ANNEX 12 – Instructions for the dislcosure of information on countercyclical capital buffers

**Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer.** Fixed format for columns, flexible format for rows.

1. Institutions shall apply the instructions provided below in this Annex in order to complete template EU CCyB1 as presented in Annex 11, in application of Article 440(a) of Regulation (EU) No. 575/2013 (CRR).
2. The scope of Template EU CCyB1 is limited to credit exposures relevant for the calculation of CCyB in accordance with Article 140(4) of Directive 2013/36/EU.

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| **Legal references and instructions** |
| **Row number** | **Explanation** |
| 010-01X | **Breakdown by country**List of countries in which the institution has credit exposures relevant for the calculation of the institution specific countercyclical buffer in accordance with Commission delegated regulation (EU) No 1152/2014.The number of rows may vary depending on the number of countries where the institution has its credit exposures relevant for the calculation of the countercyclical buffer. Institutions shall number the rows for each country consecutively, starting with 010.In accordance with Commission delegated regulation (EU) No 1152/2014, if trading book exposures or foreign credit exposures of an institution represent less than 2% of its aggregate risk weighted exposures, the institution may choose to allocate these exposures to the place of institution (i.e. the home Member State of the institution). If the exposures disclosed for the place of institution include exposures from other countries, these should be clearly identified in a footnote to the disclosure Template. |
| 020 | **Total** The value as described in accordance with the explanation for columns a to m of the current Template. |

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| **Legal references and instructions** |
| **Column number** | **Explanation** |
| a | **Exposure value of general credit exposures under the standardised approach**Exposure value of relevant credit exposures defined in accordance with Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Article 111 of the CRR. Exposure value of relevant credit exposures defined in accordance with Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Article 248(a) and (c) of the CRR shall not be included here but in e of this template.Geographical breakdown is made in accordance with Commission delegated regulation (EU) No 1152/2014. Row 020 (Total): The sum of all relevant credit exposures defined in accordance with Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Article 111 of the CRR. |
| b | **Exposure value of general credit exposures under the IRB approach**Exposure value of relevant credit exposures defined in accordance with Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Article 166, Article 167 and Article 168 of the CRR.Exposure value of relevant credit exposures defined in accordance with Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Article 248(a) and (c) of the CRR shall not be included here but in column e of this template.Geographical breakdown is made in accordance with Commission delegated regulation (EU) No 1152/2014.Row 020 (Total): The sum of all relevant credit exposures defined in accordance with Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Article 166, Article 167 and Article 168 of the CRR. |
| c  | **Sum of long and short positions of trading book exposures for standardised approach**Sum of long and short positions of relevant credit exposures defined in accordance with Article 140(4)(b) of the Directive 2013/36/EU, calculated as the sum of long and short positions determined in accordance with Article 327 of the CRR.Geographical breakdown is made in accordance with Commission delegated regulation (EU) No 1152/2014.Row 020 (Total): The sum of all long and short positions of relevant credit exposures defined in accordance with Article 140(4)(b) of the Directive 2013/36/EU, calculated as the sum of long and short positions determined in accordance with Article 327 of the CRR. |
| d | **Value of trading book exposures for internal models**Sum of the following:* + Fair value of cash positions, that represent relevant credit exposures as defined in Article 140(4)(b) of the Directive 2013/36/EU, determined in accordance with Article 104 of the CRR.
	+ Notional value of derivatives, that represent relevant credit exposures as defined in accordance with Article 140(4)(b) of the Directive 2013/36/EU.

Geographical breakdown is made in accordance with Commission delegated regulation (EU) No 1152/2014.Row 020 (Total): The sum of fair value of all cash positions, that represent relevant credit exposures as defined in Article 140(4)(b) of the Directive 2013/36/EU, determined in accordance with Article 104 CRR, and notional value of all derivatives, that represent relevant credit exposures as defined in accordance with Article 140(4)(b) of the Directive 2013/36/EU. |
| e | **Securitisation exposures Exposure value for non-trading book**Exposure value of relevant credit exposures defined in accordance with Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Article 248(a) and (c) of the CRR. Geographical breakdown is made in accordance with Commission delegated regulation (EU) No 1152/2014.Row 020 (Total): The sum of all relevant credit exposures defined in accordance with Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Article 248(a) and (c) of the CRR. |
| f | **Total exposure value**The sum of columns a, b, c, d and e.Row 020 (Total): The sum of all relevant credit exposures, defined in accordance to Article 140(4) of the Directive 2013/36/EU. |
| g | **Own funds requirements - Relevant credit risk exposures – Credit Risk**Own funds requirements for relevant credit exposures in the country in question, defined in accordance to Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Part Three, Title II of the CRR, and taking into account the own funds requirements linked to any country-specific adjustments to risk weights set following Article 458 of the CRR.Row 020 (Total): The sum of all own funds requirements for relevant credit exposures, defined in accordance to Article 140(4)(a) of the Directive 2013/36/EU, determined in accordance with Part Three, Title II of the CRR. |
| h | **Own funds requirements - Relevant credit exposures – Market risk** Own funds requirements for relevant credit exposures in the country in question, defined in accordance to Article 140(4)(b) of the Directive 2013/36/EU, determined in accordance with Part Three, Title IV, Chapter 2 of the CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of the CRR for incremental default and migration risk.Row 020 (Total): The sum of all own funds requirements for relevant credit exposures, defined in accordance to Article 140(4)(b) of the Directive 2013/36/EU, determined in accordance with Part Three, Title IV, Chapter 2 of the CRR for specific risk, or in accordance with Part Three, Title IV, Chapter 5 of the CRR for incremental default and migration risk. |
| i | **Own funds requirements - Relevant credit exposures – Securitisation positions in the non-trading book** Own funds requirements for relevant credit exposures in the country in question, defined in accordance to Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Part Three, Title II, Chapter 5 of the CRR.Row 020 (Total): The sum of all own funds requirements for relevant credit exposures, defined in accordance to Article 140(4)(c) of the Directive 2013/36/EU, determined in accordance with Part Three, Title II, Chapter 5 of the CRR. |
| j | **Own funds requirements - Total**The sum of columns g, h and i.Row 020 (Total): The sum of all own funds requirements for relevant credit exposures, defined in accordance to Article 140(4) of the Directive 2013/36/EU. |
| k | **Risk-weighted exposure amounts**Risk-weighted exposure amounts for relevant credit exposures, defined in accordance to Article 140(4) of the Directive 2013/36/EU, broken-down by country and taking into account any country-specific adjustments to risk weights set following Article 458 of the CRR.. Row 020 (Total): The sum of all risk-weighted exposure amounts for relevant credit exposures, defined in accordance to Article 140(4) of the Directive 2013/36/EU |
| l | **Own funds requirements weights (%)**The weight applied to the countercyclical buffer rate in each country, calculated as the total own funds requirements that relates to the relevant credit exposures in the country in question (row 01X, column j), divided by the total own funds requirements that relates to all credit exposures relevant for the calculation of the countercyclical buffer in accordance with Article 140(4)of the Directive 2013/36/EU (row 020, column j).This value is disclosed as an percentage with 2 decimal points. |
| m | **Countercyclical capital buffer rate (%)**Countercyclical capital buffer rate applicable in the country in question, and set in accordance with Articles 136, 137, 138 and 139 of the Directive 2013/36/EU. This column does not include countercyclical capital buffer rates that were set, but are not yet applicable at the time of computation of the institution specific countercyclical capital buffer to which the disclosure relates.This value is disclosed as percentage with the same number of decimal points as set in accordance with Articles 136, 137, 138 and 139 of the Directive 2013/36/EU. |

**Template EU CCyB2 - Amount of institution specific countercyclical capital buffer**

1. Institutions shall apply the instructions provided below in this Annex in order to complete template EU CCyB2 as presented in Annex 11, in application of Article 440(b) of CRR.

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| **Legal references and instructions** |
| **Row number** | **Explanation** |
| 1 | **Total risk exposure amount**Total risk exposure amount calculated in accordance with Article 92(3) of CRR. |
| 2 | **Institution specific countercyclical capital buffer rate** Institution specific countercyclical capital buffer rate, determined in accordance with in accordance with Article 140(1) of the Directive 2013/36/EU. The institution specific countercyclical capital buffer rate is calculated as the weighted average of the countercyclical buffer rates that apply in the countries where the relevant credit exposures of the institution are located and reported in rows 010.1 to 010.X of column m of the Template EU CCyB1.The weight applied to the countercyclical buffer rate in each country is the share of funds requirements in total own funds requirements, and is disclosed in Template EU CCyB1 column l. This value is disclosed as percentage with 2 decimal points. |
| 3 | **Institution specific countercyclical capital buffer requirement**Institution specific countercyclical capital buffer requirement, calculated as the institution specific countercyclical buffer rate, as reported in row 2 of this Template, applied to the total risk exposure amount as reported in row 1 of this Template. |

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| **Legal references and instructions** |
| **Column number** | **Explanation** |
| a | The value as described in accordance with the explanation for rows 1 to 3 of the current Template. |