and liabilities eligible to fulfill the requirement of Article 45 BRRD and the amount of liabilities eligible to fulfill the requirement of Article 92a CRR.

Row	Legal references and instructions
1	Common Equity Tier 1 Capital (CET1) CET1 capital of the resolution group, calculated in accordance with Article 50 CRR.
2	Additional Tier 1 capital (AT1) AT1 capital of the resolution group, calculated in accordance with Article 61 CRR. In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements of Article 55 BRRD.
6	Tier 2 capital (T2) Tier 2 capital of the resolution group, calculated in accordance with Article 71 CRR.

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	In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements of Article 55 BRRD.
11	<p>Own funds for the purpose of Articles 92a CRR and 45 BRRD</p> <p>Own funds for the purpose of Articles 92a CRR and 45 BRRD, to be calculated as row 1+ row 2 + row 6.</p>
12	<p>Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered)</p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and which are issued directly by the resolution entity.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in Articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, and which are issued directly by the resolution entity.</p> <p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR) nor eligible liabilities grandfathered under Article 494b CRR.</p>
EU-12a	<p>Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered)</p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD that are issued by subsidiaries and included in MREL in compliance with Article 45b(3) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in Articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR, that are issued by subsidiaries and qualify for inclusion in the consolidated eligible liabilities instruments of an entity pursuant to Article 88a CRR.</p>

	<p>This row shall neither include the amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR) nor eligible liabilities grandfathered under Article 494b CRR</p>
EU-12b	<p>Eligible liabilities instruments that are subordinated to excluded liabilities, issued prior to 27 June 2019 (subordinated grandfathered)</p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019 - they are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD, - they are included in own funds and eligible liabilities as a result of Article 494b(3) CRR. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they have been issued prior to 27 June 2019 - they comply with point (d) of Article 72b(2) CRR, - they qualify as eligible liabilities as a result of the grandfathering set out in Article 494b(3) CRR.
EU-12c	<p>Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items</p> <p>Amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR).</p> <p>Only the amount not recognised in regulatory capital but meeting all eligibility criteria according to Article 72b CRR shall be presented in this row.</p> <p>In case of MREL, instruments governed by the law of a third country shall only be included in this row if they meet the requirements of Article 55 BRRD.</p>
13	<p>Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered pre cap)</p> <p><i>MREL</i></p> <p>Liabilities that comply with the conditions set forth in Article 45b BRRD and that are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR</p>

	<p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with the requirements set forth in Articles 72a to 72d, except for point (d) of Article 72b(2) CRR and which could be permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b (4) CRR.</p> <p>In case of application of Article 72b (3) CRR respectively Article 494 (2) CRR, the full amount without application of the 3.5% respectively 2.5% caps shall be disclosed in this row.</p> <p>This row shall not include any amount recognisable on a transitional basis in accordance with Article 494b(3) CRR.</p>
EU-13a	<p>Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)</p> <p><i>MREL</i></p> <p>Eligible liabilities that meet the following conditions:</p> <ul style="list-style-type: none"> - they were issued prior to 27 June 2019 - they comply with the conditions set forth in Article 45b BRRD and are not wholly subordinated to claims arising from excluded liabilities referred to in Article 72a(2) CRR - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which meet the following conditions:</p> <ul style="list-style-type: none"> - they were been issued prior to 27 June 219 - they comply with the requirements set forth in Articles 72a to 72d CRR, except for point (d) of Article 72b(2) CRR, and could be permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or are permitted to qualify as eligible liabilities instruments pursuant to Article 72b (4) CRR; - they qualify as eligible liabilities as a result of the grandfathering set out in according to Article 494b(3) CRR.

	In case of application of Article 72b (3) CRR respectively Article 494 (2) CRR, the full amount without application of the 3.5% cap respectively the 2.5% cap shall be reported in this row.
14	<p>>>> Amount of non subordinated instruments eligible, where applicable after the application of Article 72b(3) CRR</p> <p><i>MREL</i></p> <p>This row shall equal rows 13 + row EU-13a</p> <p><i>TLAC</i></p> <p>Where Article 72b(3) CRR is applied, this row shows the sum of the amounts disclosed in rows 13 and 13a above after the application of Article 72b(3) CRR respectively Article 494(2) CRR.</p> <p>Where Article 72b(3) CRR is not applied, but the entity benefits from the application of Article 72b(4) CRR, this row shall equal rows 13 + row EU-13a.</p>
17	<p>Eligible liabilities items</p> <p>Eligible liabilities items before adjustments. To be calculated as row 12 + row EU-12a + row EU-12b + row EU-12c + row 14.</p>
EU-17a	<p>Of which subordinated liabilities</p> <p><i>MREL</i></p> <p>Eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and liabilities issued by subsidiaries and included in MREL in compliance with Article 45b(3) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>Eligible liabilities which comply with all the requirements set forth in Articles 72a to 72d CRR, at the exclusion of liabilities permitted to qualify as eligible liability instruments pursuant to Articles 72b(3) or (4) CRR.</p> <p>This row shall include subordinated liabilities that are applicable as a result of grandfathering under Article 494b CRR and the amortised portion of T2 instruments where remaining maturity is greater than one year (point (b) of Article 72a(1) CRR).</p> <p>To be calculated as row 12 + row EU-12a + row EU-12b + row EU-12c.</p>
18	Own funds and eligible liabilities items before adjustments

	Own funds and eligible liabilities items before adjustments. To be calculated as row 11+ row 17.
19	<p>(Deduction of exposures between MPE resolution groups)</p> <p>Negative amount</p> <p>Deductions of exposures between MPE G-SIB resolution groups, that correspond to direct, indirect or synthetic holdings of own funds instruments or eligible liabilities instruments of one or more subsidiaries which do not belong to the same resolution group as the resolution entity, in accordance with Article 72e(4) CRR.</p>
20	<p>(Deduction of investments in other eligible liabilities instruments)</p> <p>Negative amount</p> <p>Deductions of investments in other eligible liabilities instruments, according to Articles 72e (1) to (3), 72f, 72g, 72h, 72i and 72j CRR. Amount to be deducted from eligible liabilities items in accordance with section 2 of chapter 5a of Title I of Part Two CRR</p>
22	<p>Own funds and eligible liabilities after adjustments</p> <p>Own funds and eligible liabilities as defined in Article 72l CRR. To be calculated as row 18+ row 19 + row 20.</p> <p><i>MREL</i></p> <p>The amount of own funds and eligible liabilities counting towards MREL shall be disclosed as the sum of:</p> <ul style="list-style-type: none"> (i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR, (ii) eligible liabilities as defined in point (71a) of Article 2 (1) BRRD. <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>TLAC</i></p> <p>The amount of own funds and eligible liabilities counting towards the Requirement for own funds and eligible liabilities for G-SIIs (TLAC) shall be the amount referred to in Article 72l CRR, consisting of:</p> <ul style="list-style-type: none"> (i) own funds as set out in point (118) of Article 4(1) and Article 72 CRR, (ii) eligible liabilities as referred to in Article 72k CRR.
EU-22a	Of which own funds and subordinated liabilities

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	Own funds, and eligible liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b BRRD which are subordinated eligible instruments as defined in point (71b) of Article 2(1) BRRD and liabilities included in the amount of own funds and eligible liabilities pursuant to Article 45b(3) BRRD..
23	<p>Total risk exposure amount</p> <p>Total risk-weighted assets of the resolution group, according to the last subparagraph of Article 18 (1) CRR</p> <p>The total risk exposure amount disclosed in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92a CRR, as applicable.</p>
24	<p>Total exposure measure</p> <p>According to point (b) of Article 45(2) BRRD, the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p> <p>The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92a CRR, as applicable.</p>
25	<p>Own funds and eligible liabilities as a percentage of the total exposure measure</p> <p>For the purpose of this row, in accordance with point (a) of Article 45 BRRD and Articles 92a CRR, the amount of own funds and eligible liabilities counting towards MREL respectively the amount of own funds and eligible liabilities counting towards the G-SII requirement for own funds and eligible liabilities, as applicable, that is disclosed in row 1 shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p> <p>Own funds and eligible liabilities ratio (as a percentage of the risk-weighted exposure amount of the resolution group), to be calculated as row row 22 divided by row 23.</p>
EU-25a	<p>Of which own funds and subordinated</p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities counting towards MREL shall be expressed as a percentage of the total risk exposure amount calculated in accordance with Article 92(3) CRR.</p> <p>To be calculated as row 22a divided by row 23.</p>
26	<p>Own funds and eligible liabilities as a percentage of total exposure measure</p>

	Own funds and eligible liabilities ratio (as a percentage of the total exposure measure of the resolution group), to be calculated as row 22 divided by row 24.
EU-26	<p>Of which own funds and subordinated</p> <p>For the purpose of this row, the amount of own funds and subordinated eligible liabilities counting towards MREL shall be expressed as a percentage of the total exposure measure calculated in accordance with Articles 429(4) and 429a CRR.</p> <p>To be calculated as row 22a divided by 24.</p>
27	<p>CET1 (as a percentage of TREA) available after meeting the resolution group's requirements</p> <p>The amount of CET1, as a percentage of TREA, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) CRD and the higher of:</p> <p>(a) where applicable, the G-SII requirement for own funds and eligible liabilities pursuant to Article 92a CRR, when calculated in accordance with point (a) of paragraph (1) of that article and</p> <p>(b) the minimum requirement for own funds and eligible liabilities pursuant to Article 45 BRRD, when calculated in accordance with point (a) of Article 45(2) BRRD.</p> <p>The disclosed figure shall be identical in both MREL and TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirements of point (6) of the first subparagraph of Article 128 CRD shall be considered.</p>
28	<p>Institution-specific combined buffer requirement</p> <p>Institution-specific combined buffer requirement defined in point (6) of the first subparagraph of Article 128 CRD, expressed as a percentage of total risk exposure amount, applicable to the resolution group according to point (6) of the first subparagraph of Article 128 CRD.</p>
29	<p>of which: capital conservation buffer requirement</p> <p>The amount of the institution specific combined buffer (expressed as a percentage of total risk exposure amount) that relates to the capital conservation buffer requirement.</p>
30	<p>of which: countercyclical buffer requirement</p>

	The amount of the institution specific combined buffer (expressed as a percentage of total risk exposure amount) that relates to the countercyclical buffer requirement.
31	of which: systemic risk buffer requirement The amount of the institution specific combined buffer (expressed as a percentage of total risk exposure amount) that relates to the systemic risk buffer requirement.
EU-31a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer The amount of the institution specific combined buffer (expressed as a percentage of total risk exposure amount) that relates to the G-SII or O-SII buffer requirement.
EU-32	Total amount of excluded liabilities referred to in Article 72a(2) CRR

4. EU iLAC: Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs (internal TLAC)
7. This templates discloses own funds and eligible liabilities for the purposes of the requirement for own funds and eligible liabilities of entities that are not themselves resolution entities pursuant to Article 45f BRRD (internal MREL) as well as the requirement for own funds and eligible liabilities for non-EU G-SIIs applicable to material subsidiaries of third country G-SIIs pursuant to Article 92b CRR (internal TLAC).

Columns	Legal references and instructions
a	Entities shall disclose in this column the relevant information on the minimum requirement for own funds and eligible liabilities (MREL) in accordance with Articles 45 and 45f BRRD.
B	Entities that are material subsidiaries of non-EU G-SIIs pursuant to Article 92b CRR shall disclose in this column the relevant information on requirements for own funds and eligible liabilities in accordance with Article 92b CRR.
c	Qualitative information. related to the applicable requirement and the level of application

Row	Legal references and instructions
EU-1	<p>Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)</p> <p>Whether the entity is subject to a Non-EU G-SII Requirement for own funds and eligible liabilities, pursuant to Article 92b CRR.</p>
EU-2	<p>If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)</p> <p>Whether the entity is subject to a Non-EU G-SII Requirement for own funds and eligible liabilities on a consolidated or individual basis, pursuant to Article 18 CRR.</p> <p>Where the requirement is on a consolidated basis, this entire template shall be filled on a consolidated basis. In all other cases this template shall be filled on an individual basis.</p>
EU-2a	<p>Is the entity subject to an internal MREL requirement? (Y/N)</p> <p>Whether the entity is subject to an MREL requirement pursuant to Article 45f BRRD.</p>
EU-2b	<p>If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)</p> <p>Whether the entity is subject to an internal MREL on a consolidated or individual basis.</p> <p>Where the requirement is on a consolidated basis, this entire template shall be filled on a consolidated basis. In all other cases this template shall be filled on an individual basis.</p>
EU-3	<p>Common Equity Tier 1 Capital</p> <p>Article 50 CRR</p> <p>CET1 capital, on an individual or consolidated basis, where applicable, in line with Article 50 CRR</p>
EU-4	<p>Eligible Additional Tier 1 instruments</p> <p>Article 52 CRR</p> <p>Additional Tier 1 instruments eligible for the requirements set forth in Article 92b CRR and in point (b)(ii) of Article 45f(2) BRRD.</p> <p>In case of internal MREL, instruments referred to in the fourth subparagraph of Article 89 (2) BRRD shall be included where that paragraph applies. Instruments governed by the law of a third country shall only be included if they meet the requirements of Article 55 BRRD.</p>

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EU-5	<p>Eligible Tier 2 (T2) instruments</p> <p>Article 63 CRR</p> <p>T2 instruments eligible for the requirements set forth in Article 92b CRR and in point (b)(ii) of Article 45f(2) BRRD.</p> <p>In case of internal MREL, instruments referred to in the fourth subparagraph of Article 89 (2) BRRD shall be included where that paragraph applies. Instruments governed by the law of a third country shall only be included if they meet the requirements of Article 55 BRRD.</p>
EU-6	<p>Eligible own funds</p> <p>Sum of CET1 capital, Additional Tier 1 instruments and Tier 2 instruments.</p>
EU-7	<p>Eligible liabilities</p> <p><i>Internal MREL</i></p> <p>For the purpose of internal MREL, eligible liabilities shall consist of liabilities that fulfil the conditions set out in Article 45f(2) BRRD, considering also, where applicable, the fourth subparagraph of Article 89 (2) BRRD.</p> <p>In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p><i>Internal TLAC</i></p> <p>For the purpose of the Requirement for own funds and eligible liabilities for non-EU G-SIIs, the amount of eligible liabilities shall be calculated in accordance with Article 72k CRR where those liabilities fulfil the conditions set out in Article 92b(2) CRR.</p>
EU-8	<p>Of which permitted guarantees</p> <p>For the purpose of internal MREL, where the resolution authority of the subsidiary permits the entity to meet the internal MREL requirement with guarantees, the amount of guarantees that are provided by the resolution entity and fulfil all the conditions set out in Article 45f(5) BRRD.</p>
EU-9a	<p>(Adjustments)</p> <p>Negative amount</p> <p>Deductions or equivalent required according to the method set out in the Delegated Regulation referred to in Article 45f (6) BRRD.</p>
EU-9b	<p>Own funds and eligible liabilities items after adjustments</p>

	<p><i>Internal MREL</i></p> <p>Amounts of eligible own funds and eligible liabilities of the entity, net of adjustments, counting towards internal MREL as set out in Article 45f(2) BRRD, considering also, where applicable, the fourth subparagraph of Article 89 (2) BRRD. In case of instruments governed by the law of a third country, the instrument shall only be included in this row if it meets the requirements of Article 55 BRRD.</p> <p>To be calculated as row EU-6 + row EU-7 + row EU-9a</p> <p><i>Internal TLAC</i></p> <p>Eligible own funds and eligible liabilities counting towards the Requirement for own funds and eligible liabilities for non-EU G-SIIs as set out in Article 92b(2) CRR. To be calculated as row EU-6 + row EU-7.</p>
EU-10	<p>Total risk exposure amount</p> <p>Total risk exposure amount (TREA) (individual or of the consolidated group at which the requirements have been set, as applicable), according to the last subparagraph of Article 18(1) CRR.</p> <p>The total risk exposure amount reported in this row shall be the total risk exposure amount which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92b CRR, as applicable.</p>
EU-11	<p>Total exposure measure</p> <p>Total exposure measure (TEM) (denominator of leverage ratio, individual or of the consolidated group at which the requirements have been set, as applicable) in accordance with Part Seven CRR.</p> <p>The total exposure measure reported in this row shall be the total exposure measure which is the basis for compliance with the requirements of Article 45 BRRD respectively Article 92b CRR, as applicable.</p>
EU-12	<p>Own funds and eligible liabilities (as a percentage of TREA)</p> <p>Own funds and eligible liabilities ratio, as a percentage of the total risk exposure amount.</p> <p>To be calculated as row EU-9b divided by row EU-10</p>
EU-13	<p>>>> Of which permitted guarantees</p> <p>Guarantee provided by the resolution entity as permitted by the resolution authority of the subsidiary, that complies with the conditions set forth in Article 45f(5) BRRD, as a percentage of the total risk exposure amount.</p> <p>To be calculated as row EU-8 divided by row EU-10</p>

EU-14	<p>Own funds and eligible liabilities (as a percentage of total exposure measure)</p> <p>Own funds and eligible liabilities ratio, as a percentage of the total exposure measure.</p> <p>To be calculated as row EU-9b divided by row EU-11</p>
EU-15	<p>>>> Of which permitted guarantees</p> <p>Guarantee provided by the resolution entity as permitted by the resolution authority of the subsidiary, that complies with the conditions set forth in Article 45f(5) BRRD, as a percentage of the total exposure measure.</p> <p>To be calculated as row EU-8 divided by row EU-11</p>
EU-16	<p>CET1 (as a percentage of the total risk exposure amount) available after meeting the entity's requirements</p> <p>The amount of CET1, equal to zero or positive, available after meeting each of the requirements referred to in points (a), (b) and (c) of Article 141a(1) and the higher of:</p> <p>(a) where applicable, the non EU G-SII requirement for own funds and eligible liabilities pursuant to Article 92b CRR when calculated in accordance with Article 92b (1) CRR as 90% of the requirement of point (a) of Article 92a (1) CRR and</p> <p>(b) the minimum requirement for own funds and eligible liabilities pursuant to Article 45f BRRD, when calculated in accordance with point (a) of Article 45 (2) BRRD.</p> <p>The disclosed figure shall be identical in both MREL and TLAC columns.</p> <p>It shall take into account the effect of transitional provisions on the own funds and eligible liabilities, the total risk exposure amount and the requirements themselves. Neither the guidance on additional own funds as referred to by Article 104b CRD nor the combined buffer requirements of point (6) of the first subparagraph of Article 128 CRD shall be considered.</p>
EU-17	<p>Institution-specific combined buffer requirement</p> <p>Institution-specific combined buffer requirement defined in point (6) of the first subparagraph of Article 128 CRD, expressed as a percentage of TREA, applicable to the entity according to point (6) of the first subparagraph of Article 128 CRD.</p>
EU-18	<p>Requirement expressed as a percentage of the total risk exposure amount</p> <p><i>Internal MREL</i></p>

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	<p>Requirement for own funds and eligible liabilities applicable to the entity in accordance with Article 45f BRRD, expressed as percentage of TREA (at individual or at consolidated level, as applicable)</p> <p><i>Internal TLAC</i></p> <p>Requirement set out in Article 92b CRR, expressed as percentage of the TREA (at individual or at consolidated level, as applicable).</p>
EU-19	<p>of which may be met with a guarantee</p> <p>Where applicable, part of the requirement for own funds and eligible liabilities expressed as a percentage of the total exposure measure which can be met a guarantee provided by the resolution entity in accordance with Article 45f(5) BRRD.</p>
EU-20	<p>Requirement expressed as percentage of the total exposure measure</p> <p><i>Internal MREL</i></p> <p>Requirement for own funds and eligible liabilities applicable to the entity in accordance with Article 45f BRRD, expressed as percentage of the TEM (at individual or at consolidated EU parent undertaking level, as applicable)</p> <p><i>Internal TLAC</i></p> <p>Requirement set out in Article 92b CRR, expressed as percentage of the TEM (at individual or at consolidated level, as applicable).</p>
EU-21	<p>of which may be met with a guarantee</p> <p>Where applicable, part of the requirement for own funds and eligible liabilities expressed as a percentage of the TEM which can be met a guarantee provided by the resolution entity, according to Article 45f(5) BRRD.</p>
EU-22	<p>Total amount of excluded liabilities referred to in Article 72a(2) CRR</p>

5. EU TLAC2: Creditor ranking - entities that are not resolution entities themselves
 8. Template EU TLAC2 exists in two versions, EU TLAC2a and EU TLAC2b. TLAC2a captures all funding that is pari passu or junior to MREL-eligible instruments, including own funds and other capital instruments. EU TLAC2b captures only own funds and liabilities eligible to meet the requirement of Article 45 BRRD in accordance with Article 45f CRR.
 9. In accordance with Article 13 (2) of this Implementing Regulation, entities that are not subject to the obligation to comply with the requirement of Article 92b CRR, but are subject to the obligation to comply with the requirement of Article 45 BRRD in accordance with Article 45f BRRD can

choose whether they use EU TLAC2a or EU TLAC2b to comply with the disclosure requirement specified point (b) of Article 45i (3) BRRD.

10. From the date of application of Article 45i(3) BRRD, issuing entities shall disclose under template TLAC2a liabilities potentially eligible for meeting the internal MREL and internal TLAC requirements. Before that date, issuing entities shall disclose liabilities potentially eligible for meeting the internal TLAC requirement.
11. The outstanding amounts referred to in the rows have to be broken down into insolvency rankings on the basis of the insolvency law of the issuing entity, irrespective of the governing law of the instrument.
12. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in Article 8 of this Implementing Regulation.
13. The ranking is presented from the most junior to the more senior. Columns for rankings have to be added until the most senior ranking potentially eligible instruments have been disclosed.
14. The amount attributable to each ranking is further broken down into amounts owned by the resolution entity, including amounts owned directly or indirectly by the resolution entity through entities along the chain of ownership, where applicable; and other amounts not owned by the resolution entity, where applicable. The total amount of each row is filled into the last column of each row.

Rows	Legal references and instructions
1	Empty set in the EU
2	<p>Description of insolvency rank (free text)</p> <p>The number of insolvency ranks (n) in the creditor hierarchy will depend on the set of liabilities of the issuing entity. The description should include a specification of the types of claims that are within that insolvency class ranking (e.g. CET1, Tier 2 instruments).</p> <p>There is one column for each insolvency ranking where the amount is held entirely by the resolution entity, and a second column where a part of the amount per ranking is also held by owners that are not the resolution entity.</p>
3	<p>Liabilities and own funds including derivative liabilities</p> <p>The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with own funds or eligible liabilities.</p>

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	<p>This shall include also liabilities excluded from bail-in.</p> <p>This row is not applicable in template EU TLAC2b.</p>
4	<p>of which excluded liabilities</p> <p>Breakdown of the liabilities excluded pursuant to Article 72a(2) CRR or Article 44(2) BRRD and, where applicable, Article 44 (3) BRRD</p> <p>This row is not applicable in template EU TLAC2b.</p>
5	<p>Liabilities and own funds less excluded liabilities</p> <p>Liabilities and own funds net of excluded liabilities</p> <p>This row is not applicable in template EU TLAC2b.</p>
6	<p>(Subset of liabilities and own funds less excluded liabilities that are) own funds and eligible liabilities for the purpose of internal MREL/internal TLAC</p> <p>Breakdown of the amount of own funds and eligible liabilities for the purpose of internal MREL in accordance with 45f(3) BRRD, equal to EU iLAC row EU-9</p>
7	<p>of which residual maturity \geq 1 year < 2 years</p> <p>Subset of row 6 with the relevant residual maturity</p>
8	<p>of which residual maturity \geq 2 year < 5 years</p> <p>Subset of row 6 with the relevant residual maturity</p>
9	<p>of which residual maturity \geq 5 years < 10 years</p> <p>Subset of row 6 with the relevant residual maturity</p>
10	<p>of which residual maturity \geq 10 years, but excluding perpetual securities</p> <p>Subset of row 6 with the relevant residual maturity</p>
11	<p>of which perpetual securities</p> <p>Subset of row 6 that are perpetual securities</p>

6. EU TLAC3: Creditor ranking – resolution entity

15. Template EU TLAC3 exists in two versions, EU TLAC3a and EU TLAC3b. EU TLAC3a captures all funding that is pari passu or junior to instruments potentially eligible for MREL, including own funds and other capital instruments. Amounts that are ineligible solely as a result of subordination

requirements shall be included in full in the row corresponding to the relevant insolvency rank, i.e. without applying the caps. EU TLAC3b captures only own funds and liabilities eligible to meet the requirement of Article 45 BRRD in accordance with Article 45f CRR.

16. In accordance with Article 14 (2) of this Implementing Regulation, entities that are not subject to the obligation to comply with the requirement of Article 92b CRR, but are subject to the obligation to comply with the requirement of Article 45 BRRD in accordance with Article 45f BRRD can choose whether they use EU TLAC3a or EU TLAC3b to comply with the disclosure requirement specified point (b) of Article 45i (3) BRRD.
17. From the date of application of Article 45i(3) BRRD, issuing entities shall disclose under template EU TLAC3a liabilities potentially eligible for meeting the MREL and TLAC requirements. Before that date, issuing entities shall disclose liabilities potentially eligible for meeting the internal TLAC requirement.
18. The outstanding amounts referred to in rows 2 to 10 have to be broken down into insolvency rankings on the basis of the insolvency law of the issuing entity, irrespective of the governing law of the instrument.
19. Insolvency rankings shall be those communicated by the competent resolution authority in compliance with the standardised presentation specified in the relevant reporting template.
20. The ranking is presented from the most junior to the more senior. Columns for rank have to be added until the most senior ranking potentially eligible instruments have been disclosed.

Rows	Legal references and instructions
1	<p>Description of insolvency rank (free text)</p> <p>The number of insolvency ranks (n) in the creditor hierarchy will depend on the set of liabilities of the entity. There is one column for each insolvency rank. The description should include a specification of the types of claims that are within that insolvency class ranking (e.g. CET1, Tier 2 instruments).</p>
2	<p>Liabilities and own funds</p> <p>The amount of own funds, eligible liabilities and liabilities ranking lower than or pari passu with own funds or eligible liabilities.</p> <p>This shall include also liabilities excluded from bail-in.</p> <p>This row is not applicable in template EU TLAC3b.</p>

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3	<p>of which excluded liabilities</p> <p>Breakdown of the liabilities excluded pursuant to Article 72a(2) CRR or Article 44(2) BRRD and, where applicable, Article 44 (3) BRRD</p> <p>This row is not applicable in template EU TLAC3b.</p>
4	<p>Liabilities and own funds less excluded liabilities</p> <p>Liabilities and own funds net of excluded liabilities</p> <p>This row is not applicable in template EU TLAC3b.</p>
5	<p>(Subset of row 4 that are) own funds and liabilities potentially eligible for meeting MREL/TLAC</p> <p>Breakdown of the amount of own funds and liabilities eligible for the purposes of Article 45 BRRD in accordance with Article 45f BRRD, without application of the caps on the recognition of non-subordinated liabilities.</p>
6	<p>of which residual maturity ≥ 1 year < 2 years</p> <p>Subset of row 5 with the relevant residual maturity</p>
7	<p>of which residual maturity ≥ 2 year < 5 years</p> <p>Subset of row 5 with the relevant residual maturity</p>
8	<p>of which residual maturity ≥ 5 years < 10 years</p> <p>Subset of row 5 with the relevant residual maturity</p>
9	<p>of which residual maturity ≥ 10 years, but excluding perpetual securities</p> <p>Subset of row 5 with the relevant residual maturity</p>
10	<p>of which perpetual securities</p> <p>Subset of row 5 that are perpetual securities</p>