

ANNEX II

REPORTING ON OWN FUNDS REQUIREMENTS

1. This Annex contains additional instructions for the tables (hereinafter “COREP”) included in Annex I of this Regulation. This Annex complements the instructions in format of references included in the tables in Annex I.

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PART I: GENERAL INSTRUCTIONS

1. Structure and conventions

1.1. Structure

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

1. Capital adequacy, an overview of regulatory capital; total risk exposure amount; and, in the case of consolidated groups, an overview of the fulfilment of the solvency requirements by consolidated and individual entities;

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

2. Credit risk (including counterparty, dilution and settlement risks);

3. Market risk (i.e. position risk in trading book, foreign exchange risk and commodities risk);

4. Operational risk;

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

4. Institutions report only those templates that are relevant depending on the approach used for determining own funds requirements.

Explanatory text for consultation purposes:

E.g. in case an institutions holds securitisation positions and the institution calculates the risk-weighted exposure amounts under the IRB Approach according to Part 3 Title II chapter 5, section 3, subsection 4 of CRR, then only the templates CR SEC IRB and SEC Details shall be reported, but not CR SEC SA.

1.2. Numbering convention

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

6. The following general notation is followed in the instructions: {Template;Row;Column}.

Explanatory text for consultation purposes:

For example: {CRSA;010;020} refers to the data point row 010, column 020 of CRSA template.

7. In the case of validations inside a template, in which only data points of that template is used, notations will not refer to a template: {Row;Column}.

8. In the case of templates with only one column, only rows will be referred to. {Template;Row}

Explanatory text for consultation purposes:

For example: {CA2;010} refers to the row 010 of CA2.

9. An asterisk sign will be used to express that the validation is done for the rows or columns specified before.

Explanatory text for consultation purposes:

For example: “For columns 010 to 050, {CRSA;010;*}” means row 010 of CRSA, for the columns 010 to 050.

1.3. Sign convention

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

PART II: TEMPLATE RELATED INSTRUCTIONS

1. CA – Solvency Overview

1.1. General remarks

11. This is a summary template which contains information about Pillar 1 numerator (own funds), denominator (own funds requirements), and transitional provisions. It has five sub-templates:

CA1 table contains the amount of own funds of the institutions, disaggregated in the items needed to get to that amount. The amount of own funds obtained includes the aggregate effect of transitional provisions per type of capital

CA2 table summarizes the total risk exposures amounts (as defined in Article 87(3) of CRR)

CA3 table contains the ratios for which CRR and CRD state a minimum level, and some other related data

CA4 table contains memorandums items needed for calculating items in CA1

CA5 contains some tables with the data needed for calculating the effect of transitional provisions in own funds.

CA5 will cease to exist once the transitional provisions will expire.

12. The template is designed to apply to all reporting entities, irrespective of the accounting standards followed, although some items in the numerator are specific for entities applying IAS/IFRS-type valuation rules. Generally, the information in the denominator is linked to the final results reported in the correspondent templates for own funds requirement.

13. The total own funds is structured in different types of capital:

Tier 1 capital (T1), which is the sum of

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1)

Tier 2 capital (T2)

14. The treatment of the transitional provisions in CA template is as follows:

The items in CA1 are generally gross of transitional adjustments. This means that figures in CA1 items are calculated according to the *final provisions* (i.e. as if there were no transitional provisions), with the exception of items summarizing the effect of the transitional provisions. For each type of capital (i.e. CET1; AT1 and T2) there are three different items in which all the adjustments due to transitional provisions are included¹:

Grandfathered instruments

Minority interests (for CET1); qualifying AT1 and qualifying T2

All other adjustments

CA5 is exclusively used for reporting the transitional provisions. This sub-template contains some tables in which the calculations to reach the transitional provisions figures are shown.

1.2. CA1 sub-template

1.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<u>Own funds</u>

¹ Note that transitional provisions may also affect the AT1 and the T2 shortfall (i.e. AT1 or T2 the excess of deduction, regulated in articles 33(1) point (j) and 53 point (e) of CRR respectively), and thus the items containing these shortfalls may indirectly reflect the effect of transitional provisions.

	<p>Articles 22(23) and 69 of CRR</p> <p>The own funds of an institution shall consist of the sum of its Tier 1 capital and Tier 2 capital</p>
020	<p><u>1.1 Common Equity Tier 1 capital</u></p> <p>Article 47 of CRR</p>
030	<p><u>1.1.1 Capital instruments eligible as CET1 capital</u></p> <p>Articles 24(1) points (a) and (b), 25 to 27, 33(1) point (f) and 39 of CRR</p>
040	<p><u>1.1.1.1 Paid up capital instruments</u></p> <p>Articles 24(1) point (a) and 25 to 27 of CRR</p> <p>Capital instruments separately disclosed on the balance sheet, as required by Article 26(1) point d) of CRR.</p> <p>Includes capital instruments of mutual, cooperative societies or similar institutions (Articles 25 and 27 of CRR).</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
050	<p><u>1.1.1.2 (-) Capital instruments not eligible</u></p> <p>Article 26(1) points (b), (l) and (m) of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as CET1 because conditions in article 26 (1) points (b) (instruments funded directly or indirectly by the institution), (l) (instruments secured or guaranteed by the group) and (m) (instruments subject to arrangements that enhances the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
060	<p><u>1.1.1.3 Share premium</u></p> <p>Articles 22(29) and 24(1) point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
070	<p><u>1.1.1.4 (-) Own CET1 instruments</u></p> <p>Articles 33(1) point (f) and 39 of CRR</p> <p>Own shares held directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase. Subject to exceptions in article 39 of CRR.</p> <p>Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to report shall include the share premium related to the own shares</p>
080	<p><u>1.1.1.4.1 (-) Direct holdings of CET1 instruments</u></p>

	<p>Articles 33(1) point (f) and 39 point (a) of CRR</p> <p>Common Equity Tier 1 instruments included in item 1.1.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 39 point (a) of CRR.</p>
090	<p><u>1.1.1.4.2 (-) Indirect holdings of CET1 instruments</u></p> <p>Articles 33(1) point (f) and 39 of CRR</p> <p>Institutions can have indirect holdings of own CET1 instruments by holding indices in which CET1 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own CET1 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.1.1.4.1.</p>
100	<p><u>1.1.1.4.2.1 (-) Underlying exposure to own CET1 instruments included in the trading book in the form of index securities</u></p> <p>Article 39 points (b) and (c) of CRR</p> <p>The amount to be reported is the net long position</p>
110	<p><u>1.1.1.4.2.2 (-) CET1 instruments which the group could be contractually obliged to purchase</u></p> <p>Article 33(1) point (f) of CRR</p> <p>The amount to be reported is the potential purchase cost</p>
120	<p><u>1.1.1.4.2.3 (-) Holdings of CET1 instruments by undertakings in which the institution has a participation of 20% or more</u></p>
130	<p><u>1.1.2 Retained earnings</u></p> <p>Articles 24(1) point (c) and 24(2) of CRR</p> <p>Retained earnings includes the previous year retained earnings plus the eligible interim or year-end profits</p>
140	<p><u>1.1.2.1 Previous years retained earnings</u></p> <p>Articles 22(28) and 24(1) c) of CRR</p> <p>Article 22(28) of CRR defines retained earnings as "Profit and losses brought forward as a result of the final application of profit or loss under the applicable accounting standards"</p>
150	<p><u>1.1.2.2 Profit or loss eligible</u></p> <p>Articles 22(25), 24(2) and 33(1) point (a) of CRR</p> <p>Article 24(2) of CRR allows including as retained earnings interim or year-end profits, with the prior consent of the competent authorities, if some conditions are met.</p> <p>On the other hand, losses shall be deducted from CET1, as stated in article 33(1) point (a) of</p>

	CRR
160	<p><u>1.1.2.2.1 Profit or loss attributable to owners of the parent</u></p> <p>Articles 24(2) and 33(1) point (a) of CRR</p> <p>The amount to be reported shall be the profit or loss reported in the accounting income statement</p>
170	<p><u>1.1.2.2.2 (-) Part of interim or year-end profit not eligible</u> <u>Legal references:</u></p> <p>Article 24(2) of CRR</p> <p>This row shall not present any figure if, for the reference period, the institution has reported losses. This is because the losses have to be completely deducted from CET1</p> <p>If the institution reports profits, it shall be reported the part which is not eligible according to article 24(2) of CRR (i.e. profits not audited and foreseeable charges or dividends) Note that, in case of profits, the amount to be deducted should be, at least, the interim dividends</p>
180	<p><u>1.1.3 Accumulated other comprehensive income</u></p> <p>Articles 22(1) and 24(1) point (d) of CRR</p> <p>The definition of accumulated other comprehensive income in the CRR refers specifically to the IAS 1, which states that “Other comprehensive income comprises items of income and expense (including reclassification adjustments) that is not recognised in profit or loss as required or permitted by other IFRSs. The components of other comprehensive income include: (a) changes in revaluation surplus (see IAS 16 Property, Plant and Equipment and IAS 38 Intangible Assets); (b) actuarial gains and losses on defined benefit plans recognised in accordance with paragraph 93A of IAS 19 Employee Benefits; (c) gains and losses arising from translating the financial statements of a foreign operation (see IAS 21 The Effects of Changes in Foreign Exchange Rates); (d) gains and losses on remeasuring available-for-sale financial assets (see IAS 39 Financial Instruments: Recognition and Measurement); (e) the effective portion of gains and losses on hedging instruments in a cash flow hedge (see IAS 39).”</p> <p>Institutions using an accounting framework different to IFRS should include in this item the components of their accounting framework which are analogue to the components stated in IAS 1.</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation, and prior to the application of prudential filters</p>
190	<p><u>1.1.3* Of which: Unrealised gains and losses measure at fair value</u></p> <p>Articles 449 and 450 of CRR</p> <p>The amount to be reported shall be the part of the amount of the previous item which refers to unrealised gains and losses that arose from fair value measurements</p>
200	<p><u>1.1.4 Other reserves</u></p> <p>Articles 22(22) and 24(1) point (e) of CRR</p>

	<p>Other reserves are defined in CRR as "Reserves within the meaning of the applicable accounting standard that are required to be disclosed under that applicable accounting standard, excluding any amounts already included in accumulated other comprehensive income or retained earnings".</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
210	<p><u>1.1.5 Funds for general banking risk</u></p> <p>Articles 22(15) and 24(1) point (f) of CRR</p> <p>Article 22(15) of CRR: Funds for general banking risk are defined in article 38 of Directive 86/635/EEC as "Amounts which a credit institution decides to put aside to cover such risks where that is required by the particular risks associated with banking"</p> <p>The amount to be reported shall be net of any tax charge foreseeable at the moment of the calculation.</p>
220	<p><u>1.1.6 Transitional adjustments due to grandfathered CET1 instruments</u></p> <p>Articles 462(1) and (2), and 463 to 465 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as CET1. The amount to be reported is directly obtained from CA5.</p>
230	<p><u>1.1.7 Minority interest given recognition in CET1 capital</u></p> <p>Article 79 of CRR</p> <p>Sum of all the amounts of minority interests of subsidiaries that is included in consolidated CET1.</p> <p>The amount to be reported is directly obtained from GS template: = {GS;010;290}</p>
240	<p><u>1.1.8 Transitional adjustments due to additional minority interests</u></p> <p>Articles 459 and 460 of CRR</p> <p>Adjustments to the minority interests due to transitional provisions. This item is obtained directly from CA5.</p>
250	<p><u>1.1.9 Adjustments to CET1 due to prudential filters</u></p> <p>Articles 29 to 32 of CRR</p>
260	<p><u>1.1.9.1 (-) Increases in equity resulting from securitised assets</u></p> <p>Article 29(1) of CRR</p> <p>The amount to be reported is the increase in the equity of the institution resulting from securitised assets, according to the applicable accounting standard.</p> <p>For example, this item includes the future margin income that results in a gain on sale for the institution, or, for originators, the net gains that arise from the capitalisation of future income from the securitised assets that provide credit enhancement to positions in the securitisation.</p>

270	<p><u>1.1.9.2 Cash flow hedge reserve</u></p> <p>Article 30 point (a) of CRR</p> <p>The amount to be reported could either be positive or negative. It will be positive if cash flow hedges result in a loss (i.e. if it reduces accounting equity) and vice versa. Thus, the sign will be contrary to the one used in accounting statements.</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>
280	<p><u>1.1.9.3 Cumulative gains and losses due to changes in own credit risk on fair valued liabilities</u></p> <p>Article 30 point (b) of CRR</p> <p>The amount to be reported could either be positive or negative. It will be positive if there is a loss due to changes in own credit risk (i.e. if it reduces accounting equity) and vice versa. Thus, the sign will be contrary to the one used in accounting statements</p> <p>Gains or losses due to fair value changes in own credit risk which are accounted for in interim profit and losses shall not be adjusted when interim profit and losses are not eligible as CET1 for being unaudited</p> <p>The amount shall be net of any tax charge foreseeable at the moment of the calculation.</p>
290	<p><u>1.1.9.4 (-) Value adjustments due to the requirements for prudent valuation</u></p> <p>Articles 31 and 100 of CRR</p> <p>Adjustments to the fair value of the trading book because of the stricter standards for prudent valuation set in Article 100 of CRR</p>
300	<p><u>1.1.10 (-) Goodwill</u></p> <p>Articles 22(16), 33(1) point (b) and 34 of CRR</p>
310	<p><u>1.1.10.1 (-) Goodwill accounted for as intangible asset</u></p> <p>Articles 22(16) and 33(1) point (b) of CRR</p> <p>Goodwill has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported here shall be the same that is reported in the balance sheet.</p>
320	<p><u>1.1.10.2 (-) Goodwill included in the valuation of significant investments</u></p> <p>Article 34 point (b) of CRR</p>
330	<p><u>1.1.10.3 Deferred tax liabilities associated to goodwill</u></p> <p>Article 34 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the goodwill became impaired or was derecognised under the relevant accounting standard</p>
340	<p><u>1.1.11 (-) Other intangible assets</u></p> <p>Articles 22(18), 33(1) point (b) and 34 point (a) of CRR</p>
350	<p><u>1.1.11.1 (-) Other intangible assets gross amount</u></p>

	<p>Articles 22(18), 33(1) point (b) and 34 point (a) of CCR</p> <p>Other intangible assets are the intangibles assets under the applicable accounting standard, minus the goodwill, also according to the applicable accounting standard.</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet of intangible assets others than goodwill.</p>
360	<p><u>1.1.11.2 Deferred tax liabilities associated to other intangible assets</u></p> <p>Article 34 point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the intangibles assets other than goodwill became impaired or was derecognised under the relevant accounting standard</p>
370	<p><u>1.1.12 (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities</u></p> <p>Articles 33(1) point (c) and 35 of CRR</p> <p>The amount to be reported is obtained from CA4: $=\{CA4;030\}-\{CA4;080\}$</p>
380	<p><u>1.1.13 (-) IRB shortfall of provisions to expected losses and equity expected loss amounts</u></p> <p>Articles 33(1) point (d), 37 and 155 of CRR</p> <p>The amount to be reported "shall not be reduced by a rise in the level of deferred tax assets that rely on future profitability, or other additional tax effect, that could occur if provisions were to rise to the level of expected losses" (Article 37 of CRR)</p> <p>The amount is obtained from CA4: $=\text{Min}(\{CA4;100\},0)-\{CA4;150\}$</p>
390	<p><u>1.1.14 (-) Defined benefit pension fund assets</u></p> <p>Articles 22(12), 33(1) point (e) and 38 of CRR</p>
400	<p><u>1.1.14.1 (-) Defined benefit pension fund assets gross amount</u></p> <p>Articles 22(12), 33(1) point (e) of CRR</p> <p>Defined benefit pension fund assets are defined as "the assets of a defined pension fund or plan, as applicable, calculated after they have been reduced by the amount of obligations under the same fund or plan"</p> <p>The amount to be reported here shall correspond to the amount reported in the balance sheet (if reported separately).</p>
410	<p><u>1.1.14.2 Deferred tax liabilities associated to defined benefit pension fund assets</u></p> <p>Articles 22(11) and (12), and 38(1) point (a) of CRR</p> <p>Amount of deferred tax liabilities that would be extinguished if the defined benefit pension fund assets became impaired or were derecognised under the relevant accounting standard.</p>
420	<p><u>1.1.14.3 Defined benefit pension fund assets which the institution has an unrestricted ability to use</u></p> <p>Articles 22(12) and 38(1) point (b) of CRR</p>

	<p>This item shall only present any amount if there is a prior consent of the competent authority to reduce the amount of defined benefit pension fund assets to be deducted. The assets included in this row shall receive a risk weight for credit risk requirements.</p>
430	<p><u>1.1.15 (-) Reciprocal cross holdings in CET1 Capital</u></p> <p>Articles 22(26), 33(1) point (g) and 41 of CRR</p> <p>Holdings in CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross long positions, and shall include Tier 1 own-fund insurance items.</p>
440	<p><u>1.1.16 (-) Excess of deduction from AT1 items over AT1 Capital (see 1.2.10)</u></p> <p>Article 33(1) point (j) of CRR</p> <p>The amount to be reported is directly taken from another CA1 item: $-\{CA1;740\}$</p>
450	<p><u>1.1.17 (-) Qualifying holdings outside the financial sector</u></p> <p>Articles 4(21) and (23), 33(1) point (k) (i) of CRR and 84 to 86</p> <p>Qualifying holdings are defined as “direct or indirect holding in an undertaking which represents 10% or more of the capital or of the voting rights or which makes it possible to exercise a significant influence over the management of that undertaking”.</p> <p>According to Article 33(1) point (k) (i) of CRR they can, alternatively, be deducted from CET1 (using this item), or subject to a risk weight of 1250%.</p>
460	<p><u>1.1.18 (-) Securitisation positions which can alternatively be subject to a 1250% risk weight</u></p> <p>Articles 33(1) point (k) (ii), 238(1) point (b), 239(1) point (b) and 253 of CRR</p> <p>Securitisation positions which are subject to a 1250% risk weight, but alternatively, are allowed to be deducted from CET1 (Article 33(1) point (k) (ii) of CRR). In the latter case, they will be reported in this item.</p>
470	<p><u>1.1.19 (-) Free deliveries</u></p> <p>Articles 33(1) point k) (iii) and 369(3) of CRR</p> <p>Free deliveries are subject to a 1250% risk weight after 5 days post second contractual payment or delivery leg until the extinction of the transaction, according to the own funds requirements for settlement risk. Alternatively, they are allowed to be deducted from CET1 (Article 33(1) point (k) (iii) of CRR). In the latter case, they will be reported in this item.</p>
480	<p><u>1.1.20 (-) CET1 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 33(1) point (h); 40 to 43, 46(2) and (3) and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from CET1</p> <p>See alternatives to deduction when consolidation is applied (article 46(2) and (3))</p>

	<p>The amount to be reported can be obtained from CA4 data: $\text{IF } \{CA4;230\} + \{CA4;300\} + \{CA4;370\} - \{CA4;680\} - \{CA4;700\} - \{CA4;720\} > 0$</p> <p>Then = $-\text{Max}[\{\{CA4;230\} + \{CA4;300\} + \{CA4;370\} - \{CA4;680\} - \{CA4;700\} - \{CA4;720\} - \{CA4;190\}\} \times (\{CA4;230\} - \{CA4;680\}) \div (\{CA4;230\} + \{CA4;300\} + \{CA4;370\} - \{CA4;680\} - \{CA4;700\} - \{CA4;720\}); 0]$</p> <p>Else = 0</p>
490	<p><u>1.1.21 (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Articles 33(1) point (c); 35 and 45(1) point (a) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences (net of the part of associated deferred tax liabilities allocated to deferred tax assets that arise from temporary differences, according to article 35(5) point (b) of CRR) which has to be deducted, applying the 10% threshold in article 45(1) point (a) of CRR.</p> <p>The amount to be reported can be obtained from CA4 data: $= -\text{Max}[\{\{CA4;040\} - \{CA4;090\}\} - \{CA4;200\}, 0]$</p>
500	<p><u>1.1.22 (-) CET1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 22(27); 33(1) point (i); 40 to 42; 44; 45(1) point (b); 46(1) to (3) and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment that has to be deducted, applying the 10% threshold in Article 45(1) point (b) of CRR.</p> <p>See alternatives to deduction when consolidation is applied (article 46(1), (2) and (3))</p> <p>The amount to be reported can be obtained from CA4 data: $= -\text{Max}[\{\{CA4;440\} - \{CA4;690\}\} - \{CA4;200\}, 0]$</p>
510	<p><u>1.1.23 (-) Amount exceeding the 15% threshold</u></p> <p>Article 45(1) of CRR</p> <p>Part of deferred tax assets that rely in future profitability and arise from temporary differences, and direct and indirect holdings by the institution of the CET1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment, that has to be deducted, applying the 15% threshold in Article 45(1) of CRR.</p> <p>The amount to be reported can be obtained from CA4 and CA1 data: $= -\text{Max}[\{\{CA4;040\} - \{CA4;090\} + \{CA4;440\} - \{CA4;690\} + \{CA1;500\} + \{CA1;510\}\} - \{CA4;210\}, 0]$</p>
520	<p><u>1.1.24 Other transitional adjustments to CET1 Capital</u></p> <p>Articles 451 to 453, 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
530	<p><u>1.2 ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 58 of CRR</p>

540	<p><u>1.2.1 Capital instruments eligible as AT1 Capital</u></p> <p>Articles 48 point (a), 49 to 51, 53 point (a) and 54 of CRR</p>
550	<p><u>1.2.1.1 Paid up capital instruments</u></p> <p>Articles 48 point (a) and 49 to 51 of CRR</p> <p>AT1 capital instruments, including those instruments that do not comply with the requirements set in article 49(1) points (c), (e) and (f) of CRR, which are subtracted in the next row.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
560	<p><u>1.2.1.2 (-) Capital instruments not eligible</u></p> <p>Article 49(1) points (c), (e) and (f) of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as AT1 because conditions in article 49(1) points (c) (instruments funded directly or indirectly by the institution), (e) (instruments secured or guaranteed by the group) and (f) (instruments subject to arrangements that enhances the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
570	<p><u>1.2.1.3 Share premium</u></p> <p>Article 48 point (b) of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
580	<p><u>1.2.1.4 (-) Own AT1 instruments</u></p> <p>Articles 49(1) point (b), 53 point (a) and 54 of CRR</p> <p>Own instruments held directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase. Subject to exceptions in article 54 of CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to report shall include the share premium related to the own shares</p>
590	<p><u>1.2.1.4.1 (-) Direct holdings of AT1 instruments</u></p> <p>Articles 49 (1) point (b) (i), 53 point (a) and 54 point (a) of CRR</p> <p>Additional Tier 1 instruments included in item 1.2.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 54 point (a) of CRR.</p>
600	<p><u>1.2.1.4.1.1 (-) Direct holdings of own AT1 instruments that are shares</u></p>

610	<u>1.2.1.4.1.2 (-) Direct holdings of own AT1 instruments that are not shares</u>
620	<u>1.2.1.4.2 (-) Indirect holdings of AT1 instruments</u> Articles 49 (1) point (b) (ii), 53 point (a) and 54 points (b) and (c) of CRR Institutions can have indirect holdings of own AT1 instruments by holding indices in which AT1 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own AT1 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.2.1.4.1.
630	<u>1.2.1.4.2.1 (-) Underlying exposure to own AT1 instruments included in indirect holdings in the trading book in the form of holdings of index securities</u> Articles 53 point (a) and 54 of CRR The amount to be reported is the net long position
640	<u>1.2.1.4.2.2 (-) AT1 instruments which the group could be contractually obliged to purchase</u> Article 53 point (a) of CRR The amount to be reported is the potential purchase cost
650	<u>1.2.1.4.2.3 (-) Holdings of AT1 instruments by undertakings in which the institution has participation of 20% or more</u> Article 49(1) point b) (ii) of CRR This item includes the holdings of AT1 instruments by undertakings in which the institution has a participation in the form of ownership, direct or by way of control, of 20% or more of the voting rights or capital of that undertaking (i.e. the amount to be reported shall include all holdings by undertakings of the economic which are not included in item 1.2.1.4.1.
660	<u>1.2.2 Transitional adjustments due to grandfathered AT1 Capital instruments</u> Articles 462(3), 463 to 465, 467 and 469 of CRR Amount of capital instruments transitionally grandfathered as AT1. The amount to be reported is directly obtained from CA5.
670	<u>1.2.3 Instruments issued by subsidiaries that are given recognition in AT1 Capital</u> Articles 80 and 81 of CRR Sum of all the amounts of qualifying T1 capital of subsidiaries that is included in consolidated AT1. The amount to be reported is directly obtained from GS template: = {GS;010;300}
680	<u>1.2.4 Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries</u> Article 460 of CRR Adjustments to the qualifying T1 capital included in consolidated AT1 capital due to transitional provisions. This item is obtained directly from CA5.

690	<p><u>1.2.5 (-) Reciprocal cross holdings in AT1 Capital</u></p> <p>Articles 22(26), 53 point (b) and 55 of CRR</p> <p>Holdings in AT1 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution</p> <p>The amount to be reported shall be calculated on the basis of the gross longs positions, and shall include Additional Tier 1 own-fund insurance items.</p>
700	<p><u>1.2.6 (-) AT1 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 53 point (c); 56, 57 and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from AT1</p> <p>The amount to be reported can be obtained from CA4 data: IF {CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}>0 Then = -Max[({CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}- {CA4;190}) × ((CA4;300}-{CA4;700}) ÷ ((CA4;230}+{CA4;300}+{CA4;370}- {CA4;680}-{CA4;700}-{CA4;720});0] Else =0</p>
710	<p><u>1.2.7 (-) AT1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 22(27), 53 point (d), 56 and 74 of CRR</p> <p>Direct and indirect holdings by the institution of AT1 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment are completely deducted</p> <p>The amount to be reported can be directly taken from CA4 data: =- [{CA4;510}- {CA4;710}]</p>
720	<p><u>1.2.8 (-) Excess of deduction from T2 items over T2 Capital (see item 1.3.11)</u></p> <p>Article 53 point (e) of CRR</p> <p>The amount to be reported is directly taken from another CA1 item: =-{CA1;970}</p>
730	<p><u>1.2.9 Other transitional adjustments to AT1 Capital</u></p> <p>Articles 454, 455, 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
740	<p><u>1.2.10 Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)</u></p> <p>Article 33(1) point j) of CRR</p> <p>Additional Tier 1 cannot be negative, but it is possible that AT1 deductions are greater than AT1 Capital plus related share premium. When this happens, AT1 has to be equal to zero, and the excess of AT1 deductions has to be deducted from CET1.</p>

	<p>With this item, it is achieved that the sum of items 1.2.1 to 1.2.10 is never lower than zero. Then, if this item shows a positive figure, item 1.1.16 will be the inverse of that figure.</p> <p>The amount to be reported has to be equal to : $-\text{Min}[\{\text{CA1;540}\} + \{\text{CA1;660}\} + \{\text{CA1;670}\} + \{\text{CA1;680}\} + \{\text{CA1;690}\} + \{\text{CA1;700}\} + \{\text{CA1;710}\} + \{\text{CA1;720}\} + \{\text{CA1;730}\}; 0]$</p>
750	<p><u>1.3 TIER 2 CAPITAL</u></p> <p>Article 68 of CRR</p>
760	<p><u>1.3.1 Capital instruments eligible as T2 Capital</u></p> <p>Articles 59 point (a), 60 to 62, 63 point (a), and 64 of CRR</p>
770	<p><u>1.3.1.1 Paid up capital instruments</u></p> <p>Articles 59 point (a), 60 and 62 of CRR</p> <p>T2 capital instruments, including those instruments that do not comply with the requirements set in Article 60 points (c), (e) and (f) of CRR, which are subtracted in the next row.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
780	<p><u>1.3.1.2 (-) Capital instruments not eligible</u></p> <p>Article 60 points (c), (e) and (f); and article 61 of CRR</p> <p>Part of the capital instruments included in previous row which is not eligible as AT1 because conditions in article 60(1) points (c) (instruments funded directly or indirectly by the institution), (e) (instruments secured or guaranteed by the group) and (f) (instruments subject to arranges that enhances the seniority of claims under the instruments in insolvency or liquidation) of CRR are not met.</p> <p>Conditions in those points reflect different situations of the capital which are reversible, and thus the amount reported here can be eligible in subsequent periods.</p> <p>The amount to be reported shall not include the share premium related to the instruments</p>
790	<p><u>1.3.1.3 Share premium</u></p> <p>Articles 59 point (b) and 62 of CRR</p> <p>Share premium has the same meaning as under the applicable accounting standard.</p> <p>The amount to be reported in this item shall be the part related to the "Paid up capital instruments" which is not included in the item "(-) Capital instruments not eligible"</p>
800	<p><u>1.3.1.4 (-) Own T2 instruments</u></p> <p>Article 60 point (b) (i), 63 point (a), and 64 of CRR</p> <p>Own instruments held directly or indirectly, and instruments not yet held, but under an actual or contingent obligation to purchase. Subject to exceptions in article 64 of CRR. Holdings on shares included as "Capital instruments not eligible" shall not be reported in this row.</p> <p>The amount to report shall include the share premium related to the own shares</p>

810	<p><u>1.3.1.4.1 (-) Direct holdings of T2 instruments</u></p> <p>Articles 60 point (b) (i), 63 point (a) and 64 point (a) of CRR</p> <p>Tier 2 instruments included in item 1.3.1.1 held by institutions of the consolidated group.</p> <p>The amount to be reported shall include holdings in the trading book calculated on the basis of the net long position, as stated in Article 64 point (a) of CRR.</p>
820	<p><u>1.3.1.4.1.1 (-) Direct holdings of own T2 instruments that are shares</u></p>
830	<p><u>1.3.1.4.1.2 (-) Direct holdings of own T2 instruments that are not shares</u></p>
840	<p><u>1.3.1.4.2 (-) Indirect holdings of T2 instruments</u></p> <p>Articles 60 point (b) (ii), 63 point (a) and 64 points (b) and (c) of CRR</p> <p>Institutions can have indirect holdings of own T2 instruments by holding indices in which T2 of the institution are included; by having contractual agreements which may lead to an obligation to purchase own T2 instruments; or because of holdings by undertakings in which the institution has a participation of 20% or more, and are not included in the consolidated group to the effects of item 1.3.1.4.1.</p>
850	<p><u>1.3.1.4.2.1 (-) Underlying exposure to own T2 instruments included in indirect holdings in the trading book in the form of holdings of index securities</u></p> <p>Articles 63 point (a) and 64 of CRR</p> <p>The amount to be reported is the net long position</p>
860	<p><u>1.3.1.4.2.2 (-) T2 instruments which the group could be contractually obliged to purchase</u></p> <p>Article 63 point (a) of CRR</p> <p>The amount to be reported is the potential purchase cost</p>
870	<p><u>1.3.1.4.2.3 (-) Holdings of T2 instruments by undertakings in which the institution has participation of 20% or more</u></p> <p>Article 60 point (b) (ii) of CRR</p> <p>This item includes the holdings of T2 instruments by undertakings in which the institution has a participation in the form of ownership, direct or by way of control, of 20% or more of the voting rights or capital of that undertaking (i.e. the amount to be reported shall include all holdings by undertakings of the economic which are not included in item 1.3.1.4.1.</p>
880	<p><u>1.3.2 Transitional adjustments due to grandfathered T2 Capital instruments</u></p> <p>Articles 462(4), 463, 464, 466, 468 and 469 of CRR</p> <p>Amount of capital instruments transitionally grandfathered as T2. The amount to be reported is directly obtained from CA5.</p>
890	<p><u>1.3.3 Instruments issued by subsidiaries that are given recognition in T2 Capital</u></p> <p>Articles 82 and 83 of CRR</p>

	<p>Sum of all the amounts of qualifying own funds of subsidiaries that is included in consolidated T2. The amount to be reported is directly obtained from GS template: = {GS;010;310}</p>
900	<p><u>1.3.4 Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries</u></p> <p>Article 460 of CRR</p> <p>Adjustments to the qualifying own funds included in consolidated T2 capital due to transitional provisions. This item is obtained directly from CA5.</p>
910	<p><u>1.3.5 IRB Excess of provisions over expected losses eligible</u></p> <p>Article 59 point (d) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with IRB approach, this item contains the positive amounts resulting from comparing the provisions and expected losses which are eligible as T2 capital.</p> <p>The amount to be reported can be obtained from CA4 data: = Max [Min [{CA4;100}; 0,6% × {CA4;160}];0]</p>
920	<p><u>1.3.6 SA General credit risk adjustments</u></p> <p>Article 59 point (c) of CRR</p> <p>For institutions calculating risk-weighted exposure amounts in accordance with standard approach, this item contains the general credit risk adjustments eligible as T2 capital.</p> <p>The amount to be reported can be obtained from CA4 data: = MIN [{CA4;170}; 1,25% × {CA4;180}]</p>
930	<p><u>1.3.7 (-) Reciprocal cross holdings in T2 Capital</u></p> <p>Articles 22(26), 63 point (b) and 65 of CRR</p> <p>Holdings in T2 instruments of relevant entities (as defined in Article 22(27) of CRR) where there is a reciprocal cross holding that the competent authority considers to have been designed to inflate artificially the own funds of the institution.</p> <p>The amount to be reported shall be calculated on the basis of the gross longs positions, and shall include Tier 2 and Tier 3 own-fund insurance items.</p>
940	<p><u>1.3.8 (-) T2 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 22(27), 63 point (c), 65 to 67 and 74 of CRR</p> <p>Part of the direct and indirect holdings by the institution of instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution does not have a significant investment that has to be deducted from T2.</p> <p>The amount to be reported can be obtained from CA4 data: IF {CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}>0 Then = -Max[({CA4;230}+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720}-{CA4;190}) × ((CA4;370)-(CA4;720)) ÷ ((CA4;230)+{CA4;300}+{CA4;370}-{CA4;680}-{CA4;700}-{CA4;720});0] Else =0</p>

950	<p><u>1.3.9 (-) T2 instruments of relevant entities where the institution has a significant investment</u></p> <p>Articles 22(27), 63 point (d), 65, 66 and 74 of CRR</p> <p>Direct and indirect holdings by the institution of T2 instruments of relevant entities (as defined in Article 22(27) of CRR) where the institution has a significant investment are completely deducted</p> <p>The amount to be reported can be directly taken from CA4 data: =- [{CA4;580} - {CA4;730}]</p>
960	<p><u>1.3.10 Transitional adjustments to deductions from T2 Capital</u></p> <p>Articles 456 to 458 and 461 of CRR</p> <p>Adjustments to deductions due to transitional provisions. This item is obtained directly from CA5.</p>
970	<p><u>1.3.11 Excess of deduction from T2 items over T2 Capital (deducted in AT1)</u></p> <p>Article 53 point (e) of CRR</p> <p>Tier 2 cannot be negative, but it is possible that T2 deductions are greater than T2 Capital plus related share premium. When this happens, T2 has to be equal to zero, and the excess of T2 deductions has to be deducted from AT1.</p> <p>With this item, it is achieved that the sum of items 1.3.1 to 1.3.11 is never lower than zero. Then, if this item shows a positive figure, item 1.2.8 will be the inverse of that figure.</p> <p>The amount to be reported has to be equal to : = -Min[{{CA1;760} + {CA1;880} + {CA1;890} + {CA1;900} + {CA1;910} + {CA1;920}+ {CA1;930} + {CA1;940} + {CA1;950}+ {CA1;960}; 0]</p>

1.3. CA2 sub-template

1.3.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Articles 87(3), 90, 91 and 93 of CRR</p> <p>= {CA2;040} + {CA2;490} + {CA2;520} + {CA2;620} + {CA2;660} + {CA2;670} + {CA2;700} + {CA2;710}</p>
020	<p><u>1* Of which: Investment firms under Article 90 paragraph 2 and Article 93 of CRR</u></p> <p>For investment firms under Article 90 (2) and Article 93 of CRR</p> <p>= {CA2;010}</p>
030	<p><u>1** Of which : Investment firms under Article 91 paragraph 1 and 2 and Article 92 of CRR</u></p> <p>For investment firms under Article 91 (2) and Article 93 of CRR</p>

	= {CA2;010}
040	<p><u>1.1 RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTER-PARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u></p> <p>Article 87(3) points (a) and (f) of CRR</p> <p>= {CA2;050} + {CA2;240} + {CA2;460}</p>
050	<p><u>1.1.1 Standardised approach (SA)</u></p> <p>CR SA and SEC SA template templates at the level of total exposures.</p> <p>= {CA2;060} + {CA2;220}</p>
060	<p><u>1.1.1.1 SA exposure classes excluding securitisations positions</u></p> <p>CR SA template at the level of total exposures. The SA exposure classes are those mentioned in Article 107 of CRR excluding securitisation positions.</p> <p>= {CA2;070} + {CA2;080} + {CA2;090} + ... + {CA2;210}</p>
070	<p><u>1.1.1.1.01 Central governments or central banks</u></p> <p>CR SA Total. Claims or contingent claims</p>
080	<p><u>1.1.1.1.02 Regional governments or local authorities</u></p> <p>CR SA Total. Claims or contingent claims</p>
090	<p><u>1.1.1.1.03 Public sector entities</u></p> <p>CR SA Total. Claims or contingent claims</p>
100	<p><u>1.1.1.1.04 Multilateral Development Banks</u></p> <p>CR SA Total. Claims or contingent claims</p>
110	<p><u>1.1.1.1.05 International Organisations</u></p> <p>CR SA Total. Claims or contingent claims</p>
120	<p><u>1.1.1.1.06 Institutions</u></p> <p>CR SA Total. Claims or contingent claims</p>
130	<p><u>1.1.1.1.07 Corporates</u></p> <p>CR SA Total. Claims or contingent claims</p>
140	<p><u>1.1.1.1.08 Retail</u></p> <p>CR SA Total. Claims or contingent claims</p>

150	<p><u>1.1.1.1.09 Secured by mortgages on immovable property</u></p> <p>CR SA Total. Claims or contingent claims</p>
160	<p><u>1.1.1.1.10 Exposures in default</u></p> <p>CR SA Total.</p>
170	<p><u>1.1.1.1.11 Covered bonds</u></p> <p>CR SA Total. Claims</p>
180	<p><u>1.1.1.1.12 Claims on institutions and corporate with a short-term credit assessment</u></p> <p>CR SA Total.</p>
190	<p><u>1.1.1.1.13 Collective investments undertakings (CIU)</u></p> <p>CR SA Total. Claims</p>
200	<p><u>1.1.1.1.14 Equity</u></p> <p>CR SA Total.</p>
210	<p><u>1.1.1.1.15 Other items</u></p> <p>CR SA Total.</p>
220	<p><u>1.1.1.2 Securitisations positions SA</u></p> <p>CR SEC SA template at the level of total securitisation types</p>
230	<p><u>1.1.1.2.* Of which: resecuritisation</u></p> <p>CR SEC SA template at the level of total securitisation types</p>
240	<p><u>1.1.2 Internal ratings based Approach (IRB)</u></p> <p>= {CA2;250} + {CA2;310} + {CA2;420} + {CA2;430} + {CA2;450}</p>
250	<p><u>1.1.2.1 IRB approaches when neither own estimates of LGD nor Conversion Factors are used</u></p> <p>CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are not used)</p> <p>= {CA2;260} + {CA2;270} + {CA2;280} + {CA2;290} + {CA2;300}</p>
260	<p><u>1.1.2.1.01 Central governments and central banks</u></p>

	CR IRB
270	<u>1.1.2.1.02 Institutions</u> CR IRB
280	<u>1.1.2.1.03 Corporates - SME</u> CR IRB
290	<u>1.1.2.1.04 Corporates – Specialised Lending</u> CR IRB
300	<u>1.1.2.1.05 Corporates – Other</u> CR IRB
310	<u>1.1.2.2 IRB approaches when own estimates of LGD and/or Conversion Factor are used</u> CR IRB template at the level of total exposures (when own estimates of LGD and/or CCF are used) ={CA2;320} + {CA2;330} + {CA2;340} + {CA2;350} + {CA2;360} + {CA2;370} + {CA2;380} + {CA2;390} + {CA2;400} + {CA2;410}
320	<u>1.1.2.2.01 Central governments and central banks</u> CR IRB
330	<u>1.1.2.2.02 Institutions</u> CR IRB
340	<u>1.1.2.2.03 Corporates - SME</u> CR IRB
350	<u>1.1.2.2.04 Corporates – Specialised Lending</u> CR IRB
360	<u>1.1.2.2.05 Corporates – Other</u> CR IRB
370	<u>1.1.2.2.06 Retail – secure by real estate SME</u> CR IRB
380	<u>1.1.2.2.07 Retail – secure by real estate non-SME</u> CR IRB
390	<u>1.1.2.2.08 Retail – Qualifying revolving</u> CR IRB

400	<p><u>1.1.2.2. 09 Retail – Other SME</u></p> <p>CR IRB</p>
410	<p><u>1.1.2.2.10 Retail – Other non-SME</u></p> <p>CR IRB</p>
420	<p><u>1.1.2.3 Equity IRB</u></p> <p>CR EQU IRB</p>
430	<p><u>1.1.2.4 Securitisations positions IRB</u></p> <p>CR SEC IRB template at the level of total securitisation types</p>
440	<p><u>1.1.2.4* Of which: resecuritisation</u></p> <p>CR SEC IRB template at the level of total securitisation types</p>
450	<p><u>1.1.2.5 Other non credit-obligation assets</u></p> <p>No link. The amount to be reported is the risk weighted exposure amount as calculated according to Article 152 of CRR.</p>
460	<p><u>1.1.3 Risk exposure amount for default funds contributions</u></p> <p>= {CA2;470} + {CA2;480}</p>
470	<p><u>1.1.3.1 Risk exposure amount for exposures to complying CCPs</u></p> <p>Own funds requirements for default fund contributions according to Article 298 of CRR. Without link to any template.</p>
480	<p><u>1.1.3.2 Risk exposure amount for exposures to non-complying CCPs</u></p> <p>Own funds requirements for default fund contributions according to Article 300 of CRR. Without link to any template.</p>
490	<p><u>1.2 SETTLEMENT/DELIVERY RISK</u></p> <p>Articles 87(3) point (c) (ii) and 87(4) point (b) of CRR</p> <p>= {CA2;500} + {CA2;510}</p>
500	<p><u>1.2.1 Settlement/delivery risk in the non-Trading book</u></p> <p>CR SETT</p>
510	<p><u>1.2.2 Settlement/delivery risk in the Trading book</u></p> <p>CR SETT</p>
520	<p><u>1.3 TOTAL RISK EXPOSURE AMOUNT FOR POSITION, FOREIGN EXCHANGE AND COMMODITIES RISKS</u></p> <p>Articles 87(3) points (b) (i) and (c) (i) and (iii), and 87(4) point (b) of CRR</p> <p>= {CA2;530} + {CA2;610}</p>

530	<p><u>1.3.1 Risk exposure amount for position, foreign exchange and commodities risks under standardised approaches (SA)</u></p> <p>= {CA2;540} + {CA2;580} + {CA2;590} + {CA2;600}</p>
540	<p><u>1.3.1.1 Traded debt instruments</u></p> <p>= {CA2;550} + {CA2;560} + {CA2;570}</p>
550	<p><u>1.3.1.1.01 General and specific risk reported in MKR SA TDI</u></p> <p>MKR SA TDI template at the level of total currencies. General risk of all positions (including securitisation positions and CTP positions) will be reported in the MKR SA TDI. Specific risk of interest positions except of securitisation positions and CTP positions will be reported in the MKR SA TDI</p>
560	<p><u>1.3.1.1.02 Specific risk securitisations positions</u></p> <p>MKR SA SEC</p>
570	<p><u>1.3.1.1.03 Specific risk correlation trading portfolio</u></p> <p>MKR SA CTP</p>
580	<p><u>1.3.1.2 Equity</u></p> <p>MKR SA EQU template at the level of total national markets.</p>
590	<p><u>1.3.1.3 Foreign Exchange</u></p> <p>MKR SA FX</p>
600	<p><u>1.3.1.4 Commodities</u></p> <p>MKR SA COM template at the level of total commodities.</p>
610	<p><u>1.3.2 Risk exposure amount for positions, foreign exchange and commodity risks under internal models (IM)</u></p> <p>MKR IM</p>
620	<p><u>1.4 TOTAL RISK EXPOSURE AMOUNT FOR OPERATIONAL RISK (OpR)</u></p> <p>Article 87(3) point (e) and 87(4) point (b) of CRR</p> <p>For investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR this element will be zero.</p> <p>= {CA2;630} + {CA2;640} + {CA2;650}</p>
630	<p><u>1.4.1 OpR Basic Indicator approach (BIA)</u></p> <p>OPR</p>
640	<p><u>1.4.2 OpR Standardised (TSA) / Alternative Standardised (ASA) approaches</u></p> <p>OPR</p>
650	<p><u>1.4.3 OpR Advanced measurement approaches (AMA)</u></p>

	OPR
660	<p><u>1.5 ADDITIONAL RISK EXPOSURE AMOUNT DUE TO FIXED OVERHEADS</u></p> <p>Articles 90(2), 91(2), 92 and 93(1) point (a) of CRR</p> <p>Only for investment firms under Article 90 (2), Article 91 (2) and Article 93 of CRR. See also Article 92 of CRR</p> <p>Investment firms under Article 91 of CRR shall report the amount referred to in Article 92 multiplied by 12.5.</p> <p>Investment firms under Article 90 of CRR shall report:</p> <ul style="list-style-type: none"> - If the amount referred to in article 90(2) point (a) of CRR is greater than the amount referred to in article 90(2) point (b) of CRR, the amount to be reported is zero. - If the amount referred to in article 90(2) point (b) of CRR is greater than the amount referred to in article 90(2) point (a) of CRR, the amount to be reported is the result of subtracting the latter amount from the former.
670	<p><u>1.6 TOTAL RISK EXPOSURE AMOUNT FOR CREDIT VALUATION ADJUSTMENT</u></p> <p>Article 87(3) point (d) of CRR</p> <p>= {CA2;680} + {CA2;690}</p>
680	<p><u>1.6.1 Advanced method</u></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 373 of CRR. Without link to any template.</p>
690	<p><u>1.6.2 Standardised method</u></p> <p>Own funds requirements for credit valuation adjustment risk according to Article 374 of CRR .Without link to any template.</p>
700	<p><u>1.7 TOTAL RISK EXPOSURE AMOUNT RELATED TO LARGE EXPOSURES IN THE TRADING BOOK</u></p> <p>Articles 87(3) point (b) (ii) and 384 to 390 of CRR</p>
710	<p><u>1.8 OTHER RISK EXPOSURE AMOUNTS</u></p> <p>Articles 443 and 476 of CRR</p> <p>Institutions shall report the amounts needed to comply with the following: The temporary capital ratio for the Basel I floor set in Article 476 (IRB institutions). Stricter prudential requirements imposed by the Commission, in accordance with Article 443 of CRR</p> <p>Stricter prudential requirements based on national acts</p> <p>= {CA2;720} + {CA2;730} + {CA2;740}</p>

720	<p><u>1.8.1 Additional risk exposure amount due to application of Basel I floor</u></p> <p>Article 476 (1) point b) of CRR</p>
730	<p><u>1.8.2 Stricter prudential requirements based on Commission delegated acts</u></p> <p>Article 443 of CRR</p>
740	<p><u>1.8.3 Stricter prudential requirements based on national acts</u></p> <p>Explanatory text for consultation purposes: Additional capital requirements requested by national supervisors. (Depending on the current discussion related to CRD IV) Examples: In case the qualifying holdings outside the financial sector are treated according to article 84 (3) CRR, this item should be used. Additional capital requirement for OPR - following "Terms and conditions in AMA decisions" according to CEBS GL 21, part "Guidelines on the allocation of the AMA capital", paragraph 10)</p>

1.4. CA3 sub-template

1.4.1. 4.1 Instructions concerning specific rows

Row	Legal references and instructions
010	<p>1 CET1 Capital ratio</p> <p>Legal reference: Article 87(2) point (a) of CRR</p> <p>Instructions: The CET1 capital ratio is the CET1 capital of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $=\{CA1;020\} / \{CA2;010\}$</p>
020	<p>2 Surplus(+)/Deficit(-) of CET1 capital</p> <p>Instructions: This item shows, in absolute figures, the amount of CET1 capital surplus or deficit relating to the requirement set in Article 87(1) point (a) of CRR (4,5%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $=\{CA1;020\} - \{CA2;010\} \times 4,5\%$</p>
030	<p>3 T1 Capital ratio</p> <p>Legal reference: Article 87(2) point (b) of CRR</p>

	<p>Instructions: The T1 capital ratio is the T1 capital of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $= \frac{({CA1;020} + {CA1;530})}{{CA2;010}}$</p>
040	<p>4 Surplus(+)/Deficit(-) of T1 capital</p> <p>Instructions: This item shows, in absolute figures, the amount of T1 capital surplus or deficit relating to the requirement set in Article 87(1) point (b) of CRR (6%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $=({CA1;020} + {CA1;530}) - {CA2;010} \times 6\%$</p>
050	<p>5 Total capital ratio</p> <p>Legal reference: Article 87(2) point (c) of CRR</p> <p>Instructions: The total capital ratio is the own funds of the institution expressed as a percentage of the total risk exposure amount. The amount to be reported is obtained from CA1 and CA2 data: $= \frac{{CA1;010}}{{CA2;010}}$</p>
060	<p>6 Surplus(+)/Deficit(-) of total capital</p> <p>This item shows, in absolute figures, the amount of own funds surplus or deficit relating to the requirement set in Article 87(1) point (c) of CRR (8%), i.e. without taking into account the capital buffers and transitional provisions on the ratio. The amount to be reported is obtained from CA1 and CA2 data: $= {CA1;010} - {CA2;010} \times 8\%$</p>

1.5. CA4 sub-template

1.5.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. Total deferred tax assets</u></p> <p>The amount reported in this item shall be equal to the amount reported in the accounting balance sheet.</p>
020	<p><u>1.1 Deferred tax assets that do not rely on future profitability</u></p> <p>Article 36 of CRR</p> <p>Deferred tax assets that do not rely on future profitability, and thus are subject to the application of a risk weight.</p>
030	<p><u>1.2 Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p>

	<p>Articles 33(1) point (c) and 35 of CRR</p> <p>Deferred tax assets that rely on future profitability, but do not arise from temporary differences, and thus are not subject to any threshold (i.e. are completely deducted from CET1).</p> <p>The amount to be reported is gross of any deferred tax liabilities deduction.</p>
040	<p><u>1.3 Deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Articles 33(1) point (c); 35 and 45(1) point (a) of CRR</p> <p>Deferred tax assets that rely on future profitability and arise from temporary differences, and thus, their deduction from CET1 is subject to 10% and 15% thresholds in Article 45 of CRR.</p> <p>The amount to be reported is gross of any deferred tax liabilities deduction.</p>
050	<p><u>2 Total deferred tax liabilities</u></p> <p>The amount reported in this item shall be equal to the amount reported in the accounting balance sheet.</p>
060	<p><u>2.1 Deferred tax liabilities non deductible from deferred tax assets that rely on future profitability</u></p> <p>Article 35(3) and (4) of CRR</p> <p>Deferred tax liabilities for which conditions in Article 35(3) and (4) of CRR are not met. Hence, this item shall include the deferred tax liabilities that reduce the amount of goodwill, other intangible assets or defined benefit pension fund assets required to be deducted, which are reported, respectively, in CA1 items 1.1.10.3, 1.1.11.2 and 1.1.14.2.</p>
070	<p><u>2.2 Deferred tax liabilities deductible from deferred tax assets that rely on future profitability</u></p> <p>Article 35 of CRR</p>
080	<p><u>2.2.1 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Article 35 (3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 35(3) and (4) of CRR, and are not allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 35(5) of CRR</p>
090	<p><u>2.2.2 Deductible deferred tax liabilities associated with deferred tax assets that rely on future profitability and arise from temporary differences</u></p> <p>Article 35 (3), (4) and (5) of CRR</p> <p>Deferred tax liabilities which may reduce the amount of deferred tax assets that rely on future profitability, according to Article 35(3) and (4) of CRR, and are allocated to deferred tax assets that rely on future profitability and arise from temporary differences, according to Article 35(5) of CRR</p>

100	<p><u>3. IRB excess (+) or shortfall (-) of provisions to expected losses</u></p> <p>Articles 33(1) point (d), 59 point (d), 154 and 155 of CRR</p> <p>This item will only present amount for IRB institutions.</p>
110	<p><u>3.1 Total risk adjustments eligible for inclusion in the calculation of the expected loss amount</u></p> <p>Article 155 of CRR</p>
120	<p><u>3.1.1 General credit risk adjustments</u></p> <p>Article 155 of CRR</p>
130	<p><u>3.1.2 Specific credit risk adjustments</u></p> <p>Article 155 of CRR</p>
140	<p><u>3.2.2 Total expected loss eligible for inclusion in the adjustment to capital in respect of the difference between expected loss and provisions (excluding equity expected loss amounts)</u></p> <p>Articles 154 and 155 of CRR</p>
150	<p><u>4 Equity expected loss amounts</u></p> <p>Article 154(7) to (9) of CRR</p>
160	<p><u>5 Risk weighted exposure amounts for calculating the cap to the excess of provision eligible as T2</u></p> <p>Article 59 point (d) of CRR</p> <p>For IRB institutions, according to Article 59 point (d) of CRR, the excess amount of provisions (to expected losses) eligible for inclusion in Tier 2 capital is capped at 0.6% of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 0.6%) which is the base for calculating the cap</p>
170	<p><u>6 Total gross provisions eligible for inclusion in T2 capital</u></p> <p>Article 59 point (c) of CRR</p> <p>This item includes the general credit risk adjustments that are eligible for inclusion in T2 capital, before cap.</p> <p>The amount to be reported shall be gross of tax effects.</p>
180	<p><u>7 Risk weighted exposure amounts for calculating the cap to the provision eligible as T2</u></p> <p>Article 59 point (c) of CRR</p> <p>According to Article 59 point (c) of CRR, the credit risk adjustments eligible for inclusion in Tier 2 capital is capped at 1.25% of risk-weighted exposure amounts.</p> <p>The amount to be reported in this item is the risk weighted exposure amounts (i.e. not multiplied by 1.25%) which is the base for calculating the cap</p>
190	<p><u>8 Threshold non deductible of holdings in relevant entities where an institution does</u></p>

	<p><u>not have a significant investment</u></p> <p>Article 43(1) point (a) of CRR</p> <p>This item contains the threshold up to which holdings in a relevant entity where an institution does not have a significant investment are not deducted. Therefore, the amount includes the items which are the base of the threshold, and multiplies that base by 10%.</p> <p>The amount can be calculated from CA1 data: = 10% × [{CA1;030} + {CA1;130} + {CA1;180} + {CA1;200} + {CA1;210} + {CA1;230} + {CA1;250} + {CA1;300} + {CA1;340} + {CA1;370} + {CA1;380} + {CA1;390} + {CA1;430} + {CA1;450} + {CA1;460} + {CA1;470}]</p>
200	<p><u>9 10% CET1 threshold in Article 45 of CRR</u></p> <p>Article 45(1) points (a) and (b) of CRR</p> <p>This item contains the 10% threshold for holdings in relevant entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences.</p> <p>The amount includes the items which are the base of the threshold, and multiplies that base by 10%.</p> <p>The amount can be calculated from CA1 and CA4 data: = {CA4;190} + 10% × [{CA1;440} + {CA1;480}]</p>
210	<p><u>10 15% CET1 threshold in Article 45 of CRR</u></p> <p>Article 45(1) of CRR</p> <p>This item contains the 15% threshold for holdings in relevant entities where an institution has a significant investment, and for deferred tax assets that are dependent on future profitability and arise from temporary differences, to be applied after the 10% threshold.</p> <p>The threshold is calculated so that the amount of the two items that is recognised must not exceed 15% of the Common Equity Tier 1 capital, calculated after all deductions, not including any adjustment due to transitional provisions.</p> <p>The amount can be calculated from CA4 data: =15% × [{CA4;200}/10% - ({CA4;040} - {CA4;090} + {CA4;440})]/85%</p>
220	<p><u>11 Eligible capital for the purposes of qualifying holdings outside the financial sector and large exposures</u></p> <p>Article 4(23)</p> <p>“Eligible capital” is defined, for the purposes of qualifying holdings outside the financial sector and large exposures, as the sum of CET1, AT1, and T2 which is equal to or less than 25% of own funds.</p> <p>The amount can be calculated from CA1 data: = {CA1;020} + {CA1;530} + Min [{CA1;750}; 25% × {CA1;010}]</p>
230	<p><u>12 Holdings of CET1 capital of relevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 41 to 43 and 46 of CRR</p>
240	<p><u>12.1 Direct holdings of CET1 capital Direct holdings of CET1 capital of relevant entities where the institution does not have a significant investment</u></p>

	Articles 41, 42 point (a), 43 and 46 of CRR
250	<p><u>12.1.1 Gross direct holdings of CET1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 41, 43 and 46 of CRR</p> <p>Direct holdings of CET1 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer;</p> <p>b) The amounts relating to the investments for which any alternative in article 46 is applied; and</p> <p>c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR</p>
260	<p><u>12.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
270	<p><u>12.2 Indirect holdings of CET1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 41 and 42 of CRR</p>
280	<p><u>12.2.1 Gross indirect holdings of CET1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 41 and 42 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included</p>
290	<p><u>12.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
300	<p><u>13 Holdings of AT1 capital of relevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 55 to 57 of CRR</p>
310	<p><u>13.1 Direct holdings of AT1 capital of relevant entities where the institution does not have a significant investment</u></p>

	Articles 55, 56 point (a) and 57(2) of CRR
320	<p><u>13.1.1 Gross direct holdings of AT1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 55 and 57(2) of CRR</p> <p>Direct holdings of AT1 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer; and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR</p>
330	<p><u>13.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 56 point (a) of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
340	<p><u>13.2 Indirect holdings of AT1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 55 and 56 of CRR</p>
350	<p><u>13.2.1 Gross indirect holdings of AT1 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 55 and 56 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included</p>
360	<p><u>13.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 56 of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
370	<p><u>14. Holdings of T2 capital of relevant entities where the institution does not have a significant investment, net of short positions</u></p> <p>Articles 65 to 67 of CRR</p>
380	<p><u>14.1 Direct holdings of T2 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 65, 66 point (a) and 67(2) of CRR</p>
390	<p><u>14.1.1 Gross direct holdings of T2 capital of relevant entities where the institution</u></p>

	<p><u>does not have a significant investment</u></p> <p>Articles 65 and 67(2) of CRR</p> <p>Direct holdings of T2 capital of relevant entities where the institution does not have a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer; and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR</p>
400	<p><u>14.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 66 point (a) of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
410	<p><u>14.2 Indirect holdings of T2 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Article 65 and 66 of CRR</p>
420	<p><u>14.2.1 Gross indirect holdings of T2 capital of relevant entities where the institution does not have a significant investment</u></p> <p>Articles 65 and 66 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included</p>
430	<p><u>14.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 66 of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
440	<p><u>15 Holdings of CET1 capital of relevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 41, 42, 44 and 46 of CRR</p>
450	<p><u>15.1 Direct holdings of CET1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 41, 42 point (a), 44 and 46 of CRR</p>
460	<p><u>15.1.1 Gross direct holdings of CET1 capital of relevant entities where the institution has a significant investment</u></p>

	<p>Articles 41, 42 point (a), 44 and 46 of CRR</p> <p>Direct holdings of CET1 capital of relevant entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer;</p> <p>b) The amounts relating to the investments for which any alternative in article 46 is applied; and</p> <p>c) Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR</p>
470	<p><u>15.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 42 point (a) of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
480	<p><u>15.2 Indirect holdings of CET1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 41 and 42 of CRR</p>
490	<p><u>15.2.1 Gross indirect holdings of CET1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 41 and 42 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 33(1) point (g) of CRR shall not be included</p>
500	<p><u>15.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 42 of CRR</p> <p>Article 42 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
510	<p><u>16 Holdings of AT1 capital of relevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 53 point(d), 55 and 56 of CRR</p>
520	<p><u>16.1 Direct holdings of AT1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 53 point(d), 55 and 56 of CRR</p>
530	<p><u>16.1.1 Gross direct holdings of AT1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 53 point (d) and 55 of CRR</p>

	<p>Direct holdings of AT1 capital of relevant entities where the institution has a significant investment, excluding:</p> <p>a) Underwriting positions held for 5 working days or fewer (Article 53 point (d)); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR</p>
540	<p><u>16.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 56 point (a) of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
550	<p><u>16.2 Indirect holdings of AT1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 55 and 56 of CRR</p>
560	<p><u>16.2.1 Gross indirect holdings of AT1 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 55 and 56 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 53 point (b) of CRR shall not be included</p>
570	<p><u>16.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 56 of CRR</p> <p>Article 56 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
580	<p><u>17 Holdings of T2 capital of relevant entities where the institution has a significant investment, net of short positions</u></p> <p>Articles 63 point (d), 65 and 66 of CRR</p>
590	<p><u>17.1 Direct holdings of T2 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 63 point (d), 65 and 66 of CRR</p>
600	<p><u>17.1.1 Gross direct holdings of T2 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 63 point (d) and 65 of CRR</p> <p>Direct holdings of T2 capital of relevant entities where the institution has a significant investment, excluding:</p>

	<p>a) Underwriting positions held for 5 working days or fewer (Article 63 point (d)); and</p> <p>b) Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR</p>
610	<p><u>17.1.2 (-) Permitted offsetting short positions in relation to the direct gross holdings included above</u></p> <p>Article 66 point (a) of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
620	<p><u>17.2 Indirect holdings of T2 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 65 and 66 of CRR</p>
630	<p><u>17.2.1 Gross indirect holdings of T2 capital of relevant entities where the institution has a significant investment</u></p> <p>Articles 65 and 66 point (b) of CRR</p> <p>The amount to be reported is the indirect holdings in the trading book of the capital instruments of relevant entities that take the form of holdings of index securities. It is obtained by calculating the underlying exposure to the capital instruments of the relevant entities in the indices.</p> <p>Holdings which are treated as reciprocal cross holdings according to article 63 point (b) of CRR shall not be included</p>
640	<p><u>17.2.2 (-) Permitted offsetting short positions in relation to the indirect gross holdings included above</u></p> <p>Article 66 of CRR</p> <p>Article 66 point (a) of CRR allows offsetting short positions in the same underlying exposure provided the maturity of the short position matches the maturity of the long position or has a residual maturity of at least one year.</p>
650	<p><u>18 Risk weighted exposures of CET1 holdings in relevant entities which are not deducted from the institution's CET1 capital</u></p> <p>Article 43(4) of CRR</p>
660	<p><u>19 Risk weighted exposures of AT1 holdings in relevant entities which are not deducted from the institution's AT1 capital</u></p> <p>Article 57 of CRR</p>
670	<p><u>20 Risk weighted exposures of T2 holdings in relevant entities which are not deducted from the institution's T2 capital</u></p> <p>Article 67 of CRR</p>
680	<p><u>21 Holdings on CET1 Capital Instruments of relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise</p>

	<p>and save that entity. Note that these instruments shall also be reported on item 12.1.</p>
690	<p><u>22 Holdings on CET1 Capital Instruments of relevant entities where the institution has a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from CET1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 15.1.</p>
700	<p><u>23 Holdings on AT1 Capital Instruments of relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 13.1.</p>
710	<p><u>24 Holdings on AT1 Capital Instruments of relevant entities where the institution has a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from AT1 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 16.1.</p>
720	<p><u>25 Holdings on T2 Capital Instruments of relevant entities where the institution does not have a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 14.1.</p>
730	<p><u>26 Holdings on T2 Capital Instruments of relevant entities where the institution has a significant investment temporary waived</u></p> <p>Article 74 of CRR</p> <p>A competent authority may waive on a temporary basis the provisions on deductions from T2 due to holdings on instruments of a specific relevant entity, when it deems those holdings to be for the purposes of a financial assistance operation designed to reorganise and save that entity. Note that these instruments shall also be reported on item 17.1.</p>
740	<p><u>27 Combined Buffer Requirement</u></p>

	Article 122 point (2) of CRD
750	<p><u>27.1 Capital conservation buffer</u></p> <p>Article 122 point (1) of CRD</p> <p>Percentage of capital conservation buffer which the reporting institutions is required to maintain.</p>
760	<p><u>27.2 Countercyclical buffer rate</u></p> <p>Article 122 point (3) of CRD</p> <p>Percentage of specific countercyclical capital buffer which the reporting institutions is required to maintain.</p>

1.6. CA5 sub-template

1.6.1. General remarks

15. CA5 summarizes the calculation of own funds elements and deductions subject to the transitional provisions laid down in Articles 449 to 469 of CRR.

16. CA5 is structured as follows:

- a. Table 1 Summary. This table summarizes the total adjustments which need to be made to the different components of own funds (reported in CA1 according to the final provisions) as a consequence of the application of the transitional provisions. The elements of this table are presented as “adjustments” to the different capital components in CA1, in order to reflect in own funds components the effects of the transitional provisions.
- b. Tables 2 to 11 of CA5 provide further details on the calculation of own fund elements and deductions under the transitional provisions. These templates are inserted in sections and subsections
 - i. Section 1 contains the grandfathered instruments tables (Tables 2 and 3)
 - ii. Section 2 contains the minority interests and equivalent tables (Tables 4 and 5)
 - iii. Section 3 contains the other adjustments due to transitional provisions
 1. Section 3.1 contains the adjustments to unrealised gains and losses (Table 6)
 2. Section 3.2 contains the adjustments to deductions (Table 7 to 10)
 3. Section 3.3 contains the additional filters and deductions

17. Institutions shall only report elements in CA5 during the period where transitional provisions in accordance with Part Ten of CRR apply.

1.6.2. Table 1 Summary

18. Institutions shall report in Table 1 the overall impact of applying the transitional provisions to own funds components as laid down in Articles 449 to 469 of CRR, compared to applying the final provisions laid down in Title II of Part Two of CRR. The figures to be reported in Section 1 of CA5 can be derived from the respective sections of CA5.

1.6.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. Total adjustments</u></p> <p>This row reflects the overall effect of transitional adjustments in the different types of capital, plus the risk weighted amounts arising from these adjustments</p>
020	<p><u>1.1 Grandfathered instruments</u></p> <p>Articles 462 to 469 of CRR</p> <p>This row reflects the overall effect of instruments transitionally grandfathered in the different types of capital.</p>
030	<p><u>1.2 Minority interests and equivalents</u></p> <p>Articles 459 and 460 of CRR</p> <p>This row reflects the overall effect of transitional provisions in the minority interests eligible as CET1; the qualifying T1 instruments eligible as consolidated AT1; and the qualifying own funds eligible as consolidated T2.</p>
040	<p><u>1.3 Adjustments to deductions</u></p> <p>Articles 449 to 458 and 461 of CRR</p> <p>This row reflects the overall effect of transitional adjustments in the deduction to different types of capital, plus the risk weighted amounts arising from these adjustments.</p>
050	<p><u>1.3.1 Unrealised gains and losses</u></p> <p>Articles 449 and 450 of CRR</p> <p>This row reflects the overall effect of transitional provisions on unrealized gains and losses measured at fair value.</p>
060	<p><u>1.3.2 Deductions</u></p> <p>Articles 451 to 458 of CRR</p> <p>This row reflects the overall effect of transitional provisions on deductions.</p>
070	<p><u>1.3.3 Additional filters and deductions</u></p> <p>Article 461 of CRR</p> <p>This row reflects the overall effect of transitional provisions on additional filters and deductions.</p>

1.6.2.2. Instructions concerning specific columns

Column	Legal references and instructions
010	<u>Adjustments to CET1</u>
020	<u>Adjustments to AT1</u>
030	<u>Adjustments to Tier 1</u>
040	<u>Adjustments to T2</u>
050	<u>Adjustments to own funds</u>
060	<u>Adjustments included in RWAs</u>

1.6.3. Section 1: Grandfathered instruments

19. Institutions shall report in Section 1 information in relation with the transitional provisions of grandfathered instruments. The own funds instruments, eligible as Common Equity , Additional Tier 1 or Tier 2 capital, include:

Instruments constituting state aid (Article 462 of CRR), as well as
 Instruments not constituting state aid (Article 463 to 469 of CRR).

1.6.3.1. Table 2: Grandfathered instruments: Instruments constituting State aid

1.6.3.1.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. Instruments that qualified for point a) of Article 57 of 2006/48/EC</u></p> <p>Article 462(1) and (2) of CRR</p> <p>The instruments to be included shall meet the following conditions:</p> <ul style="list-style-type: none"> a) They were issued prior to 20 July 2011 b) They constitute State aid c) They were considered compatible with the internal market by the Commission under Article 107 TFEU
020	<p><u>2. Instruments that qualified for point ca) of Article 57 and for Article 66(1) of 2006/48/EC</u></p> <p>Article 462(1) and (3) of CRR</p> <p>The instruments to be included shall meet the following conditions:</p> <ul style="list-style-type: none"> a) They were issued prior to 20 July 2011 b) They constitute State aid c) They were considered compatible with the internal market by the Commission

	under Article 107 TFEU
030	<p><u>3. Instruments that qualified for points f), g) or h) of Article 57 and for Article 66(1) of 2006/48/EC</u></p> <p>Article 462(1) and (4) of CRR</p> <p>The instruments to be included shall meet the following conditions:</p> <ul style="list-style-type: none"> d) They were issued prior to 20 July 2011 e) They constitute State aid <p>They were considered compatible with the internal market by the Commission under Article 107 TFEU</p>

1.6.3.2. Table 3: Grandfathered instruments: Instruments not constituting State aid

1.6.3.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1. Instruments that qualified for point a) of Article 57 of 2006/48/EC</u></p> <p>Article 463(3) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
020	<p><u>2. Instruments that qualified for point ca) of Article 57 and Article 154(8) and (9) of 2006/48/EC, subject to the limit of Article 467</u></p> <p>Article 463(4) of CRR</p>
030	<p><u>2.1 Total instruments without a call or an incentive to redeem</u></p> <p>Article 467 of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
040	<p><u>2.2 Grandfathered instruments with a call and incentive to redeem</u></p> <p>Article 467 of CRR</p>
050	<p><u>2.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(3), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
060	<p><u>2.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(5), and 469 point (a) of CRR</p>

	The amount to be reported shall include the related share premium accounts.
070	<p><u>2.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 49 of CRR after the date of effective maturity</u></p> <p>Articles 467(6) and 469 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium accounts</p>
080	<p><u>2.3 Excess on the limit of CET1 grandfathered instruments</u></p> <p>Article 465(1) of CRR</p> <p>The excess on the limit of CET1 grandfathered instruments may be treated as instruments which can be grandfathered as AT1 instruments.</p>
090	<p><u>3. Instruments that qualified for points f), g) or h) of Article 57 of 2006/48/EC, subject to the limit of Article 468</u></p> <p>Article 463(5) of CRR</p>
100	<p><u>3.1 Total instruments without an incentive to redeem</u></p> <p>Article 468 of CRR</p>
110	<p><u>3.2 Grandfathered instruments with an incentive to redeem</u></p> <p>Article 468 of CRR</p>
120	<p><u>3.2.1 Instruments with a call exercisable after the reporting date, and which meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(3), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
130	<p><u>3.2.2 Instruments with a call exercisable after the reporting date, and which do not meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(5), and 469 point (a) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
140	<p><u>3.2.3 Instruments with a call exercisable prior to or on 20 July 2011, and which do not meet the conditions in Article 60 of CRR after the date of effective maturity</u></p> <p>Articles 468(6) and 469 point (c) of CRR</p> <p>The amount to be reported shall include the related share premium accounts.</p>
150	<p><u>3.3 Excess on the limit of AT1 grandfathered instruments</u></p> <p>Article 465(2) of CRR</p> <p>The excess on the limit of AT1 grandfathered instruments may be treated as instruments</p>

	which can be grandfathered as T2 instruments.
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1.6.3.2.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<p><u>Amount of instruments plus related share premium</u></p> <p>Article 463(3) to (5) of CRR</p> <p>Instruments which are eligible for each respective row, including their related share premiums.</p>
020	<p><u>Base for calculating the limit</u></p> <p>Articles 464(2) to (4) of CRR</p>
030	<p><u>Applicable percentage</u></p> <p>Article 464(5)</p>
040	<p><u>Limit</u></p> <p>Article 464(2) to (5) of CRR</p> <p>The amount to be reported shall be equal to $\{CA5.3;*;020\} \times \{CA5.3;*;030\}$</p>
050	<p><u>(-) Amount that exceeds the limits for grandfathering</u></p> <p>Article 464(2) to (5) of CRR</p> <p>The amount to be reported shall be equal to $-\text{Max}[\{CA5.3;*;010\} - \{CA5.3;*;040\}; 0]$</p>
060	<p><u>Total grandfathered amount</u></p> <p>The amount to be reported shall be equal to $\{CA5.3;*;010\} + \{CA5.3;*;050\}$</p>

1.6.4. Section 2: Minority interests and equivalents

20. Institutions shall report in Section 2 information in relation with the transitional provisions of minority interests and additional Tier 1 and Tier 2 instruments issued by subsidiaries (in accordance with Articles 459 and 460 of CRR).

1.6.4.1. Table 4: Recognition in consolidated Common Equity Tier 1 capital of instruments and items that do not qualify as minority interests

1.6.4.1.1. Instructions concerning specific rows

Row	Legal references and instructions
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010	<p><u>1. Consolidated reserves according to CRD which are not eligible according to CRR</u> Article 459 of CRR</p>
020	<p><u>1.1 Minority interests</u> Article 65 (a) of Directive 2006/48/EC</p> <p>The amount to be reported is the amount of minority interests according to Article 65 (a) of Directive 2006/48/EC which does not qualify as CET1 capital due to any of these reasons:</p> <ul style="list-style-type: none"> a) The instrument (and consequently the related retained earnings and share premium) does not qualify as a CET1 instrument b) The minority interests are funded directly or indirectly by entities of the economic group c) Because the subsidiary is not an institution or equivalent d) Because the institution is not included fully in the consolidation
030	<p><u>1.2 First consolidation difference</u> Article 65 (b) of Directive 2006/48/EC</p> <p>The amount to be reported is the amount of first consolidation difference according to Article 65 (a) of Directive 2006/48/EC which does not qualify as CET1 capital due to any of these reasons:</p> <ul style="list-style-type: none"> a) The instrument (and consequently the related retained earnings and share premium) does not qualify as a CET1 instrument b) The minority interests are funded directly or indirectly by entities of the economic group c) Because the subsidiary is not an institution or equivalent d) Because the institution is not included fully in the consolidation
040	<p><u>1.3 Translation differences included in consolidated reserves</u> Article 65 (c) of Directive 2006/48/EC</p> <p>The amount to be reported is the amount of translation differences included in consolidated reserves, according to Article 65 (a) of Directive 2006/48/EC which does not qualify as CET1 capital due to any of these reasons:</p> <ul style="list-style-type: none"> a) The instrument (and consequently the related retained earnings and share premium) does not qualify as a CET1 instrument b) The minority interests are funded directly or indirectly by entities of the economic group c) Because the subsidiary is not an institution or equivalent d) Because the institution is not included fully in the consolidation
050	<p><u>1.4 Difference resulting from the inclusion of certain participating interests</u> Article 65 (d) of Directive 2006/48/EC</p> <p>The amount to be reported is the amount of difference resulting from the inclusion of certain participating interests included in consolidated reserves, according to Article 65 (a) of Directive 2006/48/EC which does not qualify as CET1 capital due to any of these reasons:</p> <ul style="list-style-type: none"> a) The instrument (and consequently the related retained earnings and share premium) does not qualify as a CET1 instrument b) The minority interests are funded directly or indirectly by entities of the economic group

	c) Because the subsidiary is not an institution or equivalent d) Because the institution is not included fully in the consolidation
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1.6.4.1.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<u>Amount qualifying as consolidated reserves in accordance with prior regulation</u> Article 459(1) and (2) of CRR
020	<u>Applicable percentage</u> Article 459(3) of CRR
030	<u>Adjustment to the relevant capital category</u> Article 459(2) of CRR The amount to be reported shall be equal to $\{CA5.4;*;010\} \times \{CA5.4;*;020\}$

1.6.4.2. Table 5 Transitional recognition in consolidated own funds of minority interests and qualifying Additional Tier 1 and Tier 2 capital

1.6.4.2.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<u>1. Minority interests to be included in consolidated CET1 capital</u> Article 79 of CRR
020	<u>2. Amount of T1 capital to be included in consolidated additional Tier 1 capital</u> Article 81 of CRR
030	<u>3. Amount of own funds to be included in consolidated Tier 2 capital</u> Article 83 of CRR

1.6.4.2.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<u>Eligible amount without transitional provisions</u> Articles 79 to 83 of CRR The amounts to be reported shall be obtained from CA1: $\{CA5.5;010;010\} = \{CA1;230\}$ $\{CA5.5;020;010\} = \{CA1;670\}$

	{CA5.5;030;010} = {CA1;890}
020	<u>Applicable factor</u> Article 460(2) of CRR
030	<u>Eligible amount with transitional provisions</u> Article 460(1) of CRR Note that the calculations needed have to be done on a subsidiary-by-subsidiary basis.
040	<u>Adjustment to the relevant capital category</u> The amounts to be reported shall be equal to: {CA5.5;*;30} - {CA5.5;*;10}

1.6.5. Section 3: Adjustments to deductions

21. Institutions shall report in Section 3 information in relation with the transitional provisions of:
22. Unrealized gains and losses (Section 3.1, table 6),
23. Deductions (Section 3.2, tables 7 to 10), as well as
24. Additional filters and deductions (Section 3.3, table 11),
25. In accordance with Articles 449 to 458 and 461 of CRR.

1.6.5.1. Table 6 Unrealised losses and gains measured at fair value

1.6.5.1.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<u>1. Unrealised losses relating to items measured at fair value</u> Article 449 of CRR
020	<u>2. Unrealised gains relating to items measured at fair value</u> Article 450 of CRR

1.6.5.1.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<u>Original deduction</u> Article 24(1) point (d) of CRR

	Amount of unrealized gains or losses before transitional provisions
020	<u>Applicable percentage</u> Articles 449(2) and 450(2) of CRR
030	<u>Adjustment to the original deduction</u> Articles 449(1) and 450(1) of CRR Amount of non deductible due to transitional provisions. The amount to be reported shall be equal to $\{CA5.6;*;010\} \times \{CA5.6;*;020\}$
040	<u>Residual amount</u> Article 450(1) of CRR This column only applies to the unrealised gains relating to items measured at fair value. The amount to be reported shall be equal to $\{CA5.6;*;030\}$
050	<u>Applicable percentage for inclusion in T2</u> Article 450(3) of CRR This column only applies to the unrealised gains relating to items measured at fair value.
060	<u>Adjustment to T2</u> Article 450(1) of CRR This column only applies to the unrealised gains relating to items measured at fair value. This item shall include the applicable percentage of the residual amount to the extent that those unrealised gains measured at fair value would have been recognized as additional own funds according to national transposition for Directive 2006/48/EC. The amount to be reported shall be, at maximum, equal to $\{CA5.6;*;040\} \times \{CA5.6;*;050\}$

1.6.5.2. Table 7 Deductions from CET1 (excluding 10% and 15% thresholds)

26. As a general concept, institutions shall, in a first step, report the amount required to be deducted in the first column. In a second step, the “applicable percentage”, in accordance with article 458 of CRR is reported, in order to determine the amount deducted from Common Equity Tier 1 capital under the transitional provisions (Article 451(a) and (c) of CRR). The treatment of the “residual amount” is outlined in the following columns (Article 451(b) and (d) and Article 453 of CRR).

1.6.5.2.1. Instructions concerning specific rows

Row	Legal references and instructions
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010	<p><u>1. Losses for the current financial year</u></p> <p>Article 33(1) point (a) of CRR</p>
020	<p><u>1.1 Material losses</u></p> <p>Article 453 point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the losses are material or not (Article 453(2) of CRR), institutions shall break down their losses of the current financial year according to “material” and “non-material” losses.</p>
030	<p><u>1.2 Non-material losses</u></p> <p>Article 453 point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the losses are material or not (Article 453(2) of CRR), institutions shall break down their losses of the current financial year according to “material” and “non-material” losses.</p>
040	<p><u>2. Intangible assets</u></p> <p>Articles 33(1) point (b) of CRR</p> <p>When determining the amount of intangible assets to be deducted, institutions shall take into account the provisions of Article 34 of CRR.</p>
050	<p><u>3. Deferred tax assets that rely on future profitability and do not arise from temporary differences</u></p> <p>Article 33(1) point (c) of CRR</p> <p>When determining the amount of the above-mentioned deferred tax assets (DTA) to be deducted, institutions shall take into account the provisions of Article 35 of CRR relating to the reduction of DTA by deferred tax liabilities.</p>
060	<p><u>4. IRB shortfall of provisions to expected losses</u></p> <p>Article 33(1) point (d) of CRR</p> <p>When determining the amount of the above-mentioned IRB shortfall of provisions to expected losses to be deducted, institutions shall take into account the provisions of Article 37 of CRR.</p>
070	<p><u>5. Defined benefit pension fund assets</u></p> <p>Article 33(1) point (e) of CRR</p> <p>When determining the amount of the above-mentioned defined benefit pension fund assets to be deducted, institutions shall take into account the provisions of Article 38 of CRR.</p>
080	<p><u>6. Own CET1 instruments</u></p> <p>Article 33(1) point (f) of CRR</p>

	When determining the amount of the above-mentioned Own Common Equity Tier 1 instruments to be deducted, institutions shall take into account the provisions of Article 39 of CRR.
090	<p><u>6.1 Direct holdings</u></p> <p>Article 453 (7) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments according to “direct” and “indirect” holdings.</p>
100	<p><u>6.2 Indirect holdings</u></p> <p>Article 453 (7) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument, institutions shall break down holdings in own Common Equity instruments according to “direct” and “indirect” holdings.</p>
110	<p><u>7. Reciprocal cross holdings in CET1 Capital</u></p> <p>Article 33(1) point (g) of CRR</p> <p>When determining the amount of the above-mentioned Reciprocal cross holdings in Common Equity Tier 1 Capital to be deducted, institutions shall take into account the provisions of Article 41 of CRR.</p>
120	<p><u>7.1 Reciprocal cross holdings in relevant entities where the institution does not have a significant investment</u></p> <p>Article 453(8) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
130	<p><u>7.1.1 Direct holdings</u></p> <p>Article 453(8) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
140	<p><u>7.1.2 Indirect holdings</u></p> <p>Article 453(8) point (a) of CRR</p>

	<p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
150	<p><u>7.2 Reciprocal cross holdings in relevant entities where the institution has a significant investment</u></p> <p>Article 453(8) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
160	<p><u>7.2.1 Direct holdings</u></p> <p>Article 453(8) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
170	<p><u>7.2.2 Indirect holdings</u></p> <p>Article 453(8) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Common Equity Tier 1 in the relevant entity is to be considered being significant or not (Article 453(8) of CRR), institutions shall break down reciprocal cross holdings in Common Equity Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments - Direct holdings and indirect holdings in Common Equity Tier 1 Capital.
180	<p><u>8. CET1 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Article 33(1) point (h) of CRR</p> <p>When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Articles 41 to 43 of CRR.</p>
190	<p><u>9.1 Direct holdings</u></p> <p>Article 453(9) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 453(9) of CRR), institutions shall break down the above-mentioned</p>

	<p>holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Common Equity Tier 1 Capital” which are direct holdings and have to be treated as “Common Equity Tier 1 instruments of relevant entities where the institution does not have a significant investment”, in accordance with Article 453(8) point (a) of CRR.</p>
200	<p><u>9.2 Indirect holdings</u></p> <p>Article 453(9) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 453(9) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Common Equity Tier 1 Capital” which are indirect holdings and have to be treated as “Common Equity Tier 1 instruments of relevant entities where the institution does not have a significant investment”, in accordance with Article 453(8) point (a) of CRR.</p>

1.6.5.2.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<p><u>Original deduction</u></p> <p>Article 33 of CRR</p> <p>Amount of deductions before taking into account transitional provisions</p>
020	<p><u>Applicable percentage</u></p> <p>Articles 458 and 453(6) of CRR</p> <p>In the case of defined benefit pension fund assets, the percentage shall be adjusted in order to show the “effective” percentage used, once article 453(6) has been applied.</p>
030	<p><u>Adjustment to the original deduction</u></p> <p>Articles 451(1) points (a) and (b) of CRR</p> <p>Amount of non deductible due to transitional provisions. The amount to be reported shall be equal to $-\{CA5.7;*;010\} \times [1 - \{CA5.7;*;020\}]$</p>
040	<p><u>Residual amount</u></p> <p>Article 451(1) point (b) of CRR</p> <p>The amount to be reported shall be equal to $\{CA5.7;*;030\}$.</p>

050	<p><u>Adjustment to T1</u> Article 453 of CRR</p> <p>This column shall include the part of the residual amount that has to be deducted from T1.</p>
060	<p><u>Adjustment to T2</u> Article 453 of CRR</p> <p>This column shall include the part of the residual amount that has to be deducted from T2.</p>
070	<p><u>Risk weighted assets</u> Article 453 of CRR</p> <p>This column shall include the part of the residual amount that has to be risk weighted.</p>
080	<p><u>Amount treated as CET1 instruments of relevant entities where the institution does not have a significant investment</u> Article 453(8) point (a) of CRR</p> <p>This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as CET1 instruments of relevant entities where the institution does not have a significant investment</p>
090	<p><u>Amount treated as CET1 instruments of relevant entities where the institution has a significant investment</u> Article 453(8) point (b) of CRR</p> <p>This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as CET1 instruments of relevant entities where the institution has a significant investment</p>

1.6.5.3. Table 8 Deferred tax assets that are dependent on future profitability and arise from temporary differences and CET1 instruments of relevant entities where the institution has a significant investment

1.6.5.3.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p>◆ <u>1 Relevant amounts for calculating the limits referred to in Article 452</u> Article 452(1) of CRR</p>
020	<p>◆ <u>2 Aggregate amount of items subject to limit</u></p>

030	<p>♦ <u>2.1 Deferred tax assets that are dependent on future profitability and arise from temporary differences</u></p> <p>Article 452(2) point (a) of CRR</p>
040	<p>♦ <u>2.2 CET1 instruments of relevant entities where the institution has a significant investment</u></p> <p>Article 452(2)point (b) of CRR</p>
050	<p>♦ <u>2.2.1 Direct holdings</u></p>
060	<p>♦ <u>2.2.2 Indirect holdings</u></p>

1.6.5.3.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<u>(-) Total Amount</u>
020	<p><u>10% CET1 limit</u></p> <p>Article 452 of CRR</p>
030	<p><u>(-) Amount to be deducted as a result of the application of the 10% CET1 limit</u></p> <p>Article 452 of CRR</p>
040	<p><u>Amount to be risk weighted as a result of the application of the 10% CET1 limit</u></p> <p>Article 452 of CRR</p>
050	<p><u>15% CET1 limit</u></p> <p>Article 452 of CRR</p>
060	<p><u>(-) Amount to be deducted as a result of the application of the 15% CET1 limit</u></p> <p>Article 452 of CRR</p>
070	<p><u>Risk weighted assets of the amounts not deducted from CET1</u></p> <p>Article 452 of CRR</p>
080	<p><u>(-) Total amount to be deducted prior to applicable percentage</u></p> <p>Article 452 of CRR</p>
090	<p><u>Applicable percentage</u></p> <p>Article 458 of CRR</p>

100	<u>(-) Total amount to be deducted after the applicable percentage</u>
110	<u>Adjustment to the original deduction</u> Article 451(1) point (c) of CRR
120	<u>Total residual amount</u> Article 451(1) point (d) of CRR
130	<u>(-) Adjustment to T1</u> Article 453(10) point (a) of CRR
140	<u>(-) Adjustment to T2</u> Article 453(10) point (a) of CRR
150	<u>Risk weighted assets</u> Articles 453(4) and 453(10) point (b) of CRR

1.6.5.4. Table 9 Deductions from AT1

27. Similar to the deductions made to Common Equity instruments, institutions shall in a first step report the amount required to be deducted in the first columns of Section 3.2. In a second step, the “applicable percentage”, in accordance with article 458 of CRR is reported, in order to determine the amount deducted from Common Equity under the transitional provisions (Article 454(a) of CRR). The treatment of the “residual amount” is outlined in the following columns (Article 454(b) of CRR).

1.6.5.4.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<u>1. Own AT1 instruments</u> Article 53 point (a) of CRR When determining the amount of the above-mentioned holdings to be deducted, institutions shall take into account the provisions of Article 54 of CRR.
020	<ul style="list-style-type: none"> ● <u>1.1 Direct holdings of own AT1 instruments that are shares</u> Article 455(2) point (a) of CRR Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Additional Tier 1 holdings, as well as according to whether they represent “shares” or not.
030	<ul style="list-style-type: none"> ● <u>1.2 Direct holdings of own AT1 instruments that are not shares</u>

	<p>Article 455(2) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Additional Tier 1 holdings, as well as according to whether they represent “shares” or not.</p>
040	<p><u>1.3 Indirect holdings of own AT1 instruments</u></p> <p>Article 455(2) point (c) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Additional Tier 1 holdings, as well as according to whether they represent “shares” or not.</p>
050	<p>● <u>2 Reciprocal cross holdings in AT1 Capital</u></p> <p>Article 53 point (b) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 55 of CRR.</p>
060	<p>● <u>2.1 Reciprocal cross holdings in relevant entities where the institution does not have a significant investment</u></p> <p>Article 455(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
070	<p>● <u>2.1.1 Direct holdings</u></p> <p>Article 455(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
080	<p>● <u>2.1.2 Indirect holdings</u></p> <p>Article 455(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p>

	<ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
090	<ul style="list-style-type: none"> ● <u>2.2 Reciprocal cross holdings in relevant entities where the institution has a significant investment</u> <p>Article 455(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
100	<ul style="list-style-type: none"> ● <u>2.2.1 Direct holdings</u> <p>Article 455(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
110	<ul style="list-style-type: none"> ● <u>2.2.2 Indirect holdings</u> <p>Article 455(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Additional Tier 1 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Additional Tier 1 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Additional Tier 1 Capital.
120	<ul style="list-style-type: none"> ● <u>3 AT1 instruments of relevant entities where the institution does not have a significant investment</u> <p>Article 53 point (c) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Articles 55 to 57 of CRR.</p>
130	<ul style="list-style-type: none"> ● <u>3.1 Direct holdings</u> <p>Article 455(4) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Additional</p>

	Tier 1 Capital” which have to be treated as “Additional Tier 1 instruments of relevant entities where the institution does not have a significant investment” in accordance with Article 455(3) point (a) of CRR.
140	<ul style="list-style-type: none"> ● <u>3.2 Indirect holdings</u> <p>Article 455(4) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Additional Tier 1 Capital” which have to be treated as “Additional Tier 1 instruments of relevant entities where the institution does not have a significant investment” in accordance with Article 455(3) point (a) of CRR.</p>
150	<ul style="list-style-type: none"> ● <u>4 AT1 instruments of relevant entities where the institution has a significant investment</u> <p>Article 53 point (d) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Articles 55 to 56 of CRR.</p>
160	<ul style="list-style-type: none"> ● <u>4.1 Direct holdings</u> <p>Article 455(4) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Additional Tier 1 Capital” which have to be treated as “Additional Tier 1 instruments of relevant entities where the institution has a significant investment” in accordance with Article 455(3) point (a) of CRR.</p>
170	<ul style="list-style-type: none"> ● <u>4.2 Indirect holdings</u> <p>Article 455(4) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 455(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Additional Tier 1 Capital” which have to be treated as “Additional Tier 1 instruments of relevant entities where the institution has a significant investment” in accordance with Article 455(3) point (a) of CRR.</p>

1.6.5.4.2. Instructions concerning specific columns

Col	Legal references and instructions
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010	<p><u>Original deduction</u> Article 53 of CRR Amount of deductions before taking into account transitional provisions</p>
020	<p><u>Applicable percentage</u> Article 458 of CRR</p>
030	<p><u>Adjustment to the original deduction</u> Article 454 point (a) of CRR Amount of non deductible due to transitional provisions. The amount to be reported shall be equal to $\{CA5.9;*;010\} \times \{CA5.9;*;020\}$</p>
040	<p><u>Residual amount</u> Article 454 point (b) of CRR The amount to be reported shall be equal to $\{CA5.9;*;030\}$.</p>
050	<p><u>Adjustment to T1</u> Article 455 of CRR This column shall include the part of the residual amount that has to be deducted from T1. The amount to be reported, for the row of “1.1Direct holdings of own AT1 instruments that are shares”, has to be measured at fair value.</p>
060	<p><u>Adjustment to T2</u> Article 455 of CRR This column shall include the part of the residual amount that has to be deducted from T2.</p>
070	<p><u>Risk weighted assets</u> Article 455 of CRR This column shall include the part of the residual amount that has to be risk weighted.</p>
080	<p><u>Amount treated as AT1 instruments of relevant entities where the institution does not have a significant investment</u> Article 455(3) point (a) of CRR This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as AT1 instruments of relevant entities where the institution does not have a significant investment.</p>
090	<p><u>Amount treated as AT1 instruments of relevant entities where the institution has a significant investment</u></p>

	<p>Article 455(3) point (b) of CRR</p> <p>This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as AT1 instruments of relevant entities where the institution has a significant investment.</p>
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1.6.5.5. Table 10 Deductions from T2

28. Similar to the deductions made to Common Equity instruments, institutions shall in a first step report the amount required to be deducted in the first columns of Section 3.2. In a second step, the “applicable percentage”, in accordance with article 458 of CRR is reported, in order to determine the amount deducted from Common Equity under the transitional provisions (Article 456(a) of CRR). The treatment of the “residual amount” is outlined in the following columns (Article 456(b) of CRR).

1.6.5.5.1. Instructions concerning specific rows

Row	Legal references and instructions
010	<p><u>1 Own T2 instruments</u></p> <p>Article 63 point (a) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 64 of CRR.</p>
020	<p><u>1.1 Direct holdings of own T2 instruments that are shares</u></p> <p>Article 457(2) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Tier 2 holdings, as well as according to whether they represent “shares” or not.</p>
030	<p><u>1.2 Direct holdings of own T2 instruments that are not shares</u></p> <p>Article 457(2) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Tier 2 holdings, as well as according to whether they represent “shares” or not.</p>
040	<p><u>1.3 Indirect holdings of own T2 instruments</u></p> <p>Article 457(2) point (c) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(2) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” own Tier 2 holdings, as well as according to whether they represent “shares” or not.</p>

050	<p><u>2 Reciprocal cross holdings in T2 Capital</u></p> <p>Article 63 point (b) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Article 65 of CRR.</p>
060	<p><u>2.1 Reciprocal cross holdings in relevant entities where the institution does not have a significant investment</u></p> <p>Article 457(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
070	<p><u>2.1.1 Direct holdings</u></p> <p>Article 457(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
080	<p><u>2.1.2 Indirect holdings</u></p> <p>Article 457(3) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
090	<p><u>2.2 Reciprocal cross holdings in relevant entities where the institution has a significant investment</u></p> <p>Article 457(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3)</p>

	<p>of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
100	<p><u>2.2.1 Direct holdings</u></p> <p>Article 457(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
110	<p><u>2.2.2 Indirect holdings</u></p> <p>Article 457(3) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending whether the holding of Tier 2 in the relevant entity is to be considered being significant or not (Article 455(3) of CRR), institutions shall break down reciprocal cross holdings in Tier 2 Capital according to:</p> <ul style="list-style-type: none"> - Significant investments and non-significant investments, - Direct holdings and indirect holdings in Tier 2 Capital. <p>Significant is defined in Article 40 CRR.</p>
120	<p><u>3 T2 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Article 63 point (c) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Articles 65 to 67 of CRR.</p>
130	<p><u>3.1 Direct holdings</u></p> <p>Article 457(4) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Tier 2 Capital” which have to be treated as “Tier2 instruments of relevant entities where the institution does not have a significant investment” in accordance with Article 457(3) point (a) of CRR.</p>
140	<p><u>3.2 Indirect holdings</u></p> <p>Article 457(4) point (b) of CRR</p>

	<p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Tier 2 Capital” which have to be treated as “Tier2 instruments of relevant entities where the institution does not have a significant investment” in accordance with Article 457(3) point (a) of CRR.</p>
150	<p><u>4 T2 instruments of relevant entities where the institution has a significant investment</u></p> <p>Article 63 point (d) of CRR</p> <p>When determining the amount of the holdings to be deducted, institutions shall take into account the provisions of Articles 65 to 66 of CRR.</p>
160	<p><u>4.1 Direct holdings</u></p> <p>Article 457(4) point (a) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Tier 2 Capital” which have to be treated as “Tier 2 instruments of relevant entities where the institution has a significant investment” in accordance with Article 457(3) point (a) of CRR.</p>
170	<p><u>4.2 Indirect holdings</u></p> <p>Article 457(4) point (b) of CRR</p> <p>Given that the treatment of the “residual amount” differs depending upon the nature of the instrument (Article 457(4) of CRR), institutions shall break down the above-mentioned holdings according to “direct” and “indirect” holdings.</p> <p>Institutions shall also include in this row those “Reciprocal cross holdings in Tier 2 Capital” which have to be treated as “Tier 2 instruments of relevant entities where the institution has a significant investment” in accordance with Article 457(3) point (a) of CRR.</p>

1.6.5.5.2. Instructions concerning specific columns

Col	Legal references and instructions
010	<p><u>Original deduction</u></p> <p>Article 63 of CRR</p> <p>Amount of deductions before taking into account transitional provisions</p>
020	<p><u>Applicable percentage</u></p> <p>Article 458 of CRR</p>

030	<p><u>Adjustment to the original deduction</u></p> <p>Article 456 point (a) of CRR</p> <p>Amount of non deductible due to transitional provisions. The amount to be reported shall be equal to {CA5.10;*;010} × {CA5.10;*;020}</p>
040	<p><u>Residual amount</u></p> <p>Article 456 point (b) of CRR</p> <p>The amount to be reported shall be equal to {CA5.10;*;030}.</p>
050	<p><u>Adjustment to T1</u></p> <p>Article 457 of CRR</p> <p>This column shall include the part of the residual amount that has to be deducted from T1.</p>
060	<p><u>Adjustment to T2</u></p> <p>Article 457 of CRR</p> <p>This column shall include the part of the residual amount that has to be deducted from T2.</p> <p>The amount to be reported, for the row of “1.1Direct holdings of own T2 instruments that are shares”, has to be measured at fair value.</p>
070	<p><u>Risk weighted assets</u></p> <p>Article 457 of CRR</p> <p>This column shall include the part of the residual amount that has to be risk weighted.</p>
080	<p><u>Amount treated as T2 instruments of relevant entities where the institution does not have a significant investment</u></p> <p>Article 457(3) point (a) of CRR</p> <p>This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as T2 instruments of relevant entities where the institution does not have a significant investment.</p>
090	<p><u>Amount treated as T2 instruments of relevant entities where the institution has a significant investment</u></p> <p>Article 457(3) point (b) of CRR</p> <p>This column shall include the part of the residual amount of residual cross holdings that has to be treated as treated as T2 instruments of relevant entities where the institution has a significant investment.</p>

1.6.5.6. Table 11 Additional filters and deductions (Art. 461)

29. In accordance with Article 461 of CRR, institutions shall report in Table 11 information relating to the filters and deductions required under the national transposition measures for Articles 57 and 66 of Directive 2006/48/EC and for Articles 13 and 16 of Directive 2006/49/EC, and which are not required in accordance with Part Two. The relevant values of the different components of own funds shall be reported in Table 11 and will be linked to Table 1.
30. This section will be updated once EBA has provided a draft RTS as laid down in Article 461(4) of CRR.
31. For the time being the content included in table 11 refers to the country specific items included in CA annex of the consultation paper CP04 revised 2, as published on EBA website (<http://www.eba.europa.eu/Publications/Consultation-Papers/All-consultations/CP01-CP10/CP04-Revised-2.aspx>).
32. The IDs in the labels of the grey-shaded headings in Table 11 refer to the CA template in its version of COREP rev3, as published on EBA website (<http://www.eba.europa.eu/cebs/media/Publications/Standards%20and%20Guidelines/2011/COREP/GL04rev3CA-GSD.xls>).
33. The IDs in the labels of the different national features refer to the respective CA template published in the relevant country.

2. Group solvency template

2.1. General remarks

34. This template consists of four parts in order to gather different information on entities included in the scope of consolidation of the reporting entity:

a. *ENTITIES WITHIN SCOPE OF CONSOLIDATION.*

35. In this introductory part basic information on the entities is given.

b. *INFORMATION RELATING INDIVIDUAL ENTITIES SUBJECT TO OWN FUNDS REQUIREMENTS*

36. The second part of this template, i.e. detailed group solvency information in columns 070 to 210, is designed to gather information on credit and other regulated financial institutions which are effectively subject to particular solvency requirements on individual basis.

37. This part of the template provides for each of those entities within the scope of the reporting, the own funds requirements for each risk category and the own funds for solvency purposes.

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

c. *INFORMATION RELATING THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP*

39. The objective of the third part of this template i.e. information on the contributions of all entities within CRR scope of consolidation (including those that are not subject to particular solvency requirements on an individual basis) to group solvency in columns 220 to 310, is to identify which entities within the group generate the risks and raise own funds from the market, based on data that are readily available or can easily be reprocessed, without having to reconstruct the capital ratio on a solo or sub-consolidated basis. At the entity level, both risk and own fund figures are contributions to the group figures and not elements of a solvency ratio on a solo basis and as such must not be compared to each other.

40. This part also includes the amounts of minority interests, qualifying AT1, and qualifying T2 eligible in the consolidated own funds.

41. As this third part of the template refers to “contributions”, the figures to be reported herein will defer, when applicable, from the figures reported in the columns referring to detailed group solvency information.

42. The principle is to delete the crossed-exposures within the same groups in a homogeneous way both in terms of risks or own funds, in order to cover the amounts reported in the group’s consolidated CA template by adding the amounts reported for each entity in “Group Solvency” template.

43. The institutions shall define the most appropriate breakdown method between the entities to take into account the possible diversification effects for market risk and operational risk.

44. All consolidating entities report the GS template. It is possible for one consolidated group to be included within another consolidated group. Supervisors need information at every consolidated level. This means some consolidated entities will themselves have their details included in a higher consolidated group’s GS templates. This is not double counting because supervisors need information on the solvency position of each consolidated group.

45. An institution shall report the contribution part of this template when contributions to risks at entity level exceed 1 % of capital requirements of the group or when contributions to regulatory capital exceed 1% of the total own funds of the group. Supervisors will be able to override the “materiality”

threshold in specific cases on the basis of a qualitative assessment; a very small percentage of large bank could be, in absolute terms, a relevant exposure.

d. CAPITAL BUFFERS

46. In this part information on capital buffers is provided.

2.2. Instructions concerning specific positions

Columns	Instructions
010-060	<p><u>ENTITIES WITHIN SCOPE OF CONSOLIDATION</u></p> <p>This template is designed to gather information on all entities on an entity-by-entity-basis within the scope of consolidation according to Chapter 2 of Title II of Part I of CRR.</p> <p>The figures of the parent institutions shall also be included in the group solvency template.</p> <p>The institutions waived according to Article 6 of CRR shall only report the columns 010 to 060 and 140 to 230 (i.e the contributions part only).</p> <p>This part is not applicable to the total row.</p>
010	<p><u>NAME</u></p> <p>Name of the entity within the scope of consolidation.</p>
020	<p><u>CODE</u></p> <p>Code assigned to the entity within the scope of consolidation.</p>
030	<p><u>ENTITY SUBJECT TO OWN FUNDS REQUIREMENTS: YES / NO</u></p> <p>"YES" is reported in case the entity is subject to own funds requirements according to CRD or provisions at least equivalent to Basel provisions.</p> <p>"NO" is reported otherwise.</p> <p>➔ Minority interests: 76(1) point (a) (ii) and 77(1) point (a) (ii)</p> <p>To the effects of minority interests and AT1 and T2 instruments issued by subsidiaries, the subsidiaries whose instruments can be eligible shall be institutions or undertakings subject by virtue of applicable national law to the requirements of CRR.</p>
040	<p><u>SCOPE OF DATA: SOLO FULLY CONSOLIDATED (SF), SOLO PARTIALLY CONSOLIDATED (SP) OR SUBCONSOLIDATED (SC)</u></p> <p>"SF" SHALL BE REPORTED FOR INDIVIDUAL SUBSIDIARIES FULLY CONSOLIDATED</p> <p>"SP" SHALL BE REPORTED FOR INDIVIDUAL SUBSIDIARIES PARTIALLY CONSOLIDATED</p> <p>"SC" SHALL BE REPORTED FOR SUBGROUPS.</p>
050	<p><u>COUNTRY CODE</u></p>

	Institutions shall report the two-letter country code according to ISO 3166-2.
060	<p><u>SHARE OF HOLDING (%)</u></p> <p>Total percentages of holding held by the reporting entity.</p>
070-210	<p><u>INFORMATION RELATING INDIVIDUAL ENTITIES SUBJECT TO OWN FUNDS REQUIREMENT</u></p> <p>The section of detailed information (i.e. columns 070 to 210) shall gather information only on those entities which, being within the scope of consolidation (Chapter 2 of Title II of Part I of CRR), are effectively subject to solvency requirements (i.e, they are obligated to calculate own funds requirements).</p> <p>The institutions waived according to Article 6 of CRR shall only report the columns 010 to 060 and 220 to 310 (i.e the contributions part only).</p> <p>In the case of proportional consolidation of participations the figures related to own funds requirements and own funds will reflect the respective proportional amounts.</p> <p>Information should be included about all individual institutions of a consolidated group that are subject to own requirements, regardless where they are located.</p> <p>The information reported in this part should be according to the local solvency rules where the institution is operating (therefore for this template it is not necessary to do a double calculation on an individual basis according to the parent institution's rules). Therefore, this part is a factual template that summarises the calculations that the individual institutions of a group have to carry out, bearing in mind that some of those institutions may be subject to different solvency rules.</p> <p><u>Reporting of fixed overheads of investment firms:</u></p> <p>Investment firms shall include own requirements related to fixed overheads in their calculation of capital ratio if the following conditions laid down in the Regulation are fulfilled: either to avoid applying operational risk rules laid down in Part 3 Title III of CRR (see Articles 90, 91 and 93 of CRR).</p> <p>As a result, part of the total risk exposure amount related to fixed overheads are closely connected with operational risk own funds requirements and therefore the relevant amount of the total risk exposure amount related to fixed overheads, which is included in the denominator of capital ratio, has to be reported in column 090 of part 2 of this template.</p> <p>➔ More details with regard to the required data of column 090:</p> <p>In application of Article 90 (2) and 93 of CRR total own funds requirements are calculated according to the following formula in the CA template: $\text{Max} [2.1+12.5*(2.2+2.3+2.6+2.7), (12.5*2.5)]$. If the first part of this formula is the maximum, columns 070, 080, and 100 of part 2 of this template contain all relevant data and column 090 of part 2 of this template remains empty and vice versa.</p> <p>According to Articles 91 (2) and 93 of CRR own funds requirements are calculated as the sum of rows $2.1+12.5*(2.2+2.3+2.5+2.6+2.7)$ of the CA template. In this case, own funds requirements related to fixed overheads reported in row 2.5 of the CA template replace operational risk own funds requirements and therefore have to be reported in column 090 of part 2 of this template.</p>

070	<p><u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u></p> <p>The amount to be reported in this column corresponds to the sum of risk weighted exposure amounts that are equal or equivalent to the ones that must be reported in row 040 “<u>RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES</u>” and the amounts of own funds requirements that are equal or equivalent to the ones that must be reported in row 500 “<u>SETTLEMENT/DELIVERY RISK</u>” of the sub-template CA2.</p>
080	<p><u>TOTAL OWN FUNDS REQUIREMENTS FOR POSITION, FX AND COMMODITY RISKS</u></p> <p>The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 530 “<u>TOTAL OWN FUNDS REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS</u>” of the sub-template CA2.</p>
090	<p><u>OPERATIONAL RISK</u></p> <p>The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 630 “<u>TOTAL OWN FUNDS REQUIREMENTS FOR OPERATIONAL RISKS (OpR)</u>” of the sub-template CA2.</p>
100	<p><u>OTHER OWN FUNDS REQUIREMENTS</u></p> <p>The amount to be reported in this column corresponds to the amount of own funds requirements that are equal or equivalent to the ones that must be reported in row 680 “<u>OTHER OWN FUNDS REQUIREMENTS</u>” of the sub-template CA2.</p>
110	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>The sum of the columns 070 to 100 is reported here.</p>
120-210	<p><u>DETAILED INFORMATION ON GROUP SOLVENCY OWN FUNDS</u></p> <p>The information reported in the following columns should be according to the local solvency rules where the entity is operating.</p>
120	<p><u>TOTAL OWN FUNDS FOR SOLVENCY PURPOSES</u></p> <p>The amount to be reported in this column corresponds to the amount of own funds that are equal or equivalent to the ones that must be reported in row 0010 “<u>TOTAL OWN FUNDS FOR SOLVENCY PURPOSES</u>” of the template CA.</p>
130	<p><u>OF WHICH: QUALIFYING OWN FUNDS</u></p> <p>Article 77 of CRR</p> <p>This column will only be reported for subsidiaries fully consolidated, on solo basis, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>
● 140	<p>● <u>TOTAL TIER 1 CAPITAL</u></p>

	Article 23 of CRR
150	<p><u>OF WHICH: QUALIFYING TIER 1 CAPITAL</u></p> <p>Article 77 of CRR</p> <p>This column will only be reported for subsidiaries fully consolidated, on solo basis, which are institutions.</p> <p>Qualifying holdings are, for the subsidiaries specified above, the instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>
160	<p><u>COMMON EQUITY TIER 1 CAPITAL</u></p> <p>Article 47 of CRR</p>
170	<p><u>OF WHICH: MINORITY INTERESTS</u></p> <p>Article 76 of CRR</p> <p>This column will only be reported for subsidiaries fully consolidated, on solo basis, which are institutions.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the CET1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>
180	<p><u>ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 47 of CRR</p>
190	<p><u>OF WHICH: QUALIFYING ADDITIONAL TIER 1 CAPITAL</u></p> <p>Articles 77 and 78 of CRR</p> <p>This column will only be reported for subsidiaries fully consolidated, on solo basis, which are institutions.</p> <p>To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the AT1 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation.</p> <p>The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.</p>

200	<u>TIER 2 CAPITAL</u> <u>Article 68 of CRR</u>
210	<u>OF WHICH: QUALIFYING TIER 2 CAPITAL</u> Articles 77 and 78 of CRR This column will only be reported for subsidiaries fully consolidated, on solo basis, which are institutions. To the effects of CRR and this template, minority interests are, for the subsidiaries specified above, the T2 instruments (plus related retained earnings and share premium accounts) owned by persons other than the undertakings included in the CRR consolidation. The amount to be reported shall include the effects of any transitional provision, i.e. it has to be the eligible amount in the date of reporting.
220-310	<u>INFORMATION RELATING THE CONTRIBUTION OF ENTITIES TO SOLVENCY OF THE GROUP</u> The institutions waived according to Article 6 of CRR shall only report the columns 010 to 060 and 220 to 310 (i.e the contributions part only).
220-260	<u>CONTRIBUTION TO RISKS</u> The information reported in the following columns should be according to the solvency rules applicable to the reporting institution .
220	<u>CREDIT; COUNTERPARTY CREDIT; DILUTION RISKS, FREE DELIVERIES AND SETTLEMENT/DELIVERY RISK</u> The amount to be reported shall be the risk weighted exposure amounts for credit risk and own funds requirements of settlement/delivery risk as per CRR, excluding any amount related to transactions with other entities included in the Group consolidated solvency ratio computation.
230	<u>POSITION, FX AND COMMODITY RISKS</u> Own funds requirements for market risks are to be computed at each entity level following CRR. Entities shall report the contribution to the total own funds requirements for position, FX and commodity risk of the group. The sum of amounts reported here and the own funds requirements of the parent entity corresponds to the amount reported in row 530 "TOTAL OWN FUNDS REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS" of the consolidated report.
240	<u>OPERATIONAL RISK</u> In case of AMA, the reported own funds requirements for operational risk include the effect of diversification. Fixed overheads shall be included in this column
250	<u>OTHER OWN FUNDS REQUIREMENTS</u>
260	<u>TOTAL RISK EXPOSURE AMOUNT</u> The sum of the columns 220 to 250 is reported here.
270-350	<u>CONTRIBUTION TO OWN FUNDS</u> As this part of the template (i.e. columns 270-350) do not intend to impose on group to perform a full computation of the total capital ratio at the level of each entity.

	<p>Own funds brought to the entity by the rest of entities included within the scope of the reporting entity are not to be taken into account, only the net contribution to the group own funds are, that is mainly the own funds raised from third parties and accumulated reserves.</p> <p>The information reported in the following columns should be according to the solvency rules applicable to the reporting institution.</p>
270-310	<p><u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u></p> <p>The amount to be reported as “QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS” is the amount as derived from Title II of Part 2 of CRR, excluding any fund brought in by other group entities.</p>
270	<p><u>QUALIFYING OWN FUNDS INCLUDED IN CONSOLIDATED OWN FUNDS</u></p> <p>Article 82 of CRR</p> <p>For every subsidiary, the amount to be reported shall be equal to $\text{MIN}\{ \{*;0130\} - (\{*;120\} - \text{Min}((8\% + \{*;340\}) \times \{*;110\}; (8\% + \{*;340\}) \times \{*;260\})) \times (\{*;130\} / \{*;120\}); \{*;130\}$</p>
280	<p><u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 1 CAPITAL</u></p> <p>Article 80 of CRR</p> <p>For every subsidiary, the amount to be reported shall be equal to $\text{MIN}\{ \{*;0150\} - (\{*;140\} - \text{Min}((6\% + \{*;340\}) \times \{*;110\}; (6\% + \{*;340\}) \times \{*;260\})) \times (\{*;150\} / \{*;140\}); \{*;150\}$</p>
290	<p><u>MINORITY INTERESTS INCLUDED IN CONSOLIDATED COMMON EQUITY TIER 1 CAPITAL</u></p> <p>Article 79 of CRR</p> <p>The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated CET1 according to the CRR.</p> <p>For every subsidiary, the amount to be reported shall be equal to:</p> <p>$\text{MIN}\{ \{*;0170\} - (\{*;160\} - \text{Min}((4.5\% + \{*;340\}) \times \{*;110\}; (4.5\% + \{*;340\}) \times \{*;260\})) \times (\{*;170\} / \{*;160\}); \{*;170\}$</p>
300	<p><u>QUALIFYING TIER 1 INSTRUMENTS INCLUDED IN CONSOLIDATED ADDITIONAL TIER 1 CAPITAL</u></p> <p>Article 81 of CRR</p> <p>The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated AT1 according to the CRR.</p> <p>For every subsidiary, the amount to be reported shall be equal to: $\{*;280\} - \{*;290\}$</p>
310	<p><u>QUALIFYING OWN FUNDS INSTRUMENTS INCLUDED IN CONSOLIDATED TIER 2 CAPITAL</u></p> <p>Article 83 of CRR</p>

	<p>The amount to be reported is the amount of minority interests of a subsidiary that is included in consolidated T2 according to the CRR.</p> <p>For every subsidiary, the amount to be reported shall be equal to: {*;270} - {*;280}</p>
320-350	<p><u>CONSOLIDATED OWN FUNDS</u></p> <p>The amount to be reported as “CONSOLIDATED OWN FUNDS” is the amount as derived from the balance sheet, excluding any fund brought in by other group entities.</p>
320	<u>CONSOLIDATED OWN FUNDS</u>
330	<u>OF WHICH: TIER 1</u>
340	<p><u>OF WHICH: CONTRIBUTIONS TO CONSOLIDATED RESULT</u></p> <p>The contribution of each entity to the consolidated result (profit or loss (-)) is reported. This includes the results attributable to minority interests.</p>
350	<p><u>OF WHICH: (-) GOODWILL / (+) NEGATIVE GOODWILL</u></p> <p>The goodwill or negative goodwill of the reporting entity on the subsidiary is reported here.</p>
360	<p><u>CAPITAL CONSERVATION BUFFER</u></p> <p>Article 122 point (1) of CRD</p> <p>Percentage of capital conservation buffer which the subsidiary is required to maintain, according to its local national authorities.</p>
370	<p><u>SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER</u></p> <p>Article 122 point (3) of CRD</p> <p>Percentage of specific countercyclical capital buffer which the reporting institutions is required to maintain, according to its local national authorities.</p>
380	<p><u>COMBINED BUFFER</u></p> <p>Article 122 point (2) of CRD</p>

Rows	Instructions
010	The template has a fixed row, which is the total of all the subsidiaries (not including subgroups). This row does not require information in the first part of the template.
1 to NNNN	Below the fixed row, there will be a row for each entity. These rows will be numerated correlatively.

3. Credit Risk Templates

3.1. General remarks on Credit Risk Templates

3.1.1. Reporting of CRM techniques with substitution effect

47. Article 230 of CRR describes the computation procedure of the exposure which is fully protected by unfunded protection.
48. Article 231 of CRR describes the computation procedure of exposure which is fully protected by unfunded protection in the case of full protection / partial protection — equal seniority.
49. Articles 192, 193 and 196 of CRR regulate the funded credit protection.
50. → reporting of exposures to obligors and protection providers which are assigned to the same exposure class

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

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

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

If an exposure is secured by an unfunded credit protection, the secured part is assigned as an outflow e.g. in the exposure class of the obligor and as an inflow in the exposure class of the protection provider. But because of the change of the exposure class the type of the exposure does not change.

52. The substitution effect in the COREP reporting framework should reflect the risk weighting treatment effectively applicable to the covered part of the exposure. As such, the covered part of the exposure is risk weighted according to the SA approach, then it should be reported in the CR SA template (exposure class claims or contingent claims on institutions, as defined under Article 107 of CRR).

3.1.2. Reporting of Counterparty Credit Risk

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

3.2. CR SA – Credit and counterparty credit risks and free deliveries: Standardised Approach to Own funds Requirements

3.2.1. General remarks

54. The CR SA templates provide the necessary information on the calculation of own funds requirements for credit risk according to the standardised approach. In particular, they provide detailed information on:
 - the distribution of the exposure values according to the different, exposure types, risk weights and exposure classes ;
 - the amount and type of credit risk mitigation techniques used for mitigating the risks.

As outlined below, the CR SA template is composed of 2 sets of templates, comprising the “CR SA Total” and the “CRSA Details” templates.

3.2.2. Scope of the CR SA template

55. The scope of the CR SA template covers the following own funds requirements:
- Credit risk in accordance with Chapter 2 (Standardised Approach) of Title II of Part Three of CRR in the banking book, among which Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the banking book;
 - Counterparty credit risk in accordance with Chapter 6 (Counterparty credit risk) of Title II of Part Three of CRR in the trading book;
 - Settlement risk arising from free deliveries in accordance with Article 369 of CRR in respect of all the business activities.
56. Securitisation positions are not within the scope of the CR SA templates; these positions shall be reported in the CR SEC templates.
57. Exposures deducted from own funds are not within the scope of the CR SA templates.
58. The scope of the template are all exposures for which the own funds requirements are calculated according to part 3 title II chapter 2 of CRR in conjunction with part 3 title II chapter 4 and 6 of CRR. Institutions that apply Article 89 (1) of CRR also need to report their trading book positions in this template when they apply part 3 title II chapter 2 of CRR to calculate the own funds requirements thereof (part 3 title II chapter 2 and 6 and title V of CRR).

3.2.3. Breakdown of the CR SA template

59. According to Article 107 of CRR each SA exposure shall be assigned to one of the 16 SA exposure classes in order to calculate the own funds requirements.
60. This information shall be reported in the following 2 sets of templates :
- CR SA Total template and
 - CR SA Details template , that shall be reported for the following dimensions:
 - Government;
 - Institutions;
 - Corporates;
 - Retail.

3.2.4. Scope of the different CR SA templates

61. The CR SA Total template summarises the information on own funds requirements broken down by the exposure classes classification as referred to in Article 107 of CRR.
62. The CR SA Details template is broken down by the dimensions ‘Government’, ‘Institutions’, ‘Corporates’ and ‘Retail’, since the provisions to calculate the own funds requirements of the different dimensions allow an identical reporting structure. The template CR SA Details provides not only detailed information on the type of the exposure (e.g. on balance sheet/ off balance sheet items), but also information on the allocation of risk weights within the respective exposure class.
63. SA exposures assigned to the following exposure classes of Article 107 of CRR shall be jointly reported in the template CR SA Details - Government:

- Claims or contingent claims on central governments or central banks according to Article 107 point (a) of CRR;
 - Claims or contingent claims on regional governments or local authorities according to Article 107 point (b) of CRR;
 - Claims or contingent claims on public sector entities according to Article 107 point (c) of CRR.
64. The template CR SA Details - Institutions includes information on exposures assigned to the exposure class “claims or contingent claims on institutions” according to Article 107 point (f) of CRR.
65. The template CR SA Details - Corporates includes information on exposures assigned to the exposure class “claims or contingent claims on corporates” according to Article 107 point (g) of CRR.
66. The template CR SA Details - Retail includes information on exposures assigned to the exposure class “retail claims or contingent retail claims” according to Article 107 point (h) of CRR.
67. In addition CR SA Details includes memorandum items in order to collect further information about exposures secured by mortgages on immovable property and exposures in default. The rows 560 to 590 collect information about exposures in default and exposures secured by mortgages on immovable property by the original obligor, broken down by the dimensions of CR SA Details. The collected information does not affect the reporting of the calculation of the risk weighted exposure amounts of the exposures in the dimensions of CR SEC Details.

3.2.5. Assignment of exposures to exposure classes under the Standardised Approach

68. For reporting purposes, the exposure classes classification according to Article 107 of CRR is used in several ways in the CR SA template:
69. In the CR SA Total template, summary information is requested according to this breakdown.
- The dimensions of CR SA Subtemplates are using the breakdown defined in Article 107 of CRR as a starting point to define and delimit the scope of application of these templates (e.g. exposures defined in Article 107 points (a) to (c) of CRR have to be included in the CR SA Government template).
70. In order to ensure a consistent categorisation of exposures into the different exposure classes as defined in Article 107 of CRR the following sequential approach shall be applied:

1. In the first step the Original exposure pre conversion factors is classified into the corresponding (original) exposure class as referred to in Article 107 of CRR, without prejudice to the specific treatment (risk weight) that each specific exposure will receive within the assigned exposure class.
2. In a second step the exposures may be redistributed to other exposure classes due to the application of credit risk mitigation (CRM) techniques with substitution effects on the exposure (e.g. guarantees, credit derivatives, financial collateral simple method) via inflows and outflows.

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

→ For the purpose of classifying the original exposure pre conversion factor in the first step, the CRM techniques associated to the exposure shall not be considered (note that they will be considered explicitly in the second phase) unless a protection effect is intrinsically part of the definition of an exposure class as it is the case in the exposure class mentioned in Article 107 point (i) of CRR (claims or contingent claims secured by mortgages on immovable property).

Article 107 of amended CRR does not provide criteria for disjoining the exposure classes. This might imply that one exposure could potentially be classified in different exposure classes if no prioritisation in the assessment criteria for the classification is provided. The most obvious example arises between claims on institutions and corporate with a short-term credit assessment (Article 107 point (m) of CRR)

and claims or contingent claims on institutions (Article 107 point (f) of CRR)/ claims or contingent claims on corporates (Article 107 point (g) of CRR). In this example it is clear that there is an implicit prioritisation in the CRR since it should be assessed first if a certain exposure fit for being assigned to Short-term claims on institutions and corporate and only afterwards do the same process for Claims or contingent claims on institutions and Claims or contingent claims on corporates. Otherwise it is obvious that the exposure class mentioned in Article 107 (1) point (m) of CRR will never be assigned an exposure. The example provided is one of the most obvious examples but not the only one. It is worth noting that the criteria used for establishing the exposure classes under the standardised approach are different (institutional categorisation, term of the exposure, past due status, etc.) which is the underlying reason for non disjoint groupings.

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

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

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

1. Securitisation positions;
2. Items associated with particular high risk;
3. Exposures in default;
4. Claims in the form of collective investment undertakings ('CIU')/ Claims in the form of covered bonds (disjoint exposure classes);
5. Claims or contingent claims secured by mortgages on immovable property;
6. Other items;
7. Claims on institutions and corporate with a short-term credit assessment;
8. All other exposure classes (disjoint exposure classes):

Claims or contingent claims on central governments or central banks;

Claims or contingent claims on regional governments or local authorities;

Claims or contingent claims on public sector entities;

Claims or contingent claims on multilateral development banks;

Claims or contingent claims on international organisations;

Claims or contingent claims on institutions;

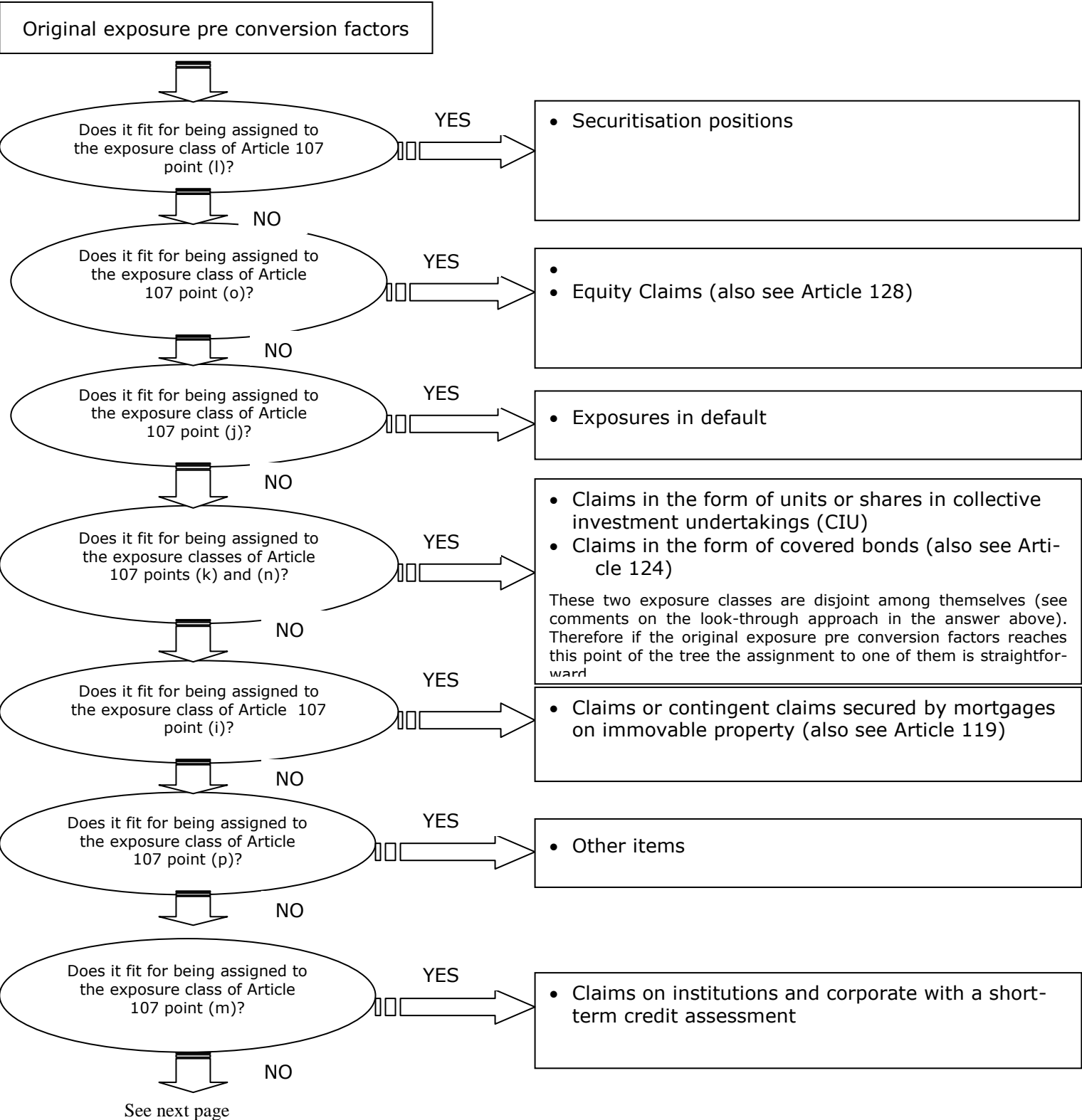
Claims or contingent claims on corporates Retail claims or contingent retail claims.

In the case of claims in the form of collective investment undertakings it should be noted that if the look through approach (Article 126 (3) to (5) of CRR) is used then the underlying individual exposures should be considered and classified into their corresponding risk weight line according to their treatment, but all the individual exposures should be classified within the exposure class of claims in the form of collective investment undertakings ('CIU').

In the case of “nth” to default credit derivatives specified in Article 129 (6) of CRR, if they are rated, they should be directly classified as securitisation positions. If they are not rated, they should be considered in the “Other items” exposure class. In this latter case the nominal amount of the contract will be reported as the Original exposure pre conversion factors in the line for “Other risk weights” (the risk weight used will be that specified by the sum indicated under Article 129 (6) of CRR.

In a second step, as a consequence of credit risk mitigation techniques with substitution effects, exposures will be reallocated to the exposure class of the protection provider.

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



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

- Claims or contingent claims on central governments or central banks
- Claims or contingent claims on regional governments or local authorities
- Claims or contingent claims on public sector entities
- Claims or contingent claims on multilateral development banks
- Claims or contingent claims on international organisations
- Claims or contingent claims on institutions
- Claims or contingent claims on corporates
- Retail claims or contingent retail claims

3.2.6. Clarifications on the scope of some specific exposure classes referred to in Article 107 of CRR

Exposure Class “Institutions”

71. → Reporting of intra-group exposures according to Article 108 (6) to (7) of CRR:

Exposures which fulfil the requirements of Article 108 (7) or (8) of CRR shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures.

According Article 108 (6) to (7) of CRR “ subject to the permission of the competent authorities, decide not apply the requirements of paragraph 1 of this Article to the exposures of that institution to a counterparty which is its parent undertaking, its subsidiary, a subsidiary of its parent undertaking or an undertaking linked by a relationship within the meaning of Article 12 (1) of Directive 83/349/EEC.” This means that a counterparty is not necessarily an institution but also undertakings which are assigned to other exposure classes, e.g. ancillary services undertakings or undertakings within the meaning of Article 12 (1) of Directive 83/349/EEC. Therefore the reporting of intra-group exposures shall take into account the different types of exposure classes of intra-group exposures. I.e. if a counterparty is an institution it shall be assigned to exposure class “institutions”. But if the counterparty is a corporate the exposure of this counterparty shall be assigned to the exposure class “corporates”. Other exposures also shall be reported in the respective exposure classes where they would be reported if they were no intra-group exposures, e.g. an intra-group exposure is assigned to the exposure class “covered bonds” if it would be assigned to this exposure class as a non-intra-group exposure.

Exposure Class “Covered Bonds”

72. → Assignment of SA exposures to exposure class “covered bonds”:

Bonds as defined in Article 22 (4) of Directive 58/611/EEC, shall fulfil the requirements of Article 124 (1) to (2) of CRR to be classified in the exposure class “Covered Bonds”. The fulfilment of those requirements has to be checked in each case. Nevertheless, bonds according to Article 22 (4) of Directive 58/611/EEC and issued before 31 December 2007, are also assigned to the exposure class “Covered Bonds” because of Article 124 (5) of CRR.

Regarding the reporting of intra-group exposures according to Article 108 (6) to (7) of CRR please see instructions above

Exposure Class “Corporates”

73. → Reporting of intra-group exposures according to Article 108 (6) to (7) of CRR:

Please see instructions above.

Exposure class “Collective Investment Undertakings”

74. → Reporting of SA exposures in the form of CIUs if the possibility according to Article 127 (5) of CRR is used:

Exposures in the form of CIUs, which are held as assets, are reported as on balance sheet items with their exposure according to Article 106 (1) sentence 1 of CRR. Since those exposures are reported as on balance sheet items, the amounts of column 200 are equal to the amounts reported in column 150. In column 350 the exposure value is risk weighted with the risk weight applicable to the respective CIU exposure calculated by a third party.

3.2.7. Instructions concerning specific positions

Columns	
010	<p><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>Article 94 of CRR.</p> <p>Exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques with the following qualifications stemming from Article 106 (2) of CRR:</p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR or subject to Article 87 (3) point (f) of CRR, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR.</p> <p>Exposure values for leases subject to Article 127 (7) of CRR.</p> <p>In case of on-balance sheet netting laid down in Article 91 of CRR the exposure values shall be reported according to received cash collateral.</p> <p>In the case of master netting agreements covering repurchase transactions and / or securities or commodities lending or borrowing transactions and/ or other capital market driven transactions subject to part 3 title II chapter 6 of CRR, the effect of Funded Credit Protection in the form of master netting agreements as under Article 215 (4) of CRR shall be included in column 010. Therefore, in the case of master netting agreements covering repurchase transactions subject to the provisions in part 3 title II chapter 6 of CRR, E* as calculated under Articles 215 and 216 of CRR shall be reported in column 010 of the CR SA template.</p>
020	<p><u>OF WHICH: ARISING FROM DEFAULT FUND CONTRIBUTIONS</u></p> <p>Article 298 and 300 of CRR</p>
030	<p><u>(-) Value adjustments and provision associated with the original exposure</u></p> <p>Value adjustment and provisions included in the corresponding accounting framework (Directive 86/635/EEC or Regulation 1606/2002) that affect the valuation of assets and off-balance sheet items according to Article 94 and 105 of CRR.</p>
040	<p><u>Exposure net of value adjustments and provisions</u></p> <p>Sum of columns 010 and 030 less column 020.</p>
050 - 100	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Credit risk mitigation techniques as defined in Article 4 (32) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in Inflows and Outflows.</p>

	<p>Items to be reported here:</p> <ul style="list-style-type: none"> - collateral, incorporated according to Financial Collateral Simple Method; - eligible unfunded credit protection. <p>Please also see instructions of point 4.1.1.</p>
050 - 060	<p><u>Unfunded credit protection: adjusted values (Ga)</u></p> <p>Article 230 of CRR</p> <p>Please see also general instructions of columns 050-10 with regard to CRM techniques with substitution effects.</p> <p>Article 234 (3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
050	<p><u>Guarantees</u></p> <p>Unfunded Credit Protection as defined in Article 4 (34) of CRR different from Credit Derivatives.</p>
060	<p><u>Credit derivatives</u></p> <p>Article 199 of CRR.</p>
070 – 080	<p><u>Funded credit protection</u></p> <p>This column included funded credit protection according to Article 4 (33) of CRR and Articles 192, 193 and 196 of CRR. Therefore the rows do not include master netting agreements (already included in Original Exposure pre conversion factors).</p> <p>Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 213 and 214 of CRR are treated as cash collateral.</p>
070	<p><u>Financial collateral: simple method</u></p> <p>Article 217 (1) to (2) of CRR.</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p>
080	<p><u>Other funded credit protection</u></p> <p>Article 227 of CRR..</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p> <p>Article 234 (3) of CRR defines the adjusted value Ga of an unfunded credit protection.</p>
090 - 100	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p>Articles 217 (3), Article 230 (1) to (2) and Article 231 of CRR.</p> <p>Please see also general instructions of columns 040-090 with regard to CRM techniques with substitution effects.</p>
090	<p><u>(-) Total Outflows</u></p>

100	<u>Total Inflows (+)</u>
110	<u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u> Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE
120 - 140	<u>CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE. FUNDED CREDIT PROTECTION, FINANCIAL COLLATERAL METHOD</u> Articles 218, 219, 220, 221 and 222 of CRR. It also includes credit linked notes (Article 213 of CRR) Credit Linked Notes and on-balance sheet netting positions resulting from eligible on-balance sheet netting agreements according to Articles 213 and 214 of CRR are treated as cash collateral. The effect of the collateralization of the Financial Collateral Comprehensive Method applied to an exposure, which is secured by eligible financial collateral, is calculated according to Articles 218, 219, 220, 221, 222 and 223 of CRR. These figures have to be reported in columns 101 to 130 of CR SA.
120	<u>Volatility adjustment to the exposure</u> Article 218 (2) to (3) of CRR. The amount to be reported is given by the impact of the volatility adjustment to the exposure $(E_{va}-E) = E * H_e$
130	<u>Financial collateral adjusted value (Cvam)</u> Article 234 (2) of CRR. For trading book operations includes financial collateral and commodities eligible for trading book exposures according to Article 293 (2) points (c) to (f) of CRR. The amount to be reported corresponds to $C_{vam} = C * (1 - H_c - H_{fx}) * (t - t^*) / (T - t^*)$, where for a definition of C, Hc, Hfx, t, T and t* see part 3 title II chapter 4 section 4 and 5 of CRR.
140	<u>Volatility and maturity adjustments</u> Article 218 (1) of CRR and Article 234 (2) of CRR. The amount to be reported is the joint impact of volatility and maturity adjustments $(C_{vam}-C) = C * [(1 - H_c - H_{fx}) * (t - t^*) / (T - t^*) - 1]$, where the impact of volatility adjustment is $(C_{va}-C) = C * [(1 - H_c - H_{fx}) - 1]$ and the impact of maturity adjustments is $(C_{vam}-C_{va}) = C * (1 - H_c - H_{fx}) * [(t - t^*) / (T - t^*) - 1]$
150	<u>Fully adjusted exposure value (E*)</u> Article 215 (4), Article 218 (2) to (5) and Article 223 (1) of CRR.
160 - 190	<u>Breakdown of the fully adjusted exposure of off-balance sheet items by conversion factors</u> Article 106 (1) and Article 4 (30) of CRR. See also Article 217 (3) and Article 223 (1) of CRR.
200	<u>Exposure value</u> Part 3 title II chapter 4 section 4 of CRR. Exposure value after taking into account value adjustments, all credit risk mitigants and credit conversion factors that is to be assigned to risk weights according to Article 108 and part 3 title II chapter 2 section 2 of CRR.

210	<p><u>Of which: Arising from Counterparty Credit Risk</u></p> <p>For Derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to part 3 title II chapter 6 of CRR, the original exposure will correspond to the Exposure Value for Counterparty Credit Risk calculated according to the methods laid down in part 3 title II chapter 6 sections 3, 4, 5, 6 and 7 of CRR..</p>
220-490	<p><u>The following, grey shaded columns of risk weights apply to CR SA Total only</u></p> <p>The breakdown by risk weights in columns 220 to 490 refers to exposure value (column 200) and has to be reported for all credit risk positions.</p> <p>The entries in columns 220, 240, 250, 280, 310, 320, 350, 370, 380, 410, 450, 460, 470 and are „of which“-positions of column 200.</p>
220	<u>0%</u>
230	<u>Of which: with a credit assessment derived from central government</u>
240	<p><u>2%</u></p> <p>Article 297 (1) of CRR</p>
250	<u>10%</u>
260	<u>Of which: with a credit assessment by a nominated ECAI</u>
270	<u>Of which: with a credit assessment derived from central government</u>
280	<u>20%</u>
290	<u>Of which: with a credit assessment by a nominated ECAI</u>
300	<u>Of which: with a credit assessment derived from central government</u>
310	<u>35%</u>
320	<u>50%</u>
330	<u>Of which: with a credit assessment by a nominated ECAI</u>
340	<u>Of which: with a credit assessment derived from central government</u>
350	<u>70%</u>
360	<u>Of which: with a credit assessment by a nominated ECAI</u>
370	<u>75%</u>
380	<p><u>100%</u></p> <p>See part 3 title II chapter 2 of CRR</p>
390	<u>Of which: with a credit assessment by a nominated ECAI</u>

400	<u>Of which: with a credit assessment derived from central government</u>
410	<u>150%</u>
420	<u>Of which: items associated with particular high risk</u> Article 123 of CRR
430	<u>Of which: with a credit assessment by a nominated ECAI</u>
440	<u>Of which: with a credit assessment derived from central government</u>
450	<u>250%</u>
460	<u>1250%</u>
470	<u>Other Risk Weights</u> Article 108 (1) to (5) of CRR. Unrated nth to default credit derivatives under the Standardized Approach (Article 129 (6) of CRR) should be reported in column 470 "Other risk weights" of the CR SA Total template under the exposure class "Other items" in row 410. See also article 119 (2) and article 147 (2) point (b) of CRR.
480	<u>Of which: with a credit assessment by a nominated ECAI</u>
490	<u>Of which: with a credit assessment derived from central government</u>
500	<u>Risk weighted exposure amount</u> Article 108 (1) to (5) of CRR.
510	<u>TOTAL NUMBER OF COUNTERPARTIES</u> This column includes all counterparties, which also includes CCPs, to which an exposure reported in col. 'original exposure pre conversion factors' (col. 010) arises

rows	Instructions
010	<u>Total exposures</u>
020 - 100	<u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES</u> Reporting institution's "banking book" positions shall be broken-down, following the criteria provided below, into on-balance sheet exposures subject to credit risk, off-balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. Furthermore the reporting institution's "trading book" counterparty credit risk positions according to Article 87 (3) point (f) and Article 293 (2) of CRR are assigned to the exposures subject to counterparty credit risk. Institutions that apply Article 89 (1) of CRR also brake-down their "trading book" positions following the criteria provided below, into on-balance sheet exposures subject to credit risk, off- balance sheet exposures subject to credit risk and exposures subject to counterparty credit risk. Positions deducted from own funds shall not be subject to an additional capital charge. To deduct a position from own funds is basically equivalent to apply the maximum possible risk weigh of 1250% (therefore, it should not be included in these rows). Securitisations positions and securitised positions shall not be reported in CR-SA or CR-IRB templates

	but in CR SEC-SA or CR SEC-IRB.
020	<p><u>On balance sheet exposures subject to credit risk</u></p> <p>Assets referred to in Article 94 of CRR not included in any other category.</p> <p>Exposures, which are on-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Free deliveries according to Article 369 (1) of CRR (if not deducted) do not constitute an on-balance sheet item, but nevertheless shall be reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4 (75) of CRR and default fund exposures according to Article 4 (74) of CRR</p>
030	<p><u>Off balance sheet exposures subject to credit risk</u></p> <p>Off-balance sheet positions comprise those items listed in Annex I of CRR.</p> <p>Exposures, which are off-balance sheet items and which are included as Securities Financing Transactions, Derivatives & Long Settlement Transactions or from Contractual Cross Product Netting shall be reported in rows 040-060 and, therefore, not reported in this row.</p> <p>Exposures arising from assets posted to a CCP according to Article 4 (75) of CRR and default fund exposures according to Article 4 (74) of CRR</p>
040-100	<u>Exposures / Transactions subject to counterparty credit risk</u>
040	<p><u>Securities Financing Transactions</u></p> <p>Securities Financing Transactions (SFT), as defined in paragraph 17 of the Basle Committee document "The Application of Basel II to Trading Activities and the Treatment of Double Default Effects", includes: (i) Repurchase and reverse repurchase agreements defined in Article 4 (56) of CRR as well as securities or commodities lending and borrowing transactions a; (ii) margin lending transactions as defined in Article 267 (3) of CRR.</p> <p>Securities Financing Transactions, which are included in a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
050	<p><u>Of which: subject to CVA charge</u></p> <p>Breakdown of those securities financing transaction exposures where additionally own funds requirements arising from credit valuation adjustment risk according to Articles 371 to 375 of CRR are required</p>
060	<p><u>Of which: centrally cleared through a compliant CCP' also for SFTs</u></p> <p>Article 297 of CRR for compliant CCPs according to Articles 4 (73) in conjunction with Article 295 (2) of CRR</p> <p>mark-to-market exposures to a CCP and potential future exposures to a CCP according to Article 4 (75) of CRR</p>
070	<p><u>Derivatives and Long Settlement Transactions</u></p> <p>Derivatives comprise those contract listed in Annex II of CRR.</p> <p>Long Settlement Transactions as defined in Article 267 (2) of CRR.</p> <p>Derivatives and Long Settlement Transactions which are included in a a Cross Product Netting and therefore reported in row 060, shall not be reported in this row.</p>
080	<p><u>Of which: OTC-Derivatives, not centrally cleared</u></p> <p>Breakdown of those derivative exposures where additionally own funds requirements arising from</p>

	credit valuation adjustment risk according to Articles 371 to 375 of CRR are required
090	<p><u>Of which: Centrally cleared through compliant CCP</u></p> <p>Article 297 of CRR for compliant CCPs according to Articles 4 (73) in conjunction with Article 295 (2) of CRR</p> <p>Mark-to-market exposures to a CCP and potential future exposures to a CCP according to Article 4 (75) of CRR</p>
100	<p><u>From Contractual Cross Product Netting</u></p> <p>Exposures that due to the existence of a contractual cross product netting (as defined in Article 267 (11) of CRR cannot be assigned to either Derivatives& Long Settlement Transactions or Securities Financing Transactions) will be included under this category.</p>
110-37 1	<u>BREAKDOWN OF EXPOSURES BY RISK WEIGHTS</u>
110	<p><u>0 %</u></p> <p>CR SA Details: This row is not available for dimension Retail</p>
120	<p><u>Of which: with credit assessment by a nominated ECAI</u></p> <p>See part 3 title II chapter 2 of CRR.</p>
130	<p><u>2%</u></p> <p>Article 297 (1) of CRR</p>
140	<p><u>10 %</u></p> <p>CR SA Details: This row is not available for dimensions Institutions, Corporates and Retail</p>
150	<p><u>Of which: with credit assessment by a nominated ECAI</u></p> <p>See part 3 title II chapter 2 of CRR.</p>
151	<u>Of which: with a credit assessment derived from central government</u>
160	<p><u>20 %</u></p> <p>CR SA Details: This row is not available for dimension Retail</p>
170	<p><u>Of which: with credit assessment by a nominated ECAI</u></p> <p>See part 3 title II chapter 2 of CRR.</p>
171	<u>Of which: with a credit assessment derived from central government</u>
180	<p><u>35 %</u></p> <p>CR SA Details: This row is not available for dimensions Government and Retail</p>
190	<p><u>Of which: with credit assessment by a nominated ECAI</u></p> <p>See part 3 title II chapter 2 of CRR.</p>
200	<p><u>50 %</u></p> <p>Rows 120 and 130 (Of which: past due, secured by real estate) belong to the risk weight of 50 %.</p> <p>CR SA Details: This row is not available for dimension Retail</p>

210	<u>Of which: with credit assessment by a nominated ECAI</u> See part 3 title II chapter 2 of CRR.
211	<u>Of which: with a credit assessment derived from central government</u>
220	<u>Of which: secured by commercial immovable property (CR SA Total only)</u> Article 107 point (i) of CRR
230	<u>70%</u> Article 227 (3) point (c) of CRR.
240	<u>Of which: with credit assessment by a nominated ECAI</u> See part 3 title II chapter 2 of CRR.
250	<u>75 %</u> CR SA Details: This row is not available for dimensions Government, Institutions and Corporates.
260	<u>100 %</u> CR SA Details: This row is not available for dimension Retail. Rows 270 to 290 of CR SA Total (Of which: in default, without credit assessment by a nominated ECAI, secured by mortgages on immovable property) belong to the risk weight of 100 %. Row 280 of CR SA Details (Of which: without credit assessment by a nominated ECAI) belongs to the risk weight of 100 %.
270	<u>Of which: in default (CR SA Total only)</u> Article 107 point (j) of CRR.
280	<u>Of which: with credit assessment by a nominated ECAI</u> Part 3 title II chapter 2 of CRR.
281	<u>Of which: with a credit assessment derived from central government</u>
290	<u>Of which: secured by mortgages on immovable property (CR SA Total only)</u> Article 107 point (i) of CRR.
300	<u>150 %</u> CR SA Details: This row is not available for dimension Retail.
310	<u>Of which: in default (CR SA Total only)</u> Article 107 point (j) of CRR.
320	<u>Of which: Items associated with particular high risk (CR SA Total only)</u> Article 123 of CRR.
330	<u>Of which: with credit assessment by a nominated ECAI</u> Part 3 title II chapter 2 of CRR.

331	<u>Of which: with a credit assessment derived from central government</u>
340	<u>250%</u> Article 128 (2) CRR
350	<u>1250%</u> Article 128 (2) CRR
360	<u>Other risk weights</u> CR SA Details: This row is not available for dimensions Government, Corporates, Institutions and Retail. For reporting those exposures not subject to the risk weights listed in the template.
370	<u>Of which: with credit assessment by a nominated ECAI</u> Part 3 title II chapter 2 of CRR.
371	<u>Of which: with a credit assessment derived from central government</u>
380-550	<u>BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE CLASSES:</u> The following, grey shaded rows of SA exposure classes apply to CR SA Total only
380	<u>Central governments or central banks</u> Article 107 point (a) of CRR.
390	<u>Regional governments or local authorities</u> Article 107 point (b) of CRR.
400	<u>Public sector entitites</u> Article 107 point (c) of CRR.
410	<u>Multilateral developments banks</u> Article 107 point (d) of CRR.
420	<u>International organisations</u> Article 107 point (e) of CRR.
430	<u>Institutions</u> Article 107 point (f) of CRR.
440	<u>Corporates</u> Article 107 point (g) of CRR.
450	<u>Of which: SME</u> Small and medium sized entities that meet the requirements as in Article 118 of CRR
460	<u>Retail</u> Article 107 point (h) of CRR.

470	<p><u>Of which: SME</u> Small and medium sized entities that meet the requirements as in Article 118 of CRR.</p>
480	<p><u>Secured by mortgages on immovable property</u> Article 107 point (i) of CRR.</p>
490	<p><u>Of which: Residential property</u> Article 120 of CRR..</p>
500	<p><u>Exposures in default</u> Article 107 point (j) of CRR.</p>
510	<p><u>Covered bonds</u> Article 107 point (k) of CRR.</p>
520	<p><u>Claims on institutions and corporate with a short-term credit assessment</u> Article 107 point (m) of CRR.</p>
530	<p><u>Claims in the form of CIU</u> Article 107 point (n) of CRR.</p>
540	<p><u>Equity Exposures</u> Article 128 (1) of CRR.</p>
550	<p><u>Other items</u> Article 107 point (p) of CRR.</p>
560-590	<p><u>MEMORANDUM ITEMS</u> The following rows 560 to 590 apply to CR SA Details only.</p> <p>The block of rows 560 to 580 in CR SA Details are memorandum items. The reporting of the memorandum items affect neither the calculation of the risk weighted exposure amounts of the exposure classes according to Article 107 points a) to c) and f) to h) of CRR nor of the exposure classes according to Article 107 points i) and j) of CRR reported in CR SA Total or CR SA Details, rows 010 to 370.</p> <p>The memorandum rows provide additional information about the obligor structure of the exposure classes 'in default' or 'secured by immovable property'. Here exposures shall be reported where the obligors would have been reported in the dimensions 'Government', 'Institutions', 'Corporates' and 'Retail' of CR SA Details, if those exposures were not assigned to the exposure classes 'past due' or 'secured by immovable property'.</p> <p>E.g. if an exposure, the risk exposure amounts of which are calculated subject to Article 122 of CRR and the value adjustments are less than 20%, then this information is reported in CR SA Total, rows 310 and 500. If this exposure, before it became past due, was an exposure to an institution then additionally this information shall be reported in the memorandum row 590 of CR SA Details/ Dimension 'institutions'.</p>
560	<p><u>exposures secured by mortgages on commercial immovable property and subject to a risk weight of 50%</u> This is a memorandum item in template CR SA Details only. Independent from the calculation of risk exposure amounts of exposures secured by commercial immovable property according to Article 119</p>

	and 121 of CRR the exposures assigned to the risk weight of 50% shall be broken down and reported in this row based on the criteria whether the exposures are secured by commercial real estate.
570	<p><u>exposures in default subject to a risk weight of 100%</u></p> <p>This row is a memorandum item in template CR SA Details only and shall not be considered when the risk exposure amounts are calculated. The reporting in this row does not affect the calculation of risk weighted exposure amounts of exposure class “in default” according to Article 107 point (j) of CRR.</p>
580	<p><u>exposures secured by mortgages on immovable property and subject to a risk weight of 100%</u></p> <p>This is a memorandum item in template CR SA Details only. Independent from the calculation of risk exposure amounts of exposures secured by mortgages on immovable property according to Article 119, 120 and 121 of CRR the exposures assigned to the risk weight of 100% shall be broken down and reported in this row based on the criteria whether the exposures are secured by real estate property.</p>
580	<p><u>exposures in default subject to a risk weight of 150%</u></p> <p>This row is a memorandum item in template CR SA Details only and shall not be considered when the risk exposure amounts are calculated. The reporting in this row does not affect the calculation of risk weighted exposure amounts requirements of exposure class “in default” according to Article 107 point (j) of CRR.</p>

3.3. CR IRB – Credit and counterparty credit risks and free deliveries: Internal Rating Based Approach to Own Funds Requirements

3.3.1. General remarks

75. This template, applicable to all IRB institutions exclusively for the exposures to which the IRB approach applies, whether or not they use their own estimates of LGD and/or credit conversion factors, requests aggregated information by exposure classes on:

- i. The input parameters that are used for calculating the risk weighted exposure amounts (exposure values, LGD, maturity,...);
- ii. The amount and type of credit risk mitigation techniques used for mitigating the risks;
- iii. Risk-weighted exposure amounts.

76. The reported information is furthermore available at the exposure type level, but also at the obligor grade level, thus providing an aggregated insight on the internal rating system of the banks.

77. This template also provides specific lines, with a more limited number of columns available, to report information for certain countries, by risk weight for exposures under the specialized lending slotting criteria approach, for exposures secured by real estate that benefit from an alternative treatment, as well as for free deliveries and dilution risk.

3.3.2. Scope of the CR IRB template

78. The scope of the CR IRB template covers own funds requirements for:

- i. Credit risk in the banking book, among which:
 - Counterparty credit risk in the banking book;

- Dilution risk for purchased receivables;
 - ii. Counterparty credit risk in the trading book;
 - iii. Free deliveries in the trading book.
79. The scope of the template refers to the exposures for which the risk weighted exposure amounts are calculated according to Articles Part Three Title II Chapter 3 CRR (IRB approach).
80. The CR IRB template does not cover equity exposures, securitisation positions and other non-obligation assets:
- i. Equity exposures are reported in the CR EQU IRB template;
 - ii. Securitisation positions are reported in the CR SEC SA, CR SEC IRB and/or CR SEC Details templates;
 - iii. No separate template is reported for the exposure class “other non-obligation assets”, according to Article 142 (2) point (g) CRR. The risk weight for this exposure class has to be set at 100 % at any time according to Article 152 CRR. The risk weighted exposure amounts for this exposure class are reported directly in the CA-Template.
81. In order to clarify whether the institution uses its own estimates for LGD and/or credit conversion factors, or not, on top of the templates the following codification for each reported exposure class is used:

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

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

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

In case an institution uses own estimates of LGDs to calculate risk weighted exposure amounts for a part of its IRB exposures as well as uses supervisory LGDs to calculate risk weighted exposure amounts for the other part of its IRB exposures, an CR IRB Total for F-IRB positions and one CR IRB Total for A-IRB positions has to be reported.

3.3.3. Breakdown of the CR IRB template

82. The template has to be reported separately for the following exposure classes, forcing the separately reported subtemplates to be pairwise disjoint:
- 1) Total
 - 2) Central banks and central governments
(Article 142 (2) (a) CRR)
 - 3) Institutions
(Article 142 (2) point (b) CRR)
 - 4.1) Corporate – SME
(Article 142 (2) point (c) CRR)
 - 4.2) Corporate – Specialized lending
(Article 142 (8) aCRR)
 - 4.3) Corporate – Other
(All corporates according to article 142 (2) point (c), excluding those which have been reported according to 3.1 and 3.2 of this document).
 - 5.1) Retail – Secured by real estate SME
(Exposures reflecting Article 142 (2) point (d) in conjunction with Article 148 (3) CRR which are secured by real estate).

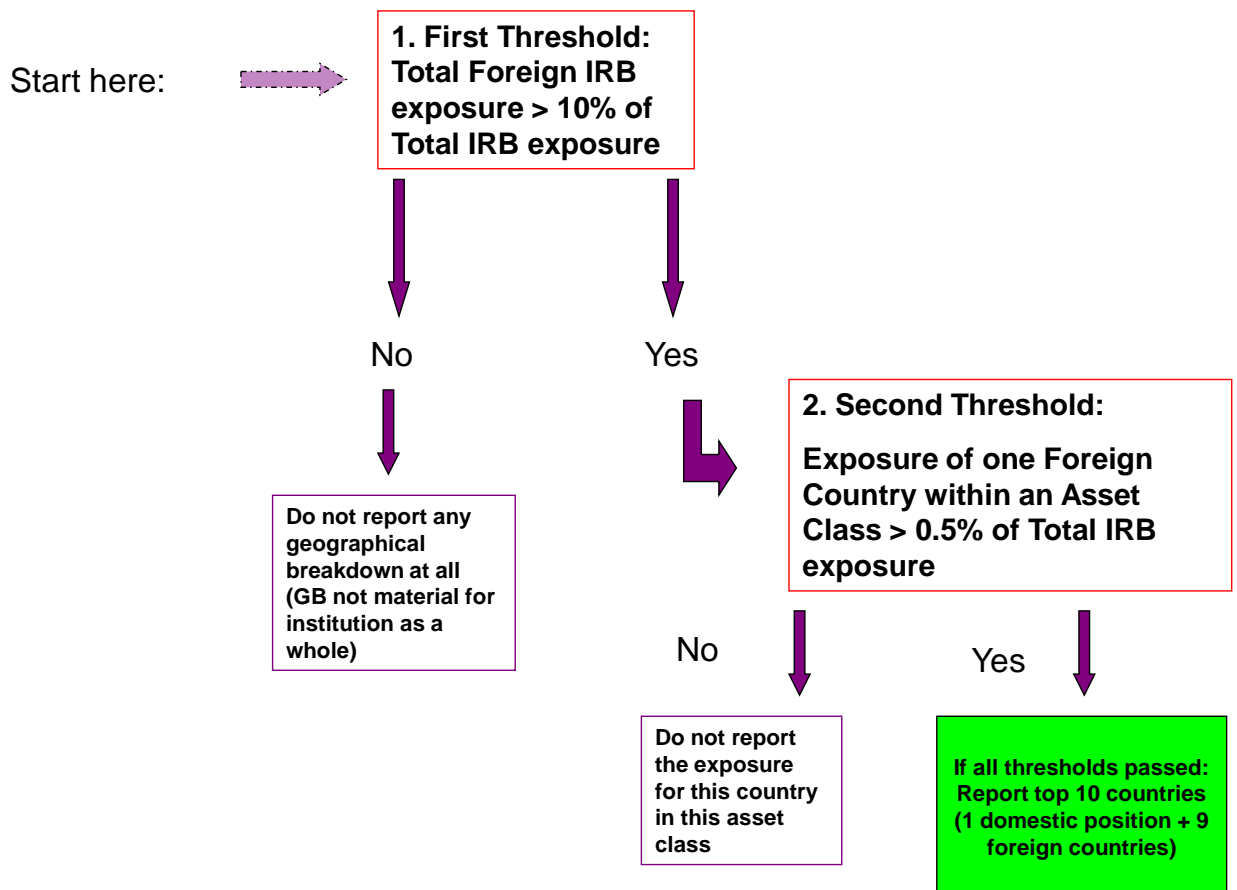
- 5.2) Retail – Secured by real estate non-SME
(Exposures reflecting Article 142 (2) point (d) CRR which are secured by real estate).
- 5.3) Retail – Qualifying revolving
(Article 142 (2) point (d) in conjunction with Article 149 (4) CRR).
- 5.4) Retail – Other SME
(Article 142 (2) point (d) not reported under 5.1 and 5.3).
- 5.5) Retail – Other non – SME
(Article 142 (2) point (d) CRR which were not reported under 5.2 and 5.3).

3.3.4. CR IRB Total – geographical breakdown (GB): Explanations about the determination of the thresholds.

83. The information on geographical breakdown covers the rows 80-125 of Part 3.3.a and the whole Part 3.3.b of Annex I.

84. In order to submit the information on the geographical distribution of IRB exposures by country, two thresholds shall be calculated according to Article 5 (1) lit. c) of the ITS on Reporting.

85. The following chart illustrates this calculation:



3.3.5. Instructions concerning specific positions

Columns	Instructions
010	<p><u>Country code</u></p> <p>This column is only applicable to rows 1.1*01 to 1.1*10. Institutions report the two-letter country code according to ISO 3166-2.</p>
020	<p><u>INTERNAL RATING SYSTEM/ PD ASSIGNED TO THE OBLIGOR GRADE OR POOL (%)</u></p> <p>The PD assigned to the obligor grade or pool to be reported should be based on the provisions laid down in Article 176 of CRR. For each individual grade or pool, the PD assigned to the specific obligor grade or pool should be reported. For figures corresponding to an aggregation of obligor grades or pools (e.g. total exposures) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation should be provided. Note that the exposure value (CR IRB column 11 or CR EQU IRB column 9) should be used for the calculation of the exposure-weighted average PD.</p> <p>For each individual grade or pool the PD assigned to the specific obligor grade or pool should be reported. All reported risk parameters should be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>It is neither intended nor desirable to have a supervisory master scale. If the reporting institution applies a unique rating system or is able to report according to an internal master scale, this scale is used.</p> <p>Otherwise, the different rating systems should be merged and ordered according to the following criteria: Obligor grades of the different rating systems should be pooled and ordered from the lower PD assigned to each obligor grade to the higher. Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p>Institutions should contact its competent authority in advance, if it wants to reports the different number of grades in comparison with the internal number of grades.</p> <p>For the purposes of weighting the average PD the exposure value reported in column 110 is used. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD (e.g. for “total exposure”). Defaulted exposures are those assigned to the last rating grade/s with a PD of 100 %.</p> <p>Only when reporting numbers in row 130 exposures which were assigned to the last Rating grade with PD = 100 % are not taken in to consideration.</p>
030	<p><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>Institutions report the exposure value before taking into account any value adjustments, provisions, effects due to credit risk mitigation techniques or credit conversion factors.</p> <p>The original exposure value should be reported in accordance with Article 94 of CRR and Article 162 (1) and (2) and (4) to (7) of CRR.</p> <p>The effect resulting from Article 162 (3) of CRR (effect of on balance sheet netting of loans and deposits) is reported separately as Funded Credit Protection and therefore should not reduce the Original Exposure.</p> <p>Paragraphs 8, 9 and 10 concerning the application of Credit Conversion Factors are also reported separately in the IRB-Template.</p>
031	<p><u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></p> <p>Breakdown of the exposure value for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.</p>

040 – 080	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Credit risk mitigation techniques as defined in article 4 (32) of CRR that reduce the credit risk of an exposure or exposures via the substitution of exposures as defined below in “SUBSTITUTION OF THE EXPOSURE DUE TO CRM”.</p>
040 - 050	<p><u>UNFUNDED CREDIT PROTECTION</u></p> <p>If own LGD estimations are not used:</p> <p>Unfunded credit protection: Values as they are defined in Article 228 of CRR.</p>
040	<p><u>GUARANTEES:</u></p> <p>If the CRM effect of the guarantee is calculated by recognition of the substitution effect, the Adjusted Value (Ga) as defined in Article 231 of CRR should be provided.</p> <p>If the CRM effect of the guarantee is reflected in own LGD estimations columns 140 and 150 should be reported.</p> <p>Regarding exposures subject to the double default treatment, the value of unfunded credit protection is reported in Column 210.</p>
050	<p><u>CREDIT DERIVATIVES:</u></p> <p>When own estimates of LGD are not used, the Adjusted Value (Ga) as defined in Article 231 of CRR should be provided.</p> <p>When Own estimates of LGD are used to account for CRM effects, column 150 is reported.</p> <p>Regarding exposures subject to the double default treatment the value of unfunded credit protection is reported in Column 210.</p>
060	<p><u>OTHER FUNDED CREDIT PROTECTION</u></p> <p>If own LGD estimations are not used:</p> <p>Other funded credit protection: Values as they are defined in Article 227 of CRR.</p>
070-080	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p>Outflows correspond to the covered part of the Original Exposure pre conversion factors, that is deducted from the obligor's exposure class and, when relevant, obligor grade or pool, and subsequently assigned to the protection provider's exposure class and, when relevant, obligor grade or pool. This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, obligor grades or pools.</p> <p>Inflows and outflows within the same exposure classes and, when relevant, obligor grades or pools should also be considered.</p> <p>Exposures stemming from possible in- and outflows from and to other templates should be taken into account.</p>
070	<u>(-) TOTAL OUTFLOWS</u>
080	<u>TOTAL INFLOWS (+)</u>

090	<p><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></p> <p>Exposure assigned in the corresponding obligor grade or pool and exposure class after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p>
100, 120	<p><u>Of which: Off Balance Sheet Items</u></p> <p>See CR-SA instructions</p>
110	<p><u>EXPOSURE VALUE</u></p> <p>The value in accordance with Article 162 of CRR and Article 225 (1) sentence 2 of CRR are reported.</p> <p>For the instruments as defined in Annex I, the credit conversion factors (Article 162 (8) to (10) of CRR) irrespective the approach chosen by the institution, are applied.</p>
130	<p><u>Of which: Arising from counterparty Credit Risk</u></p> <p>See CR-SA instructions.</p>
131	<p><u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></p> <p>Breakdown of the exposure value for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.</p>
140	<p><u>GUARANTEES</u></p>
150	<p><u>CREDIT DERIVATIVES</u></p>
160	<p><u>OWN ESTIMATES OF LGDS ARE USED: OTHER FUNDED CREDIT PROTECTION</u></p> <p>If own LGD estimations are used:</p> <p>The relevant value used in the internal modelling of the institution.</p>
170	<p><u>ELIGIBLE FINANCIAL COLLATERAL</u></p> <p>For trading book operations includes financial instruments and commodities eligible for trading book exposures according to Article 293 paragraph 2 point. c to f of CRR Credit linked Notes and on -balance sheet netting according to Part 3 Title II Chapter 4 Section 4 of CRR are treated as cash collateral.</p> <p>When own estimates of LGD are not used: values in accordance with Article 193 (1) to (4) and Article 194 (1) of CRR. The adjusted value (Cvam) as set out in Article 218 (2) of CRR is reported.</p> <p>When own estimates of LGD are used: financial collateral taken into account in the LGD estimates according to Article 177 (1) points e) and f) of CRR. The amount to be reported should be the estimated market value of the collateral.</p>
180	<p><u>REAL ESTATE</u></p> <p>When own estimates of LGD are not used, values in accordance with Article 195 (2) to (6) of CRR are reported. Leasing of real estate property is also included (see Article 195 (9) of CRR). See also Article 224 of CRR.</p> <p>When own estimates of LGD are used: the amount to be reported should be the estimated market value.</p>
190	<p><u>OTHER PHYSICAL COLLATERAL</u></p> <p>When own estimates of LGD are not used, values in accordance with Article 195 (8) and (10) of CRR are reported. Leasing of property different from real estate is also included (see Article 195 (9) of CRR). See also Article 224 (3) of CRR.</p>

	When own estimates of LGD are used: the amount to be reported should be the estimated market value of collateral.
200	<p><u>RECEIVABLES</u></p> <p>When own estimates of LGD are not used, values in accordance with Articles 195 (7), 224 (2) of CRR are reported.</p> <p>When own estimates of LGD are used, the amount to be reported should be the estimated market value of collateral.</p>
210	<p><u>Subject to Double Default Treatment</u></p> <p>Guarantees and credit derivatives covering exposures subject to the double default treatment reflecting Articles 198 and 212 (1) of CRR. The values reported should reflect the logic of Columns 040 and 050 stated above.</p>
220	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%)</u></p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR should be considered. In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to Article 157 (4) of CRR.</p> <p>For defaulted exposures, provisions laid down in Article 177 (1) point h) of CRR should be considered.</p> <p>The definition of exposure value as in Column 110 shall be used for the calculation of the exposure-weighted averages.</p> <p>All the impact of CRM techniques on LGD values as specified in Part 3 Title II Chapters 3 and 4 of CRR. All effects should be considered (so the floor applicable to mortgages should be included in the reporting).</p> <p>For institutions applying the IRB approach but not using their own estimates of LGD the risk mitigation effects of financial collateral are reflected in E*, the fully adjusted value of the exposure, and then reflected in LGD* according to Annex VIII part 3 point 61 (see also CRDTG_Q203 of 2007).</p> <p>Furthermore, it is important to take into account that the exposure weighted average LGD associated to each PD “obligor grade or pool” should result from the average of the prudential LGDs, assigned to the exposures of that PD grade/pool, weighted by the respective exposure value of Column 110, as it is shown in the following example:</p> <p>If own estimates of LGD are applied Article 175 and Article 177 (1) and (2) of CRR have to be considered.</p> <p>In the case of exposures subject to the double default treatment the LGD to be reported will correspond to the one selected according to Article 157 (4) of CRR.</p> <p>The calculation of the exposure weighted average LGD should be derived from the risk parameters really used in the internal rating system approved by the respective competent authority.</p>
221	<p><u>EXPOSURE WEIGHTED AVERAGE LGD (%) FOR LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u></p> <p>Exposure weighted average LGD (%) for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.</p>
230	<p><u>EXPOSURE-WEIGHTED AVERAGE MATURITY VALUE (DAYS)</u></p> <p>The value reported reflects Annex Article 158 of CRR. The exposure value (Column 110) shall be used for the calculation of the exposure-weighted averages. The average maturity is reported in days.</p> <p>The exposure values for which the maturity is not an element in the calculation of risk weighted expo-</p>

	sure amounts, they do not have to be reported. This means that this column should not be filled in for retail portfolios.
240	<u>RISK WEIGHTED EXPOSURE AMOUNT</u> For Central governments and Central Banks, Corporate and Institutions see Article 148 (1) and (3) of CRR. For Retail see Article 149 (1) of CRR.
241	<u>OF WHICH: LARGE REGULATED FINANCIAL ENTITIES AND TO UNREGULATED FINANCIAL ENTITIES</u> Breakdown of the risk weighted exposure amount for all exposures defined according to Article 137 (5) and (6) CRR subject to the higher correlation according to Article 148 (2) CRR.
260	<u>EXPECTED LOSS AMOUNT</u> For the definition of Expected Loss see Article 4 (31) of CRR, for calculation see Article 154 of CRR. The expected loss amount to be reported should be based on the risk parameters really used in the internal rating system approved by the respective competent authority.
270	<u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u> Value Adjustments as well as specific and general provisions should be reported. General provisions should be reported by assigning the amount pro rata - according to the expected loss of the different obligor grades
271	<u>Of which: Credit Value Adjustments</u> The new column 271 allows the identification of CVA within other value adjustments and provisions.
272	<u>Of which: the Expected Loss amount is higher than the CVA at the netting set level</u> To fully appreciate the impact of the incurred CVA in the capital resources, it is necessary to compare the CVA with the expected losses at the netting set level.
280	<u>NUMBER OF OBLIGORS</u> Articles 168 (1) and (2) of CRR. For all exposure classes except retail, the institution should report the number of legal entities /obligors which were separately rated, regardless of the number of different loans or exposures granted. Within the exposure class retail the institution should report the number of exposures which were separately assigned to a certain rating grade or pool. In case Article 168 (1) point e) of CRR applies, an obligor may be considered in more than one grade. As this column deals with an element of the structure of the rating systems, in principle, it should relate to the original exposures pre conversion factor assigned to each obligor grade or pool without taking into account the effect of CRM techniques (in particular redistribution effects).

Rows	Instructions
010	<u>TOTAL EXPOSURES</u>
020-060	BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPES:
020	<u>On balance sheet items</u>

	Please refer to CRSA instructions
030	<u>Off balance sheet items</u> Please refer to CRSA instructions
040	<u>Securities Financing Transactions</u> Please refer to CRSA instructions
041	<u>Of which: subject to CVA charge</u>
050	<u>Derivatives</u> Please refer to CRSA instructions
051	<u>Of which: OTC-Derivatives, not centrally cleared</u> Please refer to CRSA instructions
060	<u>From Contractual Cross Product Netting</u> Please refer to CRSA instructions
070	<u>1.1 EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS: TOTAL</u>
080	<u>Of which: Exposures originated in the domestic country</u> This row has to be reported if the first threshold of the geographical breakdown is met. The Term “originated in country” refers to the home country of the obligor. The Term “exposure” refers to the exposure value according to column 110. Items should include defaulted as well as non-defaulted assets.
090-125	<u>1.1*01-10 Of which : Originated in country with X-most exposure</u> The “foreign” countries in which the entity has the highest exposure need only to be reported in case that each “foreign” country meets the second threshold.
090	<u>Of which: Originated in country with second most exposure</u> See row 080 Items should include defaulted as well as non-defaulted assets.
100	<u>Of which: Originated in country with third most exposure</u> See row 080 Items should include defaulted as well as non-defaulted assets.
110	<u>Of which: Originated in country with fourth most exposure</u> See row 080 Items should include defaulted as well as non-defaulted assets.
120	<u>Of which: Originated in country with fifth most exposure</u> See row 080 Items should include defaulted as well as non-defaulted assets.
121	<u>Of which: Originated in country with sixthmost exposure</u>

	<p>See row 080</p> <p>Items should include defaulted as well as non-defaulted assets.</p>
122	<p><u>Of which: Originated in country with seventh most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non-defaulted assets.</p>
123	<p><u>Of which: Originated in country with eighth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non-defaulted assets.</p>
124	<p><u>Of which: Originated in country with ninth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non-defaulted assets.</p>
125	<p><u>Of which: Originated in country with tenth most exposure</u></p> <p>See row 080</p> <p>Items should include defaulted as well as non-defaulted assets.</p>
130	<p><u>Of which: Non-defaulted exposures</u></p> <p>For the calculation of this line, all exposure which were assigned to the last rating grade or pool with PD = 1 must be disentangled.</p> <p>PD of row 130 should include only non-defaulted assets.</p>
140	<p><u>BREAKDOWN OF TOTAL EXPOSURES ASSIGNED TO OBLIGOR GRADES OR POOLS:</u></p> <p>For exposures to corporates, institutions and Central governments and Central Banks see Article 137 (1) point (7) and Article 166 (1) point c) of CRR.</p> <p>For retail exposures see Article 166 (3) point b) of CRR. For Exposures arising from purchased receivables see Article 162 (6) of CRR.</p> <p>Exposures for dilution risk of purchased receivables will not be reported by obligor grades or pools and will be reported in row DILUTION RISK: TOTAL PURCHASED RECEIVABLES.</p> <p>Where the institution uses a large number of grades or pools, a reduced number of grades or pools to be reported may be agreed with the competent authorities.</p> <p><u>Institutions should note that a master scale is not used. Instead, institutions should determine the scale to be used themselves.</u></p>
150	<p><u>1.2 SPECIALIZED LENDING SLOTTING CRITERIA (b): TOTAL</u></p> <p>Article 148 (5) of CRR. This only applies to the corporate exposure class</p>
160-220	<p><u>BREAKDOWN BY RISK WEIGHTS OF TOTAL EXPOSURES UNDER SPECIALIZED LENDING SLOTTING CRITERIA:</u></p>
190	<p><u>Of which: In category 1</u></p> <p>Article 148 (5) table 1 of CRR.</p>
230	<p><u>1.3 ALTERNATIVE TREATMENT: SECURED BY REAL ESTATE</u></p>

	Articles 189 (1) and (2), 190 (1) to (7) and 225 (3) of CRR.
240	<p><u>1.4 EXPOSURES FROM FREE DELIVERIES APPLYING RISK WEIGHTS UNDER THE ALTERNATIVE TREATMENT OR 100% AND OTHER EXPOSURES SUBJECT TO RISK WEIGHTS</u></p> <p>Exposures arising from free deliveries for which the alternative treatment referred to in Article 369 (3) first subparagraph, last sentence of CRR is used or for which a 100% risk weight is applied according to a Article 369 (3) last subparagraph of CRR. Unrated nth to default credit derivatives under Article 148 (8) of CRR and any other exposure subject to risk weights not included in any other row should be reported in this row.</p>
250	<p><u>1.5 DILUTION RISK: TOTAL PURCHASED RECEIVABLES</u></p> <p>See Article 4 (26) of CRR for a definition of dilution risk. For calculation of risk weight for dilution risk see Article 153 (1) of CRR.</p> <p>According to the legal references of the CR IRB the dilution risk of a purchased receivable, if it is not immaterial, should only be reported in row 1.5. According to Article 162 (6) of CRR the exposure value of purchased receivables shall be the outstanding amount minus the risk weighted exposure amounts for dilution risk prior to credit risk mitigation.</p>

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

3.4.1. General remarks

86. The CR EQU IRB template provides information on the calculation of risk weighted exposure amounts for credit risk (Article 87(3) point (a) of CRR) according to the IRB method (Part Three, Title II, Chapter 3 of CRR) for equity exposures referred to in Article 142(2) point (e) of CRR.

87. According to Article 142(6) of CRR, the following exposures shall be assigned to the equity exposure class:

non-debt exposures conveying a subordinated, residual claim on the assets or income of the issuer; or debt exposures and other securities, partnerships, derivatives, or other vehicles, the economic substance of which is similar to the exposures specified in point (a).

88. Collective investment undertakings treated according to the simple risk weight approach as referred to in Article 147 of CRR shall also be reported in the CR EQU IRB template.

89. In accordance with Article 146(1) of CRR, institutions shall provide the CR EQU IRB template only when applying one of the three approaches referred to in Article 150 of CRR:

the Simple Risk Weight approach,
the PD/LGD approach, or
the Internal Models approach.

90. The following equity claims shall not be reported in the CR EQU IRB template:

Equity exposures in the trading book (in case where institutions are not exempted from calculating own funds requirements for trading book positions according to Article 89 of CRR).

Equity exposures subject to the partial use of the standardised approach (Article 145 of CRR), including:

Grandfathered equity exposures according to Article 472(1) of CRR,

Equity exposures to entities whose credit obligations are assigned a 0% risk weight under the Standardised Approach, including those publicly sponsored entities where a 0% risk weight can be applied (Article 145(1) point (g) of CRR),

Equity exposures incurred under legislated programmes to promote specified sectors of the economy that provide significant subsidies for the investment to the institution and involve some form of government oversight and restrictions on the equity investments (Article 145(1) point (h) of CRR).

Equity exposures to ancillary services undertakings whose risk weighted exposure amounts may be calculated according to the treatment of “other non credit-obligation assets” (in accordance with Article 150(1) of CRR).

Equity claims which are deducted from own funds or risk-weighted at 250% or 1250% (e.g. significant holdings in equity instruments of relevant entities, qualifying holdings outside the financial sector) (Parts Two and Three of CRR; Article 150 of CRR)).

3.4.2. Instructions concerning specific positions

Instructions by columns

Columns	
010	<p><u>INTERNAL RATING SYSTEM</u></p> <p><u>PD ASSIGNED TO THE OBLIGOR GRADE</u></p> <p>Institutions applying the PD/LGD approach report in column 010 the probability of default (PD) calculated in accordance with the provisions referred to in Article 161(1) of CRR.</p> <p>The PD assigned to the obligor grade or pool to be reported shall be in line with the minimum requirements as laid down in Part Three, Title II, Chapter 3, Section 6 of CRR. For each individual grade or pool, the PD assigned to that specific obligor grade or pool shall be reported. All reported risk parameters shall be derived from the risk parameters used in the internal rating system approved by the respective competent authority.</p> <p>For figures corresponding to an aggregation of obligor grades or pools (e.g. “total exposures”) the exposure weighted average of the PDs assigned to the obligor grades or pools included in the aggregation shall be provided. All exposures, including defaulted exposures are to be considered for the purpose of the calculation of the exposure weighted average PD. For the calculation of the exposure-weighted average PD, the exposure value taking into account unfunded credit protection (column 060) shall be used for weighting purposes.</p>
020	<p><u>ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>Institutions report in column 020 the original exposure value (pre conversion factors). According to the provisions laid down in Article 163 of CRR, the exposure value for equity exposures shall be the accounting value remaining after specific credit risk adjustments. The exposure value of off-balance sheet equity exposures shall be its nominal value after reducing its nominal value by specific credit risk adjustments for this exposure.</p> <p>Institutions also include in column 020 off balance sheet items referred to in Annex I of CRR assigned to the “equity claims” exposure class (e.g. “the unpaid portion of partly-paid shares”).</p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach (as referred to in Article 161(1) also consider the offsetting provisions referred to in Article 150(2) of CRR.</p>
030-040	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p><u>UNFUNDED CREDIT PROTECTION</u></p> <p><u>GUARANTEES</u></p> <p><u>CREDIT DERIVATIVES</u></p> <p>Irrespective of the approach adopted for the calculation of risk weighted exposure amounts for</p>

	<p>equity exposures, institutions may recognize unfunded credit protection obtained on equity exposures (Article 150(2),(3) and (4) of CRR). Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in columns 030 and 040 the amount of unfunded credit protection under the form of guarantees (column 030) or credit derivatives (column 040) recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
050	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM</u></p> <p><u>(-) TOTAL OUTFLOWS</u></p> <p>Institutions report in column 050 the part of the original exposure pre conversion factors covered by unfunded credit protection recognised in accordance with the methods set out in Part Three, Title II, Chapter 4 of CRR.</p>
060	<p><u>EXPOSURE VALUE</u></p> <p>Institutions applying the Simple Risk Weight approach or the PD/LGD approach report in column 060 the exposure value taking into account substitution effects stemming from unfunded credit protection (Article 150(2) and (3), Article 163 of CRR).</p> <p>As a reminder, in the case of equity off-balance sheet exposures, the exposure value shall be the nominal value after specific credit risk adjustments (Article 163 of CRR).</p>
070	<p><u>EXPOSURE WEIGHTED AVERAGE LGD</u></p> <p>Institutions applying the PD/LGD approach report in column 070 (rows 040-001 to 040-NNN) the exposure weighted average of the LGDs assigned to the obligor grades or pools included in the aggregation; the same applies for row 020. The exposure value taking into account unfunded credit protection (column 060) shall be used for the calculation of the exposure-weighted average LGD. Institutions shall take into accounts the provisions laid down in 161(2) of CRR.</p>
080	<p><u>RISK WEIGHTED EXPOSURE AMOUNT</u></p> <p>Institutions report risk-weighted exposure amounts for equity exposures in column 080, calculated in accordance with the provisions laid down in Article 150 of CRR.</p> <p>In case where institutions applying the PD/LGD approach do not have sufficient information to use the definition of default set out in Article 174 of CRR, a scaling factor of 1.5 shall be assigned to the risk weights when calculating risk weighted exposure amounts (Article 150(3) of CRR).</p> <p>With regard to the input parameter M (Maturity) to the risk-weight function, the maturity assigned to equity exposures equals 5 years (Article 161(3) of CRR).</p>
090	<p><u>MEMORANDUM ITEM: EXPECTED LOSS AMOUNT</u></p> <p>Institutions report in column 090 the expected loss amount for equity exposures calculated in accordance with Article 154(4), (7), (8) and (9) of CRR.</p>

Instructions by rows

91. In accordance with Article 150 of CRR, institutions may employ different approaches (Simple Risk Weight approach, PD/LGD approach or Internal Models approach) to different portfolios when they use these different approaches internally.

Rows

020, 030, 040-01 to 040-NNN	<p><u>1. PD/LGD APPROACH: TOTAL</u></p> <p><u>OF WHICH: NON-DEFAULTED EXPOSURES:</u></p> <p><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE PD/LGD APPROACH BY OBLIGOR GRADES:</u></p> <p>Institutions applying the PD/LGD approach (Article 150(3) of CRR) report the requested information in rows 020, 030 and 040-001 to 040-NNN.</p> <p>In case where institutions using the PD/LGD approach apply a unique rating system or are able to report according to an internal master scale, institutions report in rows 040-001 to 040-NNN the rating grades or pools associated to this unique rating system / master-scale. In any other case, the different rating systems shall be merged and ordered according to the following criteria: Obligor grades or pools of the different rating systems shall be pooled together and ordered from the lower PD assigned to each obligor grade or pool to the higher.</p> <p>For the calculation of the information relating to the non-defaulted assets (row 030), only those exposure which were not assigned a PD of 100% (in rows 040-001 to 040-NNN) have to be taken into account.</p>
050- 090	<p><u>2. SIMPLE RISK WEIGHT APPROACH: TOTAL</u></p> <p><u>BREAKDOWN OF TOTAL EXPOSURES UNDER THE SIMPLE RISK WEIGHT APPROACH BY RISK WEIGHTS:</u></p> <p>Institutions applying the Simple Risk Weight approach (Article 150(2) of CRR) report the requested information according to the characteristics of the underlying exposures in rows 050 to 090.</p>
100	<p><u>3. INTERNAL MODELS APPROACH</u></p> <p>Institutions applying the Internal Models approach (Article 150(4) of CRR) report the requested information in row 100.</p>

3.5. CR SETT – Settlement/Delivery Risk

3.5.1. General remarks

92. This template requests information on both trading and non-trading book transactions which are unsettled after their due delivery dates, and their corresponding own funds requirements for settlement risk according to Articles 87(3) Point c) ii) and 368 of CRR.
93. Institutions report in the CR SETT template information on the settlement/delivery risk in connection with debt instruments, equities, foreign currencies and commodities held in their trading or non-trading book.
94. According to Article 368 of CRR, repurchase transactions, securities or commodities lending and securities or commodities borrowing in connection with debt instruments, equities, foreign currencies and commodities are not subject to settlement/delivery risk. Note however that, derivatives and long settlement transactions unsettled after their due delivery dates are nevertheless subject to own funds requirements for settlement/delivery risk as determined in Article 368 of CRR.
95. In the case of unsettled transactions after the due delivery date, institutions calculate the price difference to which they are exposed. This is the difference between the agreed settlement price for the debt instrument, equity, foreign currency or commodity in question and its current market value, where the difference could involve a loss for the institution.
96. Institutions multiply this difference by the appropriate factor of Table 1 of Article 368 of CRR to determine the corresponding own funds requirements.
97. According to Article 87(4) Point (b), the own funds requirements for settlement/delivery risk shall be multiplied by 12.5.
98. Note that own funds requirements for free deliveries as laid down in Article 369 of CRR are not within the scope of the CR SETT template; the latter shall be reported in the credit risk templates (CR SA, CR IRB...).

3.5.2. Instructions concerning specific positions

Columns	
010	<u>UNSETTLED TRANSACTIONS AT SETTLEMENT PRICE</u> In accordance with Article 368 of CRR, institutions report in column 010 the unsettled transactions after their due delivery date at the respective agreed settlement prices. <i>All unsettled transactions</i> have to be included in column 010, irrespective of whether or not they are at a gain or at a loss after the due settlement date.
020	<u>PRICE DIFFERENCE EXPOSURE DUE TO UNSETTLED TRANSACTIONS</u> In accordance with Article 368 of CRR, institutions report in column 020 the price difference between the agreed settlement price and its current market value for the debt instrument, equity, foreign currency or commodity in question, <i>where the difference could involve a loss for the institution</i> . Only <i>unsettled transactions at a loss</i> after the due settlement date have to be reported in column 020
030	<u>OWN FUNDS REQUIREMENTS</u>

	Institutions report in column 030 the own funds requirements calculated in accordance with Article 368 of CRR.
040	<p><u>TOTAL SETTLEMENT RISK EXPOSURE AMOUNT</u></p> <p>In accordance with Article 87(4) point (b) of CRR, institutions multiply their own funds requirements reported in column 030 by 12.5 in order to obtain the settlement risk exposure amount.</p>

Rows	
010	<p><u>Total unsettled transactions in the Non-trading Book</u></p> <p>Institutions report in row 010 aggregated information in relation with settlement/delivery risk for non-trading book positions (in accordance with Articles 87(3) Point c) ii) and 368 of CRR).</p> <p>Institutions report in 010/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 010/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 010/030 the aggregated own funds requirements derived summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 020 by the appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 368 of CRR).</p>
020 to 060	<p><u>Transactions unsettled up to 4 days (Factor 0%)</u></p> <p><u>Transactions unsettled between 5 and 15 days (Factor 8%)</u></p> <p><u>Transactions unsettled between 16 and 30 days (Factor 50 %)</u></p> <p><u>Transactions unsettled between 31 and 45 days (Factor 75%)</u></p> <p><u>Transactions unsettled for 46 days or more (Factor 100%)</u></p> <p>Institutions report the information in relation with settlement/delivery risk for non-trading book positions according to the categories referred to in Table 1 of Article 368 of CRR in rows 020 to 060.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>
070	<p><u>Total unsettled transactions in the Trading Book</u></p> <p>Institutions report in row 070 aggregated information in relation with settlement/delivery risk for trading book positions (in accordance with Articles 87(3) Point c) ii) and 368 of CRR).</p> <p>Institutions report in 070/010 the aggregated sum of unsettled transactions after their due delivery dates at the respective agreed settlement prices.</p> <p>Institutions report in 070/020 the aggregated information for price difference exposure due to unsettled transactions at a loss.</p> <p>Institutions report in 070/030 the aggregated own funds requirements derived summing the own funds requirements for unsettled transactions by multiplying the “price difference” reported in column 020 by an appropriate factor based on the number of working days after due settlement date (categories referred to in Table 1 of Article 368 of CRR).</p>
080 to	<p><u>Transactions unsettled up to 4 days (Factor 0%)</u></p>

120	<p><u>Transactions unsettled between 5 and 15 days (Factor 8%)</u></p> <p><u>Transactions unsettled between 16 and 30 days (Factor 50 %)</u></p> <p><u>Transactions unsettled between 31 and 45 days (Factor 75%)</u></p> <p><u>Transactions unsettled for 46 days or more (Factor 100%)</u></p> <p>Institutions report the information in relation with settlement/delivery risk for trading book positions according to the categories referred to in Table 1 of Article 368 of CRR in rows 080 to 120.</p> <p>No own funds requirements for settlement/delivery risk are required for transactions unsettled less than 5 working days after the due settlement date.</p>
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3.6. CR SEC SA – Credit Risk: Securitisation - Standardised Approach to Own Funds Requirements

3.6.1. General remarks

99. The information in this template is requested for all securitisations in which the reporting institution is involved in a securitisation treated under the Standardised Approach. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

100. The CR SEC SA template gathers joint information on both traditional and synthetic securitisations held in the banking book, as defined in Article 237 (10) and (11) of CRR, respectively.

101. For further information on the Standardised Approach please see the CR SA instructions.

3.6.2. Instructions concerning specific positions

Instructions by columns

Columns	
010	<p><u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u></p> <p>Originator institutions must report all the current securitisation exposures originated in the securitisation transaction, irrespective of who holds the positions. As such, on-balance sheet securitisation exposures (e.g. bonds, subordinated loans) as well as off-balance sheet exposures and derivatives (e.g. subordinated credit lines, liquidity facilities, interest rate swaps, credit default swaps, etc.) that have been originated in the securitisation should be reported.</p> <p>In the case of traditional securitisations where the originator does not hold any position, then the originator should not consider that securitisation in the reporting of the CR SEC SA or CR SEC IRB templates. For this purpose securitisation positions held by the originator include early amortisation provisions in a securitisation of revolving exposures, as defined under Article 237(12) of CRR.</p> <p>For all other securitisations for which there is a recognition of significant risk transfer it should be further clarified that under column 010 of the CR SEC IRB and CR SEC SA templates the originator should report all the securitisation exposures originated irrespective of who is holding them.</p>

	"Current amount" refers to the outstanding amount at the reporting date (not at the origination date).
020-040	<u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u> Following the provisions in Articles 244 and 245 of CRR the credit protection to the securitised exposures should be as if there was no maturity mismatch.
020	<u>(-) FUNDED CREDIT PROTECTION (C_{V_A})</u> The detailed calculation procedure of the volatility-adjusted value of the collateral (C _{V_A}) which is expected to be reported in this column is established in Article 218(2) of CRR.
030	<u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G*)</u> The calculation procedure of the 'foreign exchange risk'- adjusted nominal amount of the credit protection (G*) is established in Article 228(3) of CRR.
040	<u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u> The effect of supervisory haircuts in the credit protection should not be taken into account when computing the retained or repurchased amount of credit protection. All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.
050	<u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u> Securitisation positions held by the reporting institution, calculated according to Article 241 (1) and (2) of CRR, without applying credit conversion factors and any credit risk adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement. Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitised positions are not considered. In case of early amortization clauses, institutions must specify the amount of "originator's interest" as defined in Article 251(2) of CRR. In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) will be the result of the aggregation of columns 010 to 040.
060	<u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u> Value adjustments and provisions for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments include any amount recognized in profit or loss for credit losses of financial assets not measured at fair value through profit or loss. Provisions include accumulated amounts of credit losses in off-balance sheet items.
070	<u>EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS</u> Securitisation positions according to Article 241(1) and (2) of CRR, without applying conversion factors.

	This piece of information is related to column 030 of the CR SA Total template.
080-110	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>Article 4 (32) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
080	<p><u>UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G_A)</u></p> <p>Unfunded credit protection is defined in Article 4 (34) and regulated in Article 230 of CRR.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
090	<p><u>FUNDED CREDIT PROTECTION</u></p> <p>Funded credit protection is defined in Article 4 (33) and regulated in Articles 191, 193 and 196 of CRR.</p> <p>Credit linked notes and on-balance sheet netting according to Articles 213-231 of CRR are treated as cash collateral.</p> <p>See CR SA instructions (Reporting of CRM techniques with substitution effect).</p>
100-110	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM: (-) TOTAL OUTFLOWS / TOTAL INFLOWS</u></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
100	<p><u>(-) TOTAL OUTFLOWS</u></p> <p>Articles 217 (3) and 230 (1) and (2).</p> <p>Outflows correspond to the covered part of the 'Exposure net of value adjustments and provisions', that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 080 [(-) Total Outflows] of the CR SA Total template.</p>
110	<p><u>TOTAL INFLOWS</u></p> <p>Securitisation positions which are debt securities and are eligible financial collateral according to Article 193 (1) of CRR and where the Financial Collateral Simple Method is used, shall be reported as inflows in this column.</p> <p>This piece of information is related to column 090 (Total Inflows) of the CR SA Total template.</p>

120	<p><u>NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’.</p> <p>This piece of information is related to column 100 of the CR SA Total template.</p>
130	<p><u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (C_{VAM})</u></p> <p>This item also includes credit linked notes (Article 213 of CRR).</p> <p>This piece of information is related to columns 110 and 111 of the CR SA Total template.</p>
140	<p><u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u></p> <p>Securitisation positions according to Article 241 of CRR, therefore without applying the conversion figures laid down in Article 241(1) point c) of CRR.</p> <p>This piece of information is related to column 130 of the CR SA Total template.</p>
150-180	<p><u>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</u></p> <p>Article 241(1) point c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion factor. This conversion figure shall be 100% unless otherwise specified in the CRR.</p> <p>See columns 140 to 170 of the CR SA Total template.</p> <p>For reporting purposes, fully adjusted exposure values (E*) have to be reported according to the following four mutually exclusive intervals of conversion factors: 0%, (0%, 20%], (20%, 50%] and (50%, 100%].</p>
150	<u>0%</u>
160	<u>0% < CCF < 20%</u>
170	<u>20% < CCF < 50%</u>
180	<u>50% < CCF < 100%</u>
190	<p><u>EXPOSURE VALUE</u></p> <p>Securitisation positions according to Article 241 of CRR.</p> <p>This piece of information is related to column 190 of the CR SA Total template.</p>
200	<p><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></p> <p>Article 253 of CRR envisages that in case of a securitisation position in respect of which a 1250% risk weight is assigned, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
210	<p><u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u></p> <p>It amounts to the exposure value plus the (-) exposure value deducted from own funds.</p>
220-300	<u>BREAKDOWN OF EXPOSURE VALUE SUBJECT TO RISK WEIGHTS ACCORD-</u>

	<u>ING TO RISK WEIGHTS</u>
220-260	<u>RATED</u> Article 237(8) of CRR defines rated positions. Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the SA in Article 246 (Table 1) of CRR.
220	<u>CQS 1</u>
230	<u>CQS 2</u>
240	<u>CQS 3</u>
250	<u>CQS 4</u>
260	<u>ALL OTHER CQS</u>
270	<u>1250% (UNRATED)</u> Article 237(7) of CRR defines unrated positions.
280	<u>LOOK-THROUGH</u> Articles 248, 249 and 251(5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).
290	<u>LOOK-THROUGH - OF WHICH: SECOND LOSS IN ABCP</u> Exposure value subject to the treatment of securitisation positions in a second loss tranche or better in an ABCP programme is set in 249 of CRR. Article 237(9) of CRR defines Asset-backed commercial paper (ABCP) programme.
300	<u>LOOK-THROUGH OF WHICH: AVERAGE RISK WEIGHT (%)</u> Exposure value weighted average risk weight shall be provided.
310	<u>INTERNAL ASSESSMENT APPROACH (IAA)</u> Articles 104 (1) and 254 (3) of CRR.
320	<u>IAA: AVERAGE RISK WEIGHT (%)</u> Exposure value weighted average risk weight shall be provided.
330	<u>RISK-WEIGHTED EXPOSURE AMOUNT</u> Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.
340	<u>OF WHICH: SYNTHETIC SECURITISATIONS</u> For synthetic securitisations, the amount to be reported in this column shall ignore any maturity mismatch.
350	<u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</u>

	Articles 13 (2), 395 (2) and 396 of CRR foresee that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1250%) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR.
360	<u>ADJUSTMENT TO THE RISK WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u> For maturity mismatches in synthetic securitisations RW*-RW(SP), as defined in Article 245 of CRR, should be included, except in the case of tranches subject to a risk weighting of 1250% where the amount to be reported is zero. Note that RW(SP) not only includes the risk weighted exposure amounts reported under column 330 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates.
370-380	<u>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/ AFTER CAP</u> Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (col. 370) /after (col. 380) applying the limits specified in Articles 247 -securitisation of items currently in default or associated with particular high risk items- or 251 (4) -additional own funds requirements for securitisations of revolving exposures with early amortisation provisions- of CRR.
390	<u>MEMORANDUM ITEM: OWN FUNDS REQUIREMENTS CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</u> Own funds requirements stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.

Instructions by rows

102.The CR SEC SA template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives as well as by securitisations and re-securitisations.

103.Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	<u>TOTAL EXPOSURES</u> Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.
020	<u>OF WHICH: RE-SECURITISATIONS</u> Total amount of outstanding re-securitisations according to definitions in Article 4(40) and (41) of CRR.

030	<p><u>ORIGINATOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(42) of CRR.</p>
040-060	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>Article 241 point a) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the Standardised Approach, the exposure value of an on-balance sheet securitisation position shall be its accounting value after application of specific credit risk adjustments.</p> <p>On-balance sheet items are broken down by securitisations (row 050) and re-securitisations (row 060).</p>
070-090	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100% conversion figure unless otherwise specified.</p> <p>The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions should provide the undrawn amount.</p> <p>For interest rate and currency swaps they should provide the exposure value (according to Article 241(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items and derivatives are broken down by securitisations (row 080) and re-securitisations (row 090) as in Article 246 Table 1 of CRR.</p>
130	<p><u>EARLY AMORTISATION</u></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 237(12) and (13) of CRR.</p>
110	<p><u>INVESTOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>The CRR does not provide an explicit definition for investor. Therefore, in this context it should be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
120-140	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
150-170	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>

180	<p><u>SPONSOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4 (43) of CRR. If a sponsor is also securitising its own assets, it should fill in in the originator's rows the information regarding its own securitised assets.</p>
190-210	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>The same criteria of classification among securitisations and re-securitisations used for on-balance sheet items for originators shall be applied here.</p>
220-240	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>The same criteria of classification among securitisations and re-securitisations used for off-balance sheet items and derivatives for originators shall be applied here.</p>
250-290	<p><u>BREAKDOWN AT INCEPTION</u></p> <p>These rows gather information on outstanding positions (at reporting date) according to credit quality steps (envisaged for the SA in Article 246 (Table 1) of CRR) applied at origination date (inception).</p> <p>These rows are only to be reported for columns 190 (Exposure value) to 320 (Risk weighted exposure amount before cap).</p>
250	<u>CQS 1</u>
260	<u>CQS 2</u>
270	<u>CQS 3</u>
280	<u>CQS 4</u>
290	<u>ALL OTHER CQS AND UNRATED</u>

3.7. CR SEC IRB - Credit Risk – Securitisations : Internal Ratings Based approach to Own Funds Requirements

3.7.1. General remarks

104. The information in this template is requested for all securitisations in which the reporting institution is involved in a securitisation treated under the Internal Ratings Based Approach.

105. The information to be reported is contingent on the role of the institution as for the securitisation. As such, specific reporting items are applicable for originators, sponsors and investors.

106. The CR SEC IRB template has the same scope as the CR SEC SA, it gathers joint information on both traditional and synthetic securitisations held in the banking book.

107. For further information on the IRB Approach please see the CR IRB instructions.

3.7.2. Instructions concerning specific positions

Instructions by columns

Columns	
010	<p><u>TOTAL AMOUNT OF SECURITISATION EXPOSURES ORIGINATED</u></p> <p>For the row total on balance sheet items the amount reported under this column corresponds to</p>

	the current amount of securitised exposures.
020-040	<p><u>SYNTHETIC SECURITISATIONS: CREDIT PROTECTION TO THE SECURITISED EXPOSURES</u></p> <p>Articles 244 and 245 of CRR.</p> <p>Maturity mismatches shall not be taken into account in the adjusted value of the credit risk mitigation techniques involved in the securitisation structure. Following the general rule for “inflows” and “outflows” the amounts reported under column 030 of the CR SEC IRB template will appear as “inflows” in the corresponding credit risk template (CR SA or CR IRB) and exposure class relevant for the protection provider (i.e. the third party to which the tranche is transferred by means of unfunded credit protection).</p>
020	<p><u>(-) FUNDED CREDIT PROTECTION (C_{VA})</u></p> <p>The detailed calculation procedure of the volatility-adjusted value of the collateral (C_{VA}) which is expected to be reported in this column is established in Article 218(2) of CRR.</p>
030	<p><u>(-) TOTAL OUTFLOWS: UNFUNDED CREDIT PROTECTION ADJUSTED VALUES (G^*)</u></p> <p>The calculation procedure of the ‘foreign exchange risk’- adjusted nominal amount of the credit protection (G^*) is established in Article 228(3) of CRR.</p>
040	<p><u>NOTIONAL AMOUNT RETAINED OR REPURCHASED OF CREDIT PROTECTION</u></p> <p>The effect of supervisory haircuts in the credit protection should not be taken into account when computing the retained or repurchased amount of credit protection.</p> <p>All tranches which have been retained or bought back, e.g. retained first loss positions, shall be reported with their nominal amount.</p>
050	<p><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>Securitisation positions held by the reporting institution, calculated according to Article 241(1) and(2) of CRR, without applying credit conversion factors and gross of value adjustments and provisions. Netting only relevant with respect to multiple derivative contracts provided to the same SSPE, covered by eligible netting agreement.</p> <p>Value adjustments and provisions to be reported in this column only refer to securitisation positions. Value adjustments of securitized positions are not considered.</p> <p>In case of early amortisation clauses, institutions must specify the amount of "originator's' interest" as defined in Article 251(2) of CRR.</p> <p>In synthetic securitisations, the positions held by the originator in the form of on-balance sheet items and/or investor's interest (early amortisation) will be the result of the aggregation of columns 010 to 040.</p>
060-090	<p><u>CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE</u></p> <p>See Article 4(32) and Part Three, Title II, Chapter 4 of CRR.</p> <p>This block of columns gathers information on credit risk mitigation techniques that reduce the credit risk of an exposure or exposures via the substitution of exposures (as indicated below for Inflows and Outflows).</p>

060	<p><u>UNFUNDED CREDIT PROTECTION: ADJUSTED VALUES (G_A)</u></p> <p>Unfunded credit protection is defined in Article 4(34) of CRR.</p> <p>Article 231 of CRR describes the computation procedure of G_A in the case of full protection / partial protection — equal seniority.</p> <p>This piece of information is related to columns 040 and 050 of the CR IRB template.</p>
070	<p><u>FUNDED CREDIT PROTECTION</u></p> <p>Funded credit protection is defined in Article 4(33) of CRR.</p> <p>Since the Financial Collateral Simple Method is not applicable, only funded credit protection according to Article 196 of CRR shall be reported in this column.</p> <p>This piece of information is related to column 060 of the CR IRB template.</p>
080-090	<p><u>SUBSTITUTION OF THE EXPOSURE DUE TO CRM: (-) TOTAL OUTFLOWS / TOTAL INFLOWS</u></p> <p>Inflows and outflows within the same exposure classes and, when relevant, risk weights or obligor grades shall also be reported.</p>
080	<p><u>(-) TOTAL OUTFLOWS</u></p> <p>Article 231 of CRR.</p> <p>Outflows correspond to the covered part of the ‘Exposure net of value adjustments and provisions’, that is deducted from the obligor's exposure class and, when relevant, risk weight or obligor grade, and subsequently assigned to the protection provider's exposure class and, when relevant, risk weight or obligor grade.</p> <p>This amount will be considered as an Inflow into the protection provider's exposure class and, when relevant, risk weights or obligor grades.</p> <p>This piece of information is related to column 070 of the CR IRB template.</p>
090	<p><u>TOTAL INFLOWS</u></p> <p>This piece of information is related to column 080 of the CR IRB template.</p>
100	<p><u>EXPOSURE AFTER CRM SUBSTITUTION EFFECTS PRE CONVERSION FACTORS</u></p> <p>Exposure assigned in the corresponding risk weight and exposure class after taking into account outflows and inflows due to ‘Credit risk mitigation (CRM) techniques with substitution effects on the exposure’.</p> <p>This piece of information is related to column 090 of the CR IRB template.</p>
110	<p><u>(-) CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE AMOUNT OF THE EXPOSURE: FUNDED CREDIT PROTECTION FINANCIAL COLLATERAL COMPREHENSIVE METHOD ADJUSTED VALUE (CVAM)</u></p> <p>Articles 218 to 222 of CRR. This item also includes credit linked notes (Article 213 of CRR).</p>
120	<p><u>FULLY ADJUSTED EXPOSURE VALUE (E*)</u></p> <p>Securitisation positions according to Article 241 of CRR, therefore without applying the con-</p>

	version factors.laid down in Article 241(1) point c) of CRR.
130-160	<p><u>BREAKDOWN OF THE FULLY ADJUSTED EXPOSURE VALUE (E*) OF OFF BALANCE SHEET ITEMS ACCORDING TO CONVERSION FACTORS</u></p> <p>Article 241(1) point c) of CRR foresees that the exposure value of an off-balance sheet securitisation position shall be its nominal value multiplied by a conversion figure. This conversion figure shall be 100% unless otherwise specified.</p> <p>In this respect, Article 4(30) of CRR defines conversion factor.</p> <p>For reporting purposes, fully adjusted exposure values (E*) have to be reported according to the following four mutually exclusive intervals of conversion factors: 0%, (0%, 20%], (20%, 50%) and (50%, 100%].</p>
130	<u>0%</u>
140	<u>0% < CCF < 20%</u>
150	<u>20% < CCF < 50%</u>
160	<u>50% < CCF ≤ 100%</u>
170	<p><u>EXPOSURE VALUE</u></p> <p>Securitisation positions according to Article 241 of CRR. This piece of information is related to column 180 of the CR IRB template.</p>
180	<p><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></p> <p>Article 261(3) of CRR foresees that in case of a securitisation position in respect of which a 1250% risk weight applies, institutions may, as an alternative to including the position in their calculation of risk-weighted exposure amounts, deduct from own funds the exposure value of the position.</p>
190	<u>EXPOSURE VALUE SUBJECT TO RISK WEIGHTS</u>
200-320	<p><u>RATINGS BASED METHOD (CREDIT QUALITY STEPS)</u></p> <p>Article 262(3) of CRR.</p> <p>IRB-Securitisation positions with an inferred rating according to Article 254(2) of CRR shall be reported as positions with a rating.</p> <p>Exposure values subject to risk weights are broken down according to credit quality steps (CQS) as envisaged for the IRB Approach Article 256(1) Table 4 of CRR.</p>
200	<u>CQS 1 & S/T COS 1</u>
210	<u>CQS 2</u>
220	<u>CQS 3</u>
230	<u>CQS 4 & S/T COS 2</u>
240	<u>CQS 5</u>
250	<u>CQS 6</u>
260	<u>CQS 7 & S/T COS 3</u>
270	<u>CQS 8</u>
280	<u>CQS 9</u>
290	<u>CQS 10</u>
300	<u>CQS 11</u>
310	<u>ALL OTHER CQS</u>
320	<p><u>1250% (UNRATED)</u></p> <p>Article 237(7) of CRR defines unrated positions.</p>

330	<p><u>SUPERVISORY FORMULA METHOD</u></p> <p>For the Supervisory Formula Method (SFM), Article 257 of CRR.</p> <p>The risk weight for a securitisation position shall be the greater of 7% or the risk weight to be applied in accordance with the formulas provided.</p>
340	<p><u>SFM: AVERAGE RISK WEIGHT</u></p> <p>Credit risk mitigation on securitisation positions may be recognised in accordance with Article 259 of CRR. In this case, the institution shall indicate the "effective risk weight" of the position when full protection has been received, according to what is established in Article 259(2) of CRR (the effective risk weight equals the risk-weighted exposure amount of the position divided by the exposure value of the position, multiplied by 100).</p> <p>When the position benefits from partial protection, the institution must apply the Supervisory Formula Method using the 'T' adjusted according to what is established in Article 259(3) of CRR.</p> <p>Weighted average risk weights shall be reported in this column.</p>
350	<p><u>LOOK-THROUGH</u></p> <p>The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (highest risk weight of the pool).</p> <p>Article 258(2) and (3) of CRR envisage an exceptional treatment where K_{irb} cannot be calculated.</p> <p>The undrawn amount of the liquidity facilities should be reported under "Off balance sheet items and derivatives".</p> <p>As long as an originator would be under the exceptional treatment where K_{irb} cannot be calculated, then column 350 would be the right column to use for the reporting of the risk weighting treatment given to the exposure value of a liquidity facility subject to the treatment laid down in Article 258 of CRR.</p> <p>For early amortisations see Articles 251(5) and 260(1)-(2) of CRR.</p>
360	<p><u>LOOK-THROUGH: AVERAGE RISK WEIGHT</u></p> <p>Exposure value weighted average risk weight shall be provided.</p>
370	<p><u>INTERNAL ASSESSMENT APPROACH</u></p> <p>Article 254(3) and (4) of CRR envisages the 'Internal Assessment Approach' (IAA) for positions in ABCP programmes.</p>
380	<p><u>IAA: AVERAGE RISK WEIGHT</u></p> <p>Weighted average risk weights shall be reported in this column.</p>
390	<p><u>(-) REDUCTION IN RISK WEIGHTED EXPOSURE AMOUNT DUE TO VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>Institutions applying the IRB Approach shall follow Article 261(1) (only applicable for originators, when the exposure has not been deducted from own funds) and (2) of CRR.</p> <p>Value adjustments and provisions (Article 155 of CRR) for credit losses made in accordance with the accounting framework to which the reporting entity is subject. Value adjustments in-</p>

	clude any amount recognized in profit or loss for credit losses of financial assets since their initial recognition in the balance sheet (including losses due to credit risk of financial assets measured at fair value that should not be deducted from the exposure value) plus the discounts on exposures purchased when in default according to Article 162(1) of CRR. Provisions include accumulated amounts of credit losses in off-balance sheet items.
400	<u>RISK-WEIGHTED EXPOSURE AMOUNT</u> Part Three, Title II, Chapter 5, Section 3 of CRR prior to adjustments due to maturity mismatches or infringement of due diligence provisions, and excluding any risk weighted exposure amount corresponding to exposures redistributed via outflows to another template.
410	<u>RWEA OF WHICH: SYNTHETIC SECURITISATIONS</u> For synthetic securitisations with maturity mismatches, the amount to be reported in this column shall ignore any maturity mismatch.
420	<u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</u> Articles 13(2), 395(2) and 396 of CRR foresee that whenever certain requirements are not met by the institution, Member States shall ensure that the competent authorities impose a proportionate additional risk weight of no less than 250% of the risk weight (capped at 1250%) which would apply to the relevant securitisation positions under Part Three, Title II, Chapter 5, Section 3 of CRR.
430	<u>ADJUSTMENT TO THE RISK-WEIGHTED EXPOSURE AMOUNT DUE TO MATURITY MISMATCHES</u> For maturity mismatches in synthetic securitisations $RW^*-RW(SP)$, as defined in Article 245 of CRR, should be included, except in the case of tranches subject to a risk weighting of 1250% where the amount to be reported is zero. Note that $RW(SP)$ not only includes the risk weighted exposure amounts reported under column 400 but also the risk weighted exposure amounts corresponding to exposures redistributed via outflows to other templates. Negative values shall be reported in this column.
440-450	<u>TOTAL RISK-WEIGHTED EXPOSURE AMOUNT: BEFORE CAP/ AFTER CAP</u> Total risk-weighted exposure amount calculated according to Part Three, Title II, Chapter 5, Section 3 of CRR, before (col 440) / after (col 450) applying the limits specified in Article 260 of CRR (additional own funds requirements for securitisations of revolving exposures with early amortisation provisions).
460	<u>MEMORANDUM ITEM: OWN FUNDS REQUIREMENTS CORRESPONDING TO THE OUTFLOWS FROM THE SA SECURITISATION TO OTHER EXPOSURE CLASSES</u> Own funds requirements stemming from exposures redistributed to the risk mitigant provider, and therefore computed in the corresponding template, that are considered in the computation of the cap for securitisation positions.

Instructions by rows

108.The CR SEC IRB template is divided into three major blocks of rows which gather data on the originated / sponsored / retained or purchased exposures by originators, investors and sponsors. For each of

them, the information is broken down by on-balance sheet items and off-balance sheet items and derivatives, as well as by risk weight groupings of securitisations and re-securitisations.

109. Total exposures (at reporting date) are also broken down according to the credit quality steps applied at inception (last block of rows). Originators, sponsors as well as investors shall report this information.

Rows	
010	<p><u>TOTAL EXPOSURES</u></p> <p>Total exposures refer to the total amount of outstanding securitisations. This row summarizes all the information reported by originators, sponsors and investors in subsequent rows.</p>
020	<p><u>OF WHICH: RE-SECURITISATIONS</u></p> <p>Total amount of outstanding re-securitisations according to definitions in Article 4(40) and (41) of CRR.</p>
030	<p><u>ORIGINATOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance items and off-balance sheet items and derivatives and early amortisation of those securitisation positions for which the institution plays the role of originator, as defined by Article 4(42) of CRR.</p>
040-090	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>Article 241 lit b) of CRR states that for those institutions which calculate risk-weighted exposure amounts under the IRB Approach, the exposure value of an on-balance sheet securitisation position shall be the accounting value without taking into account any credit risk adjustments made.</p> <p>On-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 050-070, and re-securitisations (D-E), in rows 080-090, as stated in Article 256(1) Table 4 of CRR.</p>
100-150	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>These rows gather information on off-balance sheet items and derivatives securitisation positions subject to a conversion factor under the securitisation framework. The exposure value of an off-balance sheet securitisation position shall be its nominal value, less any specific credit risk adjustment of that securitisation position, multiplied by a 100% conversion factor unless otherwise specified.</p> <p>Off-balance sheet securitisation positions arising from a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR. The exposure value for the counterparty credit risk of a derivative instrument listed in Annex II of CRR, shall be determined in accordance to Part Three, Title II, Chapter 6 of CRR.</p> <p>For liquidity facilities, credit facilities and servicer cash advances, institutions shall provide the undrawn amount.</p> <p>For interest rate and currency swaps they should provide the exposure value (according to Article 241(1) of CRR) as specified in the CR SA Total template.</p> <p>Off-balance sheet items are broken down according to risk weight groupings of securitisations (A-B-C), in rows 110-130, and re-securitisations (D-E), in rows 140-150, as stated in Article 256(1) Table 4 of CRR.</p>

160	<p><u>EARLY AMORTISATION</u></p> <p>This row only applies to those originators with revolving exposure securitisations containing early amortisation provisions, as stated in Article 237 (12) and (13) of CRR.</p>
170	<p><u>INVESTOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of investor.</p> <p>The CRR does not provide an explicit definition for investor. Therefore, in this context it should be understood as an institution that holds a securitisation position in a securitisation transaction for which it is neither originator nor sponsor.</p>
180-230	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for on-balance sheet items for originators shall be applied here.</p>
240-290	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
300	<p><u>SPONSOR: TOTAL EXPOSURES</u></p> <p>This row summarizes information on on-balance and off-balance sheet items and derivatives of those securitisation positions for which the institution plays the role of a sponsor, as defined by Article 4(43) of CRR. If a sponsor is also securitising its own assets, it should fill in in the originator's rows the information regarding its own securitised assets.</p>
310-360	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
370-420	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>The same criteria of classification among securitisations (A-B-C) and re-securitisations (D-E) used for off-balance sheet items and derivatives for originators shall be applied here.</p>
430-540	<p><u>BREAKDOWN AT INCEPTION</u></p> <p>These rows gather information on outstanding positions (at reporting date) according to credit quality steps (envisaged for the IRB in Article 256 Table 4 of CRR) applied at origination date (inception).</p> <p>These rows are only to be reported for columns 170 (Exposure value) to 410 (Risk weighted exposure amount before cap).</p>
430	<u>COS 1 & S/T COS 1</u>
440	<u>COS 2</u>
450	<u>COS 3</u>
460	<u>COS 4 & S/T COS 2</u>
470	<u>COS 5</u>
480	<u>COS 6</u>
490	<u>COS 7 & S/T COS 3</u>
500	<u>COS 8</u>
510	<u>COS 9</u>

520	<u>CQS 10</u>
530	<u>CQS 11</u>
540	<u>ALL OTHER CQS AND UNRATED</u>

3.8. SEC DETAILS – Detailed information on securitisations

3.8.1. General remarks

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

111. This template is to be reported for:

- a. Securitisations originated / sponsored by the reporting institution in case it holds at least one position in the securitisation. This means that, regardless of whether there has been a significant risk transfer or not, institutions have to report information on all the positions they hold. Positions held include those positions retained due to Article 394(1) of CRR.
- b. Securitisations originated / sponsored by the reporting institution during the year of report², in case it holds no position.
- c. Securitisations of financial liabilities (e.g. covered bonds) issued by the reporting institution.
- d. Positions held in securitisations where the reporting institution is neither originator nor sponsor (i.e. investors and original lenders).

112. This template has to be rendered on a consolidated basis, i.e. only by consolidated groups and stand alone institutions³ located in the same country where they are subject to own funds requirements. In case of securitisations involving more than one entity of the same consolidated group, the entity-by-entity detail breakdown shall be provided.

113. On account of Article 395(1) of CRR, which establishes that institutions investing in securitisation positions shall acquire a great deal of information on them in order to comply with due diligence requirements the reporting scope of the template is applied to a limited extent to investors. In particular, they shall report columns 010-040; 070-110; 160; 190; 290-400; 420-440.

114. Institutions playing the role of original lenders (not performing also the role of originators or sponsors in the same securitisation) shall generally report the template to the same extent as investors.

115. For further information on the Standardised and IRB approaches for securitisations please see CR SEC SA and CR SEC IRB instructions.

3.8.2. Instructions concerning specific positions

Columns	
010	<u>INTERNAL CODE</u>

² The data requested to the institutions in this template shall be reported on an accumulated basis for the natural year or report (i.e. since 1st of January of the current year).

³ 'Stand alone institutions' are neither part of a group, nor consolidate themselves in the same country where they are subject to own funds requirements.

	<p>Internal (alpha-numerical) code used by the institution to identify the securitisation. The internal code shall be associated to the identifier of the securitisation.</p>
020	<p><u>IDENTIFIER OF THE SECURITISATION (Code/Name)</u></p> <p>Code used for the legal registration of the securitisation or, alternatively, the name by which the securitisation is known in the market. When the International Securities Identifying Number - ISIN- is available (i.e. for public transactions) the first nine characters (common to all tranches of the securitisation) shall be reported in this column.</p>
030	<p><u>IDENTIFIER OF THE ORIGINATOR (Code/Name)</u></p> <p>The code given by the supervisory authority to the entity or, alternatively, the name of the institution itself should be reported for this column.</p> <p>In the case of multi-seller securitisations the reporting entity shall provide the identifier of all the entities within its consolidated group that are involved in the transaction. Whenever the code is not available or is not known by the reporting entity, the name of the institution shall be reported.</p>
040	<p><u>SECURITISATION TYPE: (TRADITIONAL / SYNTHETIC)</u></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> - 'T' for Traditional; - 'S' for Synthetic. <p>The definitions of 'traditional securitisation' and 'synthetic securitisation' is provided in Article 237(10) and (11) of CRR.</p>
050	<p><u>ACCOUNTING TREATMENT: SECURITISED EXPOSURES ARE KEPT OR REMOVED FROM THE BALANCE SHEET?</u></p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> - 'K' if totally kept; - 'P' if partially removed; - 'R' if totally removed; - 'N' if not applicable. <p>This column summarises the accounting treatment of the transaction.</p> <p>In case of synthetic securitisations, originators shall report that securitised exposures are removed from the balance sheet.</p> <p>In all cases, investors shall report 'N' (not applicable).</p> <p>In case of the securitisations of liabilities originators shall not report this column.</p> <p>Option 'P' (partially removed) shall be reported when the securitised assets are recognized in the balance sheet to the extent of the reporting entity' continuing involvement as regulated in IAS 39.30-35.</p>
060	<p><u>SOLVENCY TREATMENT: SECURITISATION POSITIONS SUBJECT TO OWN FUNDS REQUIREMENTS?</u></p> <p>Originators, only, shall report the following abbreviations:</p> <ul style="list-style-type: none"> - 'N' for no; - 'B' for yes, banking book; - 'T' for yes, trading book; - 'A' for yes, partly in both books. <p>Articles 104, 238 and 239 of CRR.</p> <p>This column summarises the solvency treatment of the securitisation scheme by the originator.</p>

	<p>It indicates whether own funds requirements are computed according to securitised exposures or securitisation positions.</p> <p>If own funds requirements are based on securitisation positions (for being significant risk transfer) the computation of own funds requirements shall be reported in the CR SEC SA template, in case the Standardised Approach is used, or in the CR SEC IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>If own funds requirements are based on securitised exposures (for not being significant risk transfer) the computation of own funds requirements shall be reported in the CR SA template, in case the Standardised Approach is used, or in the CR IRB template, in case the Internal Ratings Based Approach is used by the institution.</p> <p>In the case of the securitisations of liabilities originators shall not report this column.</p>
070	<p><u>SECURITISATION OR RE-SECURITISATION ?</u></p> <p>According to definitions of ‘securitisation’ and ‘re-securitisation’ are provided in Article 4(37) and (39) to (41) of CRR, report the following abbreviations:</p> <ul style="list-style-type: none"> - 'S' for securitisation; - 'R' for re-securitisation.
080-100	<p><u>RETENTION</u></p> <p>Article 393 to 399 of CRR.</p>
080	<p><u>TYPE OF RETENTION APPLIED</u></p> <p>For each securitisation scheme originated, report the following abbreviations (‘A’-‘A*’-‘B’-‘C’-‘D’-‘E’-‘N’-‘U’) according to the relevant type of retention of net economic interest, as envisaged in Article 394(1) of CRR:</p> <p>A - Vertical slice (securitisation positions): <i>“retention of no less than 5% of the nominal value of each of the tranches sold or transferred to the investors”</i>.</p> <p>A* - Vertical slice (securitised exposures): retention of no less than 5% of the credit risk of each of the securitised exposures, if the credit risk thus retained with respect to such securitised exposures always ranks pari passu with, or is subordinated to, the credit risk that has been securitised with respect to those same exposures.</p> <p>B - Revolving exposures: <i>“in the case of securitisations of revolving exposures, retention of the originator’s interest of no less than 5% of the nominal value of the securitised exposures”</i>.</p> <p>C- On-balance sheet: <i>“retention of randomly selected exposures, equivalent to no less than 5% of the nominal amount of the securitised exposures, where such exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is no less than 100 at origination”</i>.</p> <p>D- First loss: <i>“retention of the first loss tranche and, if necessary, other tranches having the same or a more severe risk profile than those transferred or sold to investors and not maturing any earlier than those transferred or sold to investors, so that the retention equals in total no less than 5% of the nominal value of the securitised exposures”</i>.</p> <p>E – Exempted. This code shall be reported for those securitisations affected by provisions in Article 394(3) of CRR.</p> <p>N – Not applicable. This code shall be reported for those securitisations affected by provisions in Article 393 of CRR.</p> <p>U – In breach or unknown. This code shall be reported when the reporting does not know with certain which type of retention is being applied or in case of non-compliance.</p>

090	<p><u>% OF RETENTION AT REPORTING DATE</u></p> <p>The retention of <i>material net economic interest by the originator, sponsor or original lender</i> of the securitisation shall be no less than 5% (at origination date).</p> <p>Notwithstanding Article 394(1) of CRR, measurement of retention at origination can typically be interpreted as being when the exposures were first securitised, and not when the exposures were first created (for instance, not when the underlying loans were first extended). Measurement of retention at origination means that 5% is the retention percentage that is required at the point in time when such retention level was measured and the requirement fulfilled (for instance, when the exposures were first securitised); dynamic re-measurement and readjustment of the retained percentage throughout the life of the transaction is not necessarily required.</p> <p>This column shall not be reported in case codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 080 (Type of retention applied).</p>
100	<p><u>COMPLIANCE WITH THE RETENTION REQUIREMENT ?</u></p> <p>Article 394(1) of CRR.</p> <p>Report the following abbreviations: Y-Yes; N-No.</p> <p>This column shall not be reported in case codes ‘E’ (exempted) or ‘N’ (not applicable) are reported under column 080 (Type of retention applied).</p>
110	<p><u>ROLE OF THE INSTITUTION: (ORIGINATOR / SPONSOR / ORIGINAL LENDER / INVESTOR)</u></p> <p>Report the following abbreviations: - ‘O’ for Originator; - ‘S’ for Sponsor; - ‘L’ for Original Lender; - ‘I’ for Investor.</p> <p>See definitions in Article 4(42) (Originator) and 43 (Sponsor) of CRR. In this context, original lenders are assumed to be those institutions that being subject to the retention requirement as stated in Article 394(1) of CRR do not act as originators or sponsors. Investors are assumed to be those institutions to which provisions in Articles 395 and 396 of CRR apply.</p> <p>See CR SEC SA and CR SEC IRB.</p>
120-130	<p>NON ABCP PROGRAMS</p> <p>Because of their special character because they comprise of several single securitisation positions, ABCP programs (defined in Article 237(9) of CRR) are exempted from reporting in columns 120 and 130.</p>
120	<p>ORIGINATION DATE (mm/yyyy)</p> <p>The month and year of the origination date (i.e. cut-off or closing date of the pool) of the securitisation shall be reported according to the following format: ‘mm/yyyy’.</p> <p>For each securitisation scheme the origination date cannot change between reporting dates. In the particular case of securitisation schemes backed by open pools, the origination date shall be the date of the first issuance of securities.</p>

	<p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
130	<p><u>TOTAL AMOUNT OF SECURITISED EXPOSURES AT ORIGINATION DATE</u></p> <p>This column gathers the amount (according to original exposures pre conversion factors) of the securitised portfolio at the origination date.</p> <p>In case of securitisation schemes backed by open pools the amount referring to the origination date of the first issuance of securities shall be reported. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of the securitisation of liabilities only the amounts issued by the reporting entity shall be reported.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
140-220	<p><u>SECURITISED EXPOSURES</u></p> <p>Columns 140 to 220 request information on several features of the securitised portfolio by the reporting entity.</p>
140	<p><u>TOTAL AMOUNT</u></p> <p>Institutions shall report the value of the securitised portfolio at reporting date, i.e. the outstanding amount of the securitised exposures. In the case of traditional securitisations no other assets of the securitisation pool shall be included. In the case of multi-seller securitisation schemes (i.e. with more than one originator) only the amount corresponding to the reporting entity's contribution in the securitised portfolio shall be reported. In the case of securitisation schemes backed by closed pools (i.e. the portfolio of securitised assets cannot be enlarged after the origination date) the amount will progressively be reduced.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
150	<p><u>INSTITUTION'S SHARE (%)</u></p> <p>It shall be reported the institution's share (percentage with two decimals) at reporting date in the securitised portfolio. The figure to be reported in this column is, by default, 100% except for multi-seller securitisation schemes. In that case the reporting entity shall report its current contribution to the securitised portfolio (equivalent to column 140 in relative terms).</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p>
160	<p><u>TYPE</u></p> <p>This column gathers information on the type of assets ('1' to '8') or liabilities ('10' and '11') of the securitised portfolio. The institution must report one of the following number codes:</p> <ul style="list-style-type: none"> 1 - Residential mortgages; 2 - Commercial mortgages; 3 - Credit card receivables; 4 - Leasing; 5 - Loans to corporates or SMEs (treated as corporates); 6 - Consumer loans; 7 - Trade receivables; 9 - Other assets; 10 - Covered bonds;

	<p>11 - Other liabilities.</p> <p>In case the pool of securitised exposures is a mix of the previous types, the institution should indicate the most important type. In case of re-securitisations, the institution should refer to the ultimate underlying pool of assets. Type '11' (Other liabilities) includes treasury bonds and credit linked notes.</p> <p>For securitisation schemes backed by closed pools the type cannot change between reporting dates.</p>
170	<p><u>APPROACH APPLIED (SA/IRB/MIX)</u></p> <p>This column gathers information on the approach that at reporting date the institution would apply to the securitised exposures.</p> <p>Report the following abbreviations:</p> <ul style="list-style-type: none"> - 'S' for Standardised Approach; - 'I' for Internal Ratings Based Approach; - 'M' for a combination of both approaches (SA/IRB). <p>If under SA, 'P' is reported in column 060 then the computation of own funds requirements shall be reported in the CR SEC SA template.</p> <p>If under IRB, 'P' is reported in column 060 then the computation of own funds requirements shall be reported in the CR SEC IRB template.</p> <p>If under combination of SA and IRB, 'P' is reported in column 060 then the computation of own funds requirements shall be reported in both the CR SEC SA and CR SEC IRB templates.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation. Nevertheless, this column does not apply to securitisations of liabilities. Sponsors shall not report this column.</p>
180	<p><u>NUMBER OF EXPOSURES</u></p> <p>Article 256(1) of CRR.</p> <p>This column is only compulsory for those institutions using the IRB approach to the securitisation positions (and, therefore, reporting 'I' in column 170). The institution shall indicate the number of exposures.</p> <p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled when the reporting entity does not hold any positions in the securitisation. This column shall not be fulfilled by investors.</p>
190	<p><u>COUNTRY</u></p> <p>Report the code (ISO 3166-1 alpha-2) of the country of origin of the ultimate underlying of the transaction, i.e. the country of the obligor of the original securitised exposures (look through). In case the pool of the securitisation consists of different countries, the institution shall indicate the most important country. If no country exceeds a 20 % threshold based on the amount of assets/liabilities, then "OT" (other) shall be reported.</p>
200	<p><u>ELGD (%)</u></p> <p>The exposure-weighted average loss-given-default (ELGD) shall only be reported by those institutions applying the Supervisory Formula Method (and, therefore, reporting 'I' in column 170). The ELGD is to be calculated as indicated in Article 257(1) of CRR.</p> <p>Percentage figures with four decimals shall be reported.</p>

	<p>This column shall not be reported in case of securitisation of liabilities or when the own funds requirements are based on the securitised exposures (in case of securitisation of assets). This column shall not be fulfilled either when the reporting entity does not hold any positions in the securitisation. Sponsors shall not report this column.</p>
210	<p><u>(-) VALUE ADJUSTMENTS AND PROVISIONS</u></p> <p>See columns 060 in CR SEC SA and 390 in CR SEC IRB.</p> <p>This column gathers information on the value adjustments and provisions applied to the securitised exposures. This column shall not be reported in case of securitisation of liabilities.</p> <p>This piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
220	<p><u>OWN FUNDS REQUIREMENTS BEFORE SECURITISATION (%)</u></p> <p>This column gathers information on the own funds requirements of the securitised portfolio in case there had been no securitisation plus the expected losses related to those risks (k_{irb}), as a percentage (with two decimals) on the total of securitised exposures at origination date. k_{irb} is defined in Article 237(1) to (9) of CRR.</p> <p>This column shall not be reported in case of securitisation of liabilities. In case of the securitisation of assets, this piece of information shall be reported even when the reporting entity does not hold any positions in the securitisation.</p> <p>Sponsors shall not report this column.</p>
230-280	<p><u>SECURITISATION STRUCTURE</u></p> <p>This block of six columns gathers information on the structure of the securitisation according to on/off balance sheet positions and the tranches (senior/mezzanine/ first loss).</p> <p>In the case of multi-seller securitisations, for the first loss tranche only the amount corresponding or attributed to the reporting institution should be reported.</p>
230-250	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>This block of columns gathers information on on-balance sheet items broken down by tranches (senior/mezzanine/first loss).</p>
230	<p><u>SENIOR</u></p> <p>All tranches that do not qualify as mezzanine or first loss will be included in this category.</p>
240	<p><u>MEZZANINE</u></p> <p>See Articles 238 (3) (traditional securitisations) and 239 (3) (synthetic securitisations) of CRR.</p>
250	<p><u>FIRST LOSS</u></p> <p>First loss tranche is defined in Article 237 (14) of CRR.</p>
260-280	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>This block of columns gathers information on off-balance sheet items and derivatives broken down by tranches (senior/mezzanine/first loss).</p>

	The same criteria of classification among tranches used for on-balance sheet items shall be applied here.
290	<p><u>FIRST FORESEEABLE TERMINATION DATE</u></p> <p>The likely termination date of the whole securitisation in the light of its contractual clauses and the currently expected financial conditions. Generally, it would be the earliest of the following dates:</p> <p>(i) the date when a clean-up call (defined in Article 237(2) of CRR) might first be exercised taking into account the maturity of the underlying exposure(s) as well as their expected pre-payment rate or potential re-negotiation activities;</p> <p>(ii) the date on which the originator may first exercise any other call option embedded in the contractual clauses of the securitisation which would result in the total redemption of the securitisation.</p>
300	<p><u>LEGAL FINAL MATURITY DATE</u></p> <p>The date upon which all principal and interest of the securitisation must be legally repaid (based on the transaction documentation).</p>
310-400	<p><u>SECURITISATION POSITIONS: ORIGINAL EXPOSURE PRE CONVERSION FACTORS</u></p> <p>In the same vein as in the previous six columns, this block of columns gathers information on the securitisation positions according to on/off balance sheet positions and the tranches (senior/mezzanine/ first loss) at reporting date.</p>
310-330	<p><u>ON-BALANCE SHEET ITEMS</u></p> <p>The same criteria of classification among tranches used for on-balance sheet items shall be applied here.</p>
340-360	<p><u>OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>The same criteria of classification among tranches used for on-balance sheet items shall be applied here.</p>
370-400	<p><u>MEMORANDUM ITEMS: OFF-BALANCE SHEET ITEMS AND DERIVATIVES</u></p> <p>This block of columns gathers additional information on the total off-balance sheet items and derivatives (which are already reported under a different breakdown in columns 340-360).</p>
370	<p><u>DIRECT CREDIT SUBSTITUTES (DCS)</u></p> <p>This column applies to those securitisation positions held by the originator and guaranteed with direct credit substitutes (DCS).</p> <p>According to Annex I of CRR the following full risk off-balance sheet items are regarded as DCS:</p> <ul style="list-style-type: none"> - <i>Guarantees having the character of credit substitutes.</i> - <i>Irrevocable standby letters of credit having the character of credit substitutes.</i>
380	<p><u>IRS / CRS</u></p> <p>IRS stands for Interest Rate Swaps, whereas CRS stands for Currency Rate Swaps. These derivatives are listed in Annex II of CRR.</p>

390	<p><u>ELIGIBLE LIQUIDITY FACILITIES</u></p> <p>Liquidity facilities (LF), defined in Article 237(3) of CRR must satisfy a list of six conditions established in Article 250(1) of CRR to be considered as eligible (regardless of the method applied by the institution -SA or IRB-).</p>
400	<p><u>OTHER (INCLUDING NON-ELIGIBLE LF)</u></p> <p>This column is devoted to remaining off-balance sheet items such as non-eligible liquidity facilities (i.e. those LF that do not meet the conditions listed in Article 250(1) of CRR).</p>
410	<p><u>EARLY AMORTISATION: CONVERSION FACTOR APPLIED</u></p> <p>Articles 237(12) and 251(5) (SA) and Article 260(1) (IRB) of CRR envisage a set of conversion factors to be applied to amount of the investors' interest (in order to calculate risk-weighted exposure amounts).</p> <p>This column applies to securitisation schemes with early amortisation clauses (i.e. revolving securitisations).</p> <p>According to Article 251(6) of CRR, the conversion figure to be applied shall be determined by the level of the actual three month average excess spread.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is related to row 100 in CR SEC SA and row 160 in the CR SEC IRB template.</p>
420	<p><u>(-) EXPOSURE VALUE DEDUCTED FROM OWN FUNDS</u></p> <p>This piece of information is closely related to column 200 in the CR SEC SA template and column 180 in the CR SEC IRB template.</p> <p>A negative figure shall be reported in this column.</p>
430	<p><u>TOTAL OWN FUNDS REQUIREMENTS BEFORE CAP</u></p> <p>This column gathers information on the own funds requirements before cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. own funds requirements computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported. This piece of information is closely related to column 350 in the CR SEC SA template and column 440 in the CR SEC IRB template.</p>
440	<p><u>TOTAL OWN FUNDS REQUIREMENTS AFTER CAP</u></p> <p>This column gathers information on the own funds requirements after cap applicable to the securitisation positions (i.e. in case of securitisation schemes with significant risk transfer). In case of securitisation schemes without significant risk transfer (i.e. own funds requirements computed according securitised exposures) no data shall be reported in this column.</p> <p>In the case of the securitisations of liabilities this column shall not be reported.</p>
450-510	<p><u>SECURITISATION POSITIONS - TRADING BOOK</u></p>
450	<p><u>CTP OR NON-CTP?</u></p> <p>Report the following abbreviations:</p>

	C - Correlation Trading Portfolio (CTP); N - Non-CTP
460-470	<u>NET POSITIONS - LONG/SHORT</u> See MKR SEC SA.
480	<u>RISK WEIGHT (%)</u> See references for the calculation of risk weights in the MKR SA SEC and MKR SA CTP template
490	<u>% OF PORTFOLIO VALUE</u>
500	<u>TOTAL OWN FUNDS REQUIREMENTS (SA) - SPECIFIC RISK</u> See MKR SEC SA
510	<u>TOTAL OWN FUNDS REQUIREMENTS (SA) - GENERAL RISK</u> See MKR SA TDI

4. Operational Risk Templates

4.1. OPR – Operational Risk

4.1.1. General Remarks

116. This template provides information on the calculation of own funds requirements according to Articles 301 to 313 of CRR for Operational Risk under the Basic Indicator Approach (BIA), the Standardised Approach (TSA), the Alternative Standardised Approach (ASA) and the Advanced Measurement Approaches (AMA).

117. Institutions using the BIA, TSA and/or ASA shall calculate their own funds requirement, based on the information at financial year end. When audited figures are not available, institutions may use business estimates. If audited figures are used, institutions report the audited figures when available and then remains unchanged. Deviations from this "unchanged" principle are possible, for instance if during that period the exceptional circumstances, such as recent acquisitions or disposals of entities or activities, are met.

118. If an institution can satisfy its competent authority that – due to exceptional circumstances such as a major sale – using a three year average to calculating the relevant indicator would lead to a major over-estimation of its current operational risk under Pillar I, the competent authority can allow the institutions to use a different calculation.

119. By columns, this template presents information, for the three most recent years, on the amount of the relevant indicator of the banking activities subject to operational risk and on the amount of loans and advances (the latter only applicable in the case of ASA). Next, information on the amount of own funds requirement for operational risk is reported. If applicable, it must be detailed which part of this amount is due to an allocation mechanism. Regarding AMA, memorandum items are added to present a detail of the effect of the expected loss, diversification and mitigation techniques on own funds requirement for operational risk.

120. By rows, information is presented by method of calculation of the operational risk own funds requirement detailing business lines for TSA and ASA.

121. This template shall be submitted by all institutions subject to operational risk own funds requirement.

4.1.2. Instructions concerning specific positions

Columns	
010 - 030	<p><u>RELEVANT INDICATOR</u></p> <p>Institutions using the relevant indicator to calculate the own funds requirement for operational risk (BIA, TSA and ASA) report relevant indicator for the respective years in columns 010 to 030. Moreover, in the case of a combined use of different approaches as referred in Article 303 of CRR, institutions also report, for information purposes, relevant indicator for the activities subject to AMA. It is also the case for all other AMA banks.</p> <p>Hereafter, the term "relevant indicator" refers to "the sum of the elements " at the end of the financial year as defined in Article 305 point 1, Table1 of CRR.</p> <p>If the institution has less than 3 years of gross income data available, the available historical data will be assigned by priority to the corresponding columns in the table. If, for instance, historical data for only one year is available, it will be reported in column 030. If it seems reason-</p>

	<p>able, the forward looking estimates will then be included in column 020 (estimate of next year) and column 010 (estimate of year +2).</p> <p>Furthermore if there are no historical data on " relevant indicator available the institution will make use of forward-looking business estimates.</p>
040 - 060	<p><u>LOANS AND ADVANCES (IN THE CASE OF ASA APPLICATION)</u></p> <p>These columns shall be used to report the amounts of the loans and advances for business lines “Commercial banking” and “Retail banking”, as referred to in Article 308 (1) point (b) of CRR. These amounts shall be used to calculate the alternative relevant indicator that leads to the own funds requirements corresponding to the activities subject to ASA (Article 308 (1) point a) of CRR).</p> <p>For the "commercial banking" business line, securities hld in the non-trading book shall also be included.</p>
070	<p><u>OWN FUND REQUIREMENT</u></p> <p>The own fund requirement is calculated according to the approach used, following Articles 301 to 313 of CRR. The resulting amount is reported in column 070.</p>
080	<p><u>OF WHICH: DUE TO AN ALLOCATION MECHANISM</u></p> <p>Article 18 point 1, second paragraph (related to the inclusion, in the application referred to in Article 301 (2) of CRR), of the methodology used for allocating operational risk capital between the different entities of the group and of whether and how diversification effects are intended to be factored in the risk measurement system used by a EU parent credit institution and its subsidiaries or jointly by the subsidiaries of an EU parent financial holding company or EU parent mixed financial holding company.</p>
090 - 120	<p><u>AMA MEMORANDUM ITEMS TO BE REPORTED IF APPLICABLE</u></p>
090	<p><u>OWN FUNDS REQUIREMENT BEFORE ALLEVIATION DUE TO EXPECTED LOSS, DIVERSIFICATION AND RISK MITIGATION TECHNIQUES</u></p> <p>The own funds requirement reported in column 090 is the one of column 070 but calculated before taking into account the alleviation effects due to expected loss, diversification and risk mitigation techniques (see below).</p>
100	<p><u>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO THE EXPECTED LOSS CAPTURED IN BUSINESS PRACTICES</u></p> <p>In column 100 the alleviation of own funds requirements due to expected loss captured in internal business practices (as referred to in Article 311 (2) point a) of CRR) is reported.</p>
110	<p><u>(-) ALLEVIATION OF OWN FUNDS REQUIREMENTS DUE TO DIVERSIFICATION</u></p> <p>The diversification effect in column 110 is the difference between the sum of own funds requirements calculated separately for each operational risk class (i.e. a “perfect dependence” situation) and the diversified own funds requirement calculated by taking into account correlations and dependencies (i.e. assuming less than “perfect dependence” between the risk classes). The “perfect dependence” situation occurs in the “default case”, that is when the institution does not use explicit correlations structure between the risk classes, hence the AMA capital is computed as the sum of the individual operational risk measures of the chosen risk classes. In this case the correlation between the risk classes is assumed of 100% and the value in the column has to be set to zero. Conversely, when the institution computes an explicit correlations structure between risk classes, it has to include in this column the difference between the AMA capital as stemming from the “default case” and that obtained after applying the correlations structure between the risk classes. The value reflects the “diversification capacity” of the AMA model, that is the ability of the model to capture the not simultaneous occurrence of severe operational risk loss events. In the column 110 the amount by which the assumed correlation</p>

	structure decreases the AMA capital relative to the assumption of 100% correlation has to be reported.
120	In column 120 the impact of insurance and other risk transfer mechanisms according to Article 312 (1) to (5) of CRR is reported.

Rows	
010	<p><u>BANKING ACTIVITIES SUBJECT TO BASIC INDICATOR APPROACH (BIA)</u></p> <p>This row shall present the amounts corresponding to activities subject to the BIA to calculate the own funds requirement for operational risk (Articles 304 and 305 of CRR).</p>
020	<p><u>TOTAL BANKING ACTIVITIES SUBJECT TO STANDARDISED (TSA)/ ALTERNATIVE STANDARDISED (ASA) APPROACHES</u></p> <p>The own funds requirement calculated according to the TSA and ASA (Articles 306 to 308 of CRR) are reported in row 020.</p>
030 - 100	<p><u>SUBJECT TO TSA</u></p> <p>In the case of using the TSA, relevant indicator for each respective year shall be distributed in rows 30 to 100 amongst the business lines defined in Article 306, Table 2 of CRR. The mapping of activities into business lines must follow the principles described in Article 307 of CRR.</p>
110 - 120	<p><u>SUBJECT TO ASA</u></p> <p>Institutions using the ASA (Article 308 of CRR) report for the respective years relevant indicator separately for each business line in the rows 030 to 050 and 080 to 100 and in the rows 110 and 120 for business lines "Commercial banking" and "Retail banking".</p> <p>Rows 110 and 120 shall present the amount of relevant indicator of activities subject to ASA distinguishing between those corresponding to the business line "Commercial banking" and those corresponding to the business line "Retail banking" (Article 308 of CRR). There can be amounts for the rows corresponding to "Commercial banking" and "Retail banking" under the TSA (rows 060 and 070) as well as under the ASA rows 110 and 120 (e.g. if a subsidiary is subject to TSA whereas the parent entity is subject to ASA).</p>
130	<p><u>BANKING ACTIVITIES SUBJECT TO ADVANCED MEASUREMENT APPROACHES AMA</u></p> <p>The relevant data for AMA institutions (Article 301 point 2 and Article 310 to 312 of CRR) are reported in row 130.</p> <p>In the case of combined use of different approaches as indicated in Article 303 of CRR, information on relevant indicator for activities subject to AMA will be reported in row 130 in columns 010 to 030. It is also the case for all other AMA banks.</p>

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

4.2.1. General Remarks

- 122. This template summarises the information on the gross losses registered by an institution in the last year according to event types and business lines, based on the first accounting date of the loss.
- 123. The information is presented by distributing the gross losses above internal thresholds amongst business lines (as defined in Article 306 of CRR, Table 2 of CRR including the additional business line "Corporate items" as referred to in Article 311 (3) point b) of CRR) and event types (as defined in Article 313 of CRR), being possible that the losses corresponding to one event are distributed amongst several business lines.
- 124. Columns present the different event types and the totals for each business line, together with a memorandum item that shows the lowest internal threshold applied in the data collection of losses, revealing within each business line the lowest and the highest threshold if there is more than one threshold.
- 125. Rows present the business lines, and within each business line, information on the number of events, the amount of the total loss, the maximum single loss and the sum of the five largest losses (regardless the number of losses).
- 126. This template should be reported by institutions using AMA or TSA/ASA for the calculation of their own funds requirements.
- 127. Institutions subject to Article 5 point 4 (c) shall report the following information for the sum of all event types (column 080) of the OPR Details template:
 - a. Number of events (row 910),
 - b. Total loss amount (row 920),
 - c. Maximum single loss (row 930) and
 - d. Sum of the five largest losses (row 940).

4.2.2. Instructions concerning specific positions

Columns	
010 -070	<p><u>EVENT TYPES</u></p> <p>Institutions report the losses in the respective columns 010 to 070 according to the event types as defined in Article 313 of CRR.</p> <p>Institutions that calculate their own funds requirement according to TSA or ASA can report the losses for which the event type is not identified in the column "non-allocated event types (TSA only)" (column 080).</p>
080	<p><u>TOTAL EVENT TYPES</u></p> <p>In column 80, for each business line, institutions report the total ‘number of events’ and the total of ‘total loss amount’ as the simple aggregation of the number of loss events and the total gross loss amounts reported in columns 010 to 070. The ‘maximum single loss’ in column 080 is the maximum of the ‘maximum single gross losses’ reported in columns 010 to 070. For the sum of the five largest losses, in column 090 the sum of the five largest losses within one business line is reported.</p>
90 - 100	<p><u>MEMORANDUM ITEM: THRESHOLD APPLIED IN DATA COLLECTION</u></p>

	Institutions report in the columns 90 and 100 the minimum loss thresholds they are using for the internal loss data collection in accordance with Article 311 (3) point c) of CRR, last sentence of CRR. If the institution applies only one threshold for in each business line, only the column 90 should be filled in. In the case where there are different thresholds applied within the same regulatory business line, then the highest applicable threshold (column 100) should be filled in as well.
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Rows	
010 - 840	<p><u>CORPORATE FINANCE, TRADING AND SALES, RETAIL BROKERAGE, COMMERCIAL BANKING, RETAIL BANKING, PAYMENT AND SETTLEMENT, AGENCY SERVICES, ASSET MANAGEMENT, CORPORATE ITEMS</u></p> <p>For each business line as defined in Article 306 (4) table 2 of CRR, including the additional business line "Corporate items" as referred to in Article 311 (3) point b) of CRR, and for each event type, the institution shall report, according to the thresholds the following information: number of events, total loss amount, maximum single loss and sum of the five largest losses.</p>
910 - 940	<p><u>TOTAL BUSINESS LINES</u></p> <p>For each event type, the following information (Article 311 (3) points b), c) and e) of CRR on total business lines (rows 910 to 940) has to be reported:</p> <ul style="list-style-type: none"> • Number of events: the number of events above the threshold by event types for the total business lines. This figure may be lower than the aggregation of the number of events by business lines since the events with multiple impacts (impacts in different business lines) will be considered as one. • Total loss amount: the total loss amount is the simple aggregation of the total loss amount for each business line. • Maximum single loss: the maximum single loss is the maximum loss over the threshold for each event type and amongst all business lines. These figures may be higher than the highest single loss recorded in each business line if an event impacts different business lines. • Sum of the five larges losses: the sum of the five largest gross losses for each event type and amongst all business lins is reported. This sum may be higher than the highest sum of the five largest losses recorded in each business line. This sum has to be reported regardless the number of losses.
910-940/090	<p><u>TOTAL BUSINESS LINES - TOTAL EVENT TYPES</u></p> <ul style="list-style-type: none"> • Number of events: it is equal to the horizontal aggregation of the number of events in row 910, given that in those figures the events with impacts in different business lines will have already been considered as one event. This number will not necessarily be equal to the vertical aggregation of the number of events, given that one event can have an impact in different business lines simultaneously. • Total loss amount: it is equal to both the horizontal aggregation of total loss amounts by event type in row 920 and the vertical aggregation of total loss amounts by business line in column 090. • Maximum single loss: as previously mentioned, when an event has impact in different business lines, it may be that the amount for "Maximum single loss" in "Total Business lines" for that particular event type is higher than the amounts of "Maximum single loss" in each business line. Hence, the amount in this cell shall be equal to the

	<p>highest of the values of “Maximum single loss” in “Total Business lines”, which will not necessarily be equal to the highest value of “Maximum single loss” across business lines in column 090.</p> <ul style="list-style-type: none"> Sum of the five largest losses: it is the sum of the five largest losses in the whole matrix, which means that it will not necessarily be equal to neither the maximum value of “sum of the five largest losses” in “Total Business lines” nor the maximum value of “sum of the five largest losses” in column 090.
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5. Market Risk Templates

128. The position risk on a traded debt instrument or equity (or debt or equity derivative) shall be divided into two components in order to calculate the capital required against it. The first shall be its specific-risk component — this is the risk of a price change in the instrument concerned due to factors related to its issuer or, in the case of a derivative, the issuer of the underlying instrument. The second component shall cover its general risk — this is the risk of a price change in the instrument due (in the case of a traded debt instrument or debt derivative) to a change in the level of interest rates or (in the case of an equity or equity derivative) to a broad equity- market movement unrelated to any specific attributes of individual securities. (see proposal in list - monitoring CRR changes).

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

5.1.1. General Remarks

129. This template captures the positions and the related own funds requirements for position risks on traded debt instruments under the standardised approach (Articles 97 and 100 (1) of CRR). The different risks and methods available under the CRR are considered by rows. The specific risk associated with exposures included in MKR SA SEC and MKR SA CTP is not considered in this template.

130. The template has to be filled out separately for the “Total”, plus the reporting currency and plus the currencies where the sum of gross long and gross short positions is above the threshold of 2% of the sum of the total gross long and gross short positions for all interest rate positions. To determine the gross long and gross short positions columns 010 and 020 are considered (row 020).

5.1.2. Instructions concerning specific positions

Columns	
010 - 020	<p><u>LONG AND SHORT POSITIONS</u></p> <p>Articles 97 and 100 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 334 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 317 (2) of CRR.</p>
030 – 040	<p><u>LONG AND SHORT NET POSITIONS</u></p> <p>Articles 316 to 318 and 323 of CRR. Regarding the distinction between Long and Short positions see Article 317 (2) of CRR.</p>
050	<p><u>NET POSITIONS SUBJECT TO CAPITAL CHARGE</u></p> <p>Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge.</p>
060	<p><u>OWN FUNDS REQUIREMENTS</u></p>

	The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.
070	<u>TOTAL RISK EXPOSURE AMOUNT</u> Result of the multiplication of the own funds requirements * 12.5.

Rows	
010 – 370	Positions in traded debt instruments in Trading Book and their correspondent own funds requirements for position risk according to Article 87 (3) point b) CRR and Part 3 Title IV Chapter 2 of CRR are reported depending on risk category, maturity and approach used.
020 – 200	<u>GENERAL RISK. MATURITY BASED APPROACH</u> Positions in traded debt instruments subject to the maturity-based approach according to Article 328 (1) to (8) of CRR and their correspondent own funds requirements set up in Article 328 (9) of CRR.
210 - 240	<u>GENERAL RISK. DURATION BASED APPROACH</u> Positions in traded debt instruments subject to the duration-based approach according to Article 329 (1) to (6) of CRR and their correspondent own funds requirements set up in Article 329 (7) of CRR.
250 - 321	<u>SPECIFIC RISK</u> Positions in traded debt instruments subject to the specific risk capital charge and their correspondent capital charge according to Articles 324 and 325 (1) to (3) of CRR. Be also aware of last sentence in Article 316 (1) of CRR as well as Article 321 (1) point e) of CRR.
340	<u>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</u> Articles 337 to 339 of CRR. Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Part 3 Title IV Chapter 5 of CRR. It includes, if it is the case, the effects of applicable caps in the own funds requirements. If the particular approach according to Article 337 sentence 1 of CRR is applied, the amount to be reported is 32% of the net position of the CIU exposure in question. If the particular approach according to Article 337 sentence 2 of CRR is applied, the amount to be reported is the lower of 32% of the net position of the relevant CIU exposure and the difference between 40% of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure.
350 - 370	<u>OTHER NON DELTA RISKS</u> Article 318 (3) of CRR. Depending on the draft technical standards which have to be set up by the EBA the instructions have to be amended accordingly.
070	<u>TOTAL RISK EXPOSURE AMOUNT</u>

	Result of the multiplication of the own funds requirements * 12.5.

5.2. MKR SA SEC

5.2.1. General Remarks

131. This template requests information on positions (all/net and long/short) and the related own funds requirements for the specific risk component of position risk in securitisations/ re-securitisations held in the trading book (not eligible for correlation trading portfolio) under the standardised approach.

132. The MKR SA SEC template determines the own funds requirement only for the specific risk of securitisation positions according to Article 326 CRR. There is only one template for all positions of the trading book, irrespective of the fact whether the institution uses the , Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title I Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

5.2.2. Instructions concerning specific positions

Columns	
010 - 020	<p><u>ALL POSITIONS</u></p> <p>Articles 97 and 100 (1) of CRR in connection with Article 326 of CRR (securitisation positions). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 317 (2) of CRR.</p>
030 - 040	<p><u>(-) POSITIONS DEDUCTED FROM OWN FUNDS</u></p> <p>Article 253 of CRR.</p>
050 - 060	<p><u>NET POSITIONS</u></p> <p>Articles 316 to 318 and 323 of CRR. Regarding the distinction between Long and Short positions see Article 317 (2) of CRR.</p>
070 - 520	<p><u>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS</u></p> <p>Articles 246 (Table 1) and 256 (1) (Table 4) of CRR.</p>
230-240 / 460- 470	<p><u>1250 %</u></p> <p>Articles 246 (Table 1) and 256 (1) (Table 4) of CRR.</p>
250-260 / 480- 490	<p><u>SUPERVISORY FORMULA METHOD</u></p> <p>Article 326 (2) of CRR in connection with Article 257 of CRR.</p> <p>As many securitization exposures are not externally rated, the alternative Supervisory Formula Approach (SFA) determines required capital as a function of the characteristics of the collateral pool and contractual properties of the tranche.</p>

270 / 500	<p><u>LOOK THROUGH</u></p> <p>SA: Articles 248, 249 and 251 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio).</p> <p>IRB: Articles 258 (2) and (3) of CRR. For early amortisations see Article 260 (1) and 251 (5) of CRR.</p>
280-290 / 510-520	<p><u>INTERNAL ASSESSMENT APPROACH</u></p> <p>Article 104 (1) sentence 2 and Article 254 (3) and (4) of CRR.</p> <p>This approach is used for determining capital charges for liquidity facilities and credit enhancements that banks (including third-party banks) extend to ABCP conduits. The IAA, based on ECAI's methodologies, is applicable only to exposures to ABCP conduits that have an internal rating equivalent of investment-grade at inception.</p>
530 - 540	<p><u>OVERALL EFFECT (ADJUSTMENT) DUE TO INFRINGEMENT OF THE DUE DILIGENCE PROVISIONS</u></p> <p>Article 326 (3) of CRR in connection with Article 396 of CRR. Article 13 (2) of CRR</p>
550 - 570	<p><u>BEFORE CAP - WEIGHTED NET LONG / SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</u></p> <p>Article 326 of CRR without taking into account the discretion of Article 324 of CRR, that allows an institution to cap the product of the weight and the net position at the maximum possible default-risk related loss.</p>
580 - 600	<p><u>AFTER CAP - WEIGHTED NET LONG / SHORT POSITIONS AND SUM OF WEIGHTED NET LONG AND SHORT POSITIONS</u></p> <p>Article 326 of CRR taking into account the discretion of Article 324 of CRR.</p>
610	<p><u>TOTAL OWN FUNDS REQUIREMENTS</u></p> <p>According to Article 326 (5) of CRR for a transitional period ending 31 December 2013, the institution shall sum separately its weighted net long positions (col. 58) and its weighted net short positions (col. 59). The larger of those sums (after cap) shall constitute the own funds requirement. From 2014 onwards according to Article 326 (4) of CRR, the institution shall sum its weighted net positions, regardless whether they are long or short (col. 60), in order to calculate the own funds requirements.</p>
062	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Result of the multiplication of the own funds requirements * 12.5.</p>

Rows	
010	<p><u>TOTAL EXPOSURES</u></p> <p>Total amount of outstanding securitisations (held in the trading book) reported by the institution playing the role/s of originator and/or investor and/or sponsor.</p>
040/070/100	<p><u>SECURITISATIONS</u></p> <p>Article 4 (39) of CRR.</p>
020/050/080/110	<p><u>RE-SECURITISATIONS</u></p> <p>Article 4 (40) and (41) of CRR.</p>

030	<u>ORIGINATOR</u> Article 4 (42) of CRR
060	<u>INVESTOR</u> Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor
090	<u>SPONSOR</u> Article 4 (43) of CRR. If a sponsor is also securitising its own assets, it should fill in in the originator's rows the information regarding its own securitised assets
120-210	<u>BREAKDOWN OF THE TOTAL SUM OF WEIGHTED NET LONG AND NET SHORT POSITIONS BY UNDERLYING TYPES</u> Article 326 (5) of CRR. The breakdown of the underlying assets follows the classification used in the SEC Details template (Column 'Type'): 1-residential mortgages; 2-commercial mortgages; 3-credit card receivables; 4-leasing; 5-loans to corporates or SMEs (treated as corporates); 6-consumer loans; 7-trade receivables; 8-other assets; 9-covered bonds; 10-other liabilities. For each securitisation, in case the pool consists of different types of assets, the institution should consider the most important type.

5.3. MKR SA CTP

5.3.1. General Remarks

133. This template, with a similar structure to that of the MKR SA SEC template, requests information on positions of the correlation trading portfolio -CTP- (comprising securitisations, nth-to-default credit derivatives and other CTP positions included according to Article 327 (3)) and the corresponding own funds requirements under the standardised approach.

134. The MKR SA CTP template determines the own funds requirement only for the specific risk of positions assigned to the Correlation Trading Portfolio according to Article 327 (2) and (3) of CRR. There is only one template for all CTP-positions of the trading book, irrespective of the fact whether the institution uses the Standardised Approach or the Internal Ratings Based Approach to determine the risk weight for each of the positions according to Part Three Title I Chapter 5 of CRR. The reporting of the own funds requirements of the general risk of these positions is conducted in the MKR SA TDI or the MKR IM template.

5.3.2. Instructions concerning specific positions

Columns	
010 - 020	<u>ALL POSITIONS</u> Articles 97 and 100 (1) of CRR in connection with positions assigned to the Correlation Trading Portfolio according to Article 327 (2) and (3) of CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 317 (2) of CRR.
030 - 040	<u>(-) POSITIONS DEDUCTED FROM OWN FUNDS</u> Article 253 of CRR.
050 - 060	<u>NET POSITIONS</u> Articles 316 to 318 and 323 of CRR. Regarding the distinction between Long and Short posi-

	tions see Article 317 (2) of CRR.
070 - 400	<u>BREAKDOWN OF THE NET POSITIONS ACCORDING TO RISK WEIGHTS</u> Articles 246 (Table 1) and 256 (1) (Table 4) of CRR.
160 / 330	<u>OTHER</u> Other risk weights not explicitly mentioned in the previous columns.
170 -180 / 360 - 370	<u>1250%</u> Articles 246 (Table 1) and 256 (1) (Table 4) of CRR.
190 -200 / 340 - 350	<u>SUPERVISORY FORMULA METHOD</u> Article 326 (2) of CRR in connection with Article 257 of CRR.
210 / 380	<u>LOOK THROUGH</u> SA: Articles 248, 249 and 251 (5) of CRR. The look-through columns comprise all the cases of unrated exposures where the risk weight is obtained from the underlying portfolio of exposures (average risk weight of the pool, highest risk weight of the pool, or the use of a concentration ratio). IRB: Articles 258 (2) and (3) of CRR. For early amortisations see Article 260 (1) and 251 (5) of CRR.
220 – 230 / 390 -400	<u>INTERNAL ASSESSMENT APPROACH</u> Article 254 (3) and (4) of CRR.
410 -420	<u>BEFORE CAP - WEIGHTED NET LONG / SHORT POSITIONS</u> Article 327 without taking into account the discretion of Article 324 of CRR.
430 – 440	<u>AFTER CAP - WEIGHTED NET LONG / SHORT POSITIONS</u> Article 327 taking into account the discretion of Article 324 of CRR.
450	<u>TOTAL OWN FUNDS REQUIREMENTS</u> The own funds requirement is determined as the larger of either (i) the specific risk charge that would apply just to the net long positions (col. 43) or (ii) the specific risk charge that would apply just to the net short positions (col. 44).
460	<u>TOTAL RISK EXPOSURE AMOUNT</u> Result of the multiplication of the own funds requirements * 12.5.

Rows

010	<p><u>TOTAL EXPOSURES</u></p> <p>Total amount of outstanding positions (held in the correlation trading portfolio) reported by the institution playing the role/s of originator and/or investor and/or sponsor.</p>
020	<p><u>ORIGINATOR</u></p> <p>Article 4 (42) of CRR</p>
050	<p><u>INVESTOR</u></p> <p>Credit institution that holds a securitisation positions in a securitisation transaction for which it is neither originator nor sponsor</p>
080	<p><u>SPONSOR</u></p> <p>Article 4 (43) of CRR. If a sponsor is also securitising its own assets, it should fill in the originator's rows the information regarding its own securitised assets</p>
030/060/ 090	<p><u>SECURITISATIONS</u></p> <p>The correlation trading portfolio comprises securitisations, n-th-to-default credit derivatives and eventually other hedging positions that meet the criteria set in Article 327 (2) and (3) of CRR.</p> <p>Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions should be included in row 'Other CTP positions'.</p>
110	<p><u>N-TH-TO-DEFAULT CREDIT DERIVATIVES</u></p>
040/070/ 100/120	<p><u>OTHER CTP POSITIONS</u></p> <p>The positions in:</p> <ul style="list-style-type: none"> • Derivatives of securitisation exposures that provide a pro-rata share as well as positions hedging CTP positions should be included in row 'Other CTP positions'; • Other positions that satisfy Article 327 (3) of CRR ; <p>are included.</p>

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

5.4.1. General Remarks

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

136. The template has to be filled out separately for the “Total”, plus the domestic national market and plus the national markets where the sum of gross long and gross short positions is above the threshold of 2% of the sum of the total gross long and gross short positions for all equity positions. To determine the gross long and gross short positions columns 010 and 020 are considered (row 020). EBA shall develop draft regulatory technical standards defining the term “national market” and shall submit those draft regulatory technical standards to the Commission by 1 January 2013.

5.4.2. Instructions concerning specific positions

Columns	
010 - 020	<p><u>LONG AND SHORT POSITIONS</u></p> <p>Articles 97 and 100 (1) of CRR. These are gross positions not netted by instruments but excluding underwriting positions subscribed or sub-underwritten by third parties (Article 334 second sentence of CRR). Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 317 (2) of CRR.</p>
030 – 040	<p><u>LONG AND SHORT NET POSITIONS</u></p> <p>Articles 316 to 318 and 323 of CRR. Regarding the distinction between Long and Short positions see Article 317 (2) of CRR.</p>
050	<p><u>NET POSITIONS SUBJECT TO CAPITAL CHARGE</u></p> <p>Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 2 of CRR, receive a capital charge. The capital charge has to be calculated for each national market separately.</p>
060	<p><u>OWN FUNDS REQUIREMENTS</u></p> <p>The capital charge for any relevant position according to Part 3 Title IV Chapter 2 of CRR.</p>
070	<p><u>TOTAL RISK EXPOSURE AMOUNT</u></p> <p>Result of the multiplication of the own funds requirements * 12.5.</p>

Rows	
010 - 110	<p><u>EQUITIES IN TRADING BOOK</u></p> <p>Own funds requirements for position risk according to article 87 (3) point. b CRR and Part 3 Title IV Chapter 2 of CRR.</p>
020 – 040	<p><u>GENERAL RISK</u></p> <p>Positions in equities subject to general risk and their correspondent own funds requirement according to Part 3 Title IV Chapter 2 of CRR.</p>
030	<p><u>Exchange traded stock-index futures broadly diversified and subject to a particular approach</u></p> <p>Exchange traded stock-index futures broadly diversified and subject to a particular approach according to Article 333 (4) of CRR. These positions are only subject to general risk and, accordingly, must not be reported in row (050).</p>
040	<p><u>Other equities than exchange traded stock-index futures broadly diversified</u></p> <p>Other positions in equities subject to specific risk and the correspondent own funds requirements according to Article 332 of CRR.</p>
050	<p><u>SPECIFIC RISK</u></p> <p>Positions in equities subject to specific risk and the correspondent own funds requirement accord-</p>

	ing to Articles 331 and 333 (4) CRR.
080	<p><u>PARTICULAR APPROACH FOR POSITION RISK IN CIUs</u></p> <p>Articles 337 to 339 of CRR. Applicable when positions in CIUs or the underlying instruments are not treated in accordance with the methods set out in Part 3 Title IV Chapter 5 of CRR. It includes, if it is the case, the effects of applicable caps in the own funds requirements. It also includes the positions in CIUs subject to the treatment specified in Article 337 (1) first sentence of CRR, irrespective of the type of assets where the CIUs might invest.</p> <p>If the particular approach according to Article 337 (1) sentence 1 of CRR is applied, the amount to be reported is 32% of the net position of the CIU exposure in question. If the particular approach according to Article 337 (1) sentence 2 of CRR is applied, the amount to be reported is the lower of 32% of the net position of the relevant CIU exposure and the difference between 40% of this net position and the own funds requirements that arise from the foreign exchange risk associated with this CIU exposure.</p>
090 - 110	<p><u>Other non delta risks for options</u></p> <p>Article 318 (3) of CRR. 'EBA shall develop draft regulatory technical standards defining a range of methods to reflect in the own funds requirements other risks, apart from delta risk, referred to in paragraph 2 in a manner proportionate to the scale and complexity of institutions' activities in options and warrants. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2013.'</p> <p>Depending on the draft technical standards which have to be set up by the EBA the instructions have to be amended accordingly.</p>

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

5.5.1. General Remarks

137. This template request information on the positions in each currency (reporting currency included) and the corresponding own funds requirements for foreign exchange and treated under the standardised approach. The position is calculated for each currency (including euro), gold, and positions to CIUs.

138. The memorandum items of the template have to be filled out separately for the EUR, USD, GBP, CHF and JPY. Moreover, the currencies where the sum of gross long and gross short positions, regardless they are subject to SA or Internal model approach, is above the threshold of 2% of the sum of the total gross long and gross short positions for all FX positions (reporting currency included), are to be reported. To determine the gross long and gross short positions columns 010 and 020 are considered (row 010).

139.

5.5.2. Instructions concerning specific positions

Columns	
010	<p><u>CURRENCY CODE</u></p> <p>The three-letter currency unit code according to ISO 4217 shall be reported under the block Memorandum of items (currency 6 onwards).</p>
020-030	<p><u>LONG AND SHORT: ALL POSITIONS</u></p> <p>Gross positions due to assets, amounts to be received and similar items referred to in Article</p>

	341 (1) of CRR.
040-050	<u>LONG AND SHORT: NET POSITIONS</u> Articles 341 (3) and 342 of CRR. The net positions are calculated by each currency, accordingly there may be simultaneous long and short positions.
060-080	<u>POSITIONS SUBJECT TO CAPITAL CHARGE</u> Articles 341 (2) and (4), 342 and 343 of CRR.
060-070	<u>LONG AND SHORT POSITIONS SUBJECT TO CAPITAL CHARGE</u> The long and short net positions for each currency are calculated by deducting the total of short positions from the total of long positions. Long net positions for each currency are added to obtain the long net position. Short net positions for each currency are added to obtain the short net position. Unmatched positions are added to positions subject to capital charges for other currencies (row 030) in column (040) or (050) depending on their short or long arrangement.
080	<u>MATCHED POSITIONS SUBJECT TO CAPITAL CHARGE</u> Matched positions for closely correlated currencies
	<u>RISK CAPITAL CHARGE (%)</u> As defined in Article 343, the risk capital charges in percentage.
090	<u>OWN FUNDS REQUIREMENTS</u> The capital charge for any relevant position according to Part 3 Title IV Chapter 3 of CRR.
100	<u>TOTAL RISK EXPOSURE AMOUNT</u> Result of the multiplication of the own funds requirements * 12.5.

Rows	
010	<u>POSITIONS IN NON REPORTING CURRENCIES</u> Positions in non-reporting currencies and their correspondent own funds requirements according to article 87 (3) point c) and Article 341 (2) and (4) of CRR (for conversion into the reporting currency).
020	<u>CURRENCIES CLOSELY CORRELATED</u> Positions and their correspondent own funds requirements for currencies referred to in Article 343 (1) of CRR.
030	<u>ALL OTHER CURRENCIES (including CIU's treated as different currencies)</u> Positions and their correspondent own funds requirements for currencies subject to the general procedure referred to in Articles 340 and 341 (2) and (4) of CRR. It is also relevant to take into account the unmatched positions arising from the application of the special treatments considered in Article 343.
040	<u>GOLD</u> Positions and their correspondent own funds requirements for currencies subject to the general

	procedure referred to in Articles 340 and 341 (2) and (4) of CRR.
050	<p><u>OTHER NON DELTA RISKS FOR CURRENCY OPTIONS</u></p> <p>Article 341 (5) and (6) of CRR. ‘EBA shall develop draft regulatory technical standards defining a range of methods to reflect in the own funds requirements other risks, apart from delta risk, referred to in paragraph 2 in a manner proportionate to the scale and complexity of institutions' activities in options and warrants. EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2013.’</p> <p>Depending on the draft technical standards which have to be set up by the EBA the instructions have to be amended accordingly.</p>
060-080	<p><u>Breakdown of total positions (reporting currency included) by exposure types</u></p> <p>Total positions shall be broken down according to derivatives, other assets and liabilities and off-balance sheet items.</p>
060	<p><u>Primary financial instruments</u></p> <p>Market values estimated according to Article 100 (2) to (13) of CRR.</p>
070	<p><u>Off-balance sheet items</u></p> <p>Items included in Annex I of CRR except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.</p>
080	<p><u>Derivatives</u></p> <p>Positions valued according to Articles 317 to 319 CRR.</p>
090-01 – 090-N	<p><u>MEMORANDUM ITEMS : TOP CURRENCY POSITIONS</u></p> <p>Following international codification, should be reported information regarded EUR, USD, GBP, CHF and JPY. Moreover, the currencies where the sum of gross long and gross short positions, is above the threshold of 2% of the sum of the total gross long and gross short positions for all FX positions (reporting currency included), are to be reported. To determine the gross long and gross short positions columns 010 and 020 are considered (row 010).</p>

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

5.6.1. General Remarks

140. This template request information on the positions in commodities and the corresponding own funds requirements treated under the standardised approach.

5.6.2. Instructions concerning specific positions

Columns	
010 - 020	<p><u>LONG AND SHORT: All POSITIONS</u></p> <p>Gross long/short positions considered positions in the same commodity according to Article 346 (1) and (5) of CRR (see also Article 348 (1) of CRR).</p>
030 – 040	<p><u>LONG AND SHORT: NET POSITIONS</u></p> <p>As defined in Article 346 (4) of CRR. The net positions are calculated (there may be simultaneous long and short positions).</p>
050	<p><u>POSITIONS SUBJECT TO CAPITAL CHARGE</u></p>

	Those net positions that, according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR, receive a capital charge.
	<u>RISK CAPITAL CHARGE (%)</u> The capital charge (%) for market risks on the relevant net positions according to the different approaches considered in Part 3 Title IV Chapter 4 of CRR.
060	<u>OWN FUNDS REQUIREMENTS</u> The capital charge for any relevant position according to Part 3 Title IV Chapter 4 of CRR.
070	<u>TOTAL RISK EXPOSURE AMOUNT</u> Result of the multiplication of the own funds requirements * 12.5.

Rows	
010	<u>TOTAL POSITIONS IN COMMODITIES</u> Positions in commodities and their correspondent own funds requirements for market risk according to article 87 (3) point. c CRR and Part 3 Title IV Chapter 4 of CRR.
020 – 060	<u>POSITIONS BY CATEGORY OF COMMODITY</u> For reporting purposes commodities are grouped in the four main groups of commodities referred to in Table 2 of Article 350 CRR.
070	<u>MATURITY LADDER APPROACH</u> Positions in commodities subject to the Maturity Ladder approach as referred to in Article 348 of CRR.
080	<u>EXTENDED MATURITY LADDER APPROACH</u> Positions in commodities subject to the Extended Maturity Ladder approach as referred to in Article 350 of CRR
090	<u>SIMPLIFIED APPROACH</u> Positions in commodities subject to the Simplified approach as referred to in Article 349 of CRR.
100	<u>OTHER NON DELTA RISKS</u> Article 347 (4) of CRR. "EBA shall develop draft regulatory technical standards defining a range of methods to reflect in the own funds requirements other risks, apart from delta risk, referred to in paragraph 2 in a manner proportionate to the scale and complexity of institutions' activities in options and warrants."EBA shall submit those draft regulatory technical standards to the Commission by 1 January 2013. Depending on the draft technical standards which have to be set up by the EBA the instructions have to be amended accordingly.

5.7. MKR IM - Market Risk Internal Model

5.7.1. General Remarks

141. This template provides a breakdown of the All positions (long/short), the VaR and stressed VaR (sVaR) figures according to the different market risks (debt, equity, FX, commodities). Other information relevant for the calculation of the own funds requirements is also requested (incremental default and migration risk capital charge, all price risks capital charge for CTP, number of overshootings, etc.).

142. Generally the reporting depends on the structure of the model of the institutions whether they report the figures for general and specific risk separately or together. The same holds true for the decomposition of the VAR /Stress-Var into the risk categories (interest rate risk, equity risk, commodities risk and foreign exchange risk). An institution can resign to report the decompositions mentioned above if it proves that a reporting of these figures would be unduly burdensome.

5.7.2. Instructions concerning specific positions

columns	
010	<p><u>Currency Code</u></p> <p>The three-letter currency unit code according to ISO 4217 shall be reported under the block Memorandum items (currency 6 onwards).</p>
020-021	<p><u>All positions: Long/Short</u></p> <p>Articles 97 and 100 (1) of CRR. Regarding the distinction between Long and Short positions, also applicable to these gross positions, see Article 317 (2) of CRR.</p>
030-040	<p><u>VaR</u></p> <p>It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon.</p>
030	<p><u>Multiplication factor (mc) x Average of previous 60 working days VaR (VaRavg)</u></p> <ul style="list-style-type: none"> Articles 353 (1) point a) (ii) and 354 (1) of CRR.
040	<p><u>Previous day VaR (VaRt-1)</u></p> <p>Articles 353 (1) point a) (i) and 354 (1) of CRR.</p>
050-060	<p><u>Stressed VaR</u></p> <p>It means the maximum potential loss that would result from a price change with a given probability over a specified time horizon obtained by using input calibrated to historical data from a continuous 12-months period of financial stress relevant to the institution's portfolio (see Articles 353 (1) point a) (i) and 354 (1) of CRR).</p>
050	<p><u>Multiplication factor (ms) x Average of previous 60 working days (SVaRavg)</u></p> <p>Articles 353 (1) point b) (ii) and 354 (1) of CRR.</p>
060	<p><u>Latest available (SVaRt-1)</u></p> <p>Articles 353 (1) point b) (i) and 354 (1) of CRR.</p>
070-080	<p><u>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</u></p> <p>It means the maximum potential loss that would result from a price change linked to default and migration risks calculated accordingly to Article 353 (2) point b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.</p>
070	<p><u>12 weeks average measure</u></p>

	Article 353 (2) point b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
080	<u>Last Measure</u> Article 353 (2) point b) in connection with Part Three Title IV Chapter 5 Section 4 of CRR.
090-110	<u>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</u>
090	<u>FLOOR</u> Article 353 (3) point (c) of CRR. = 8% of the capital charge that would be calculated in accordance with Article 327 (1) of CRR for all positions in the 'all price risks' capital charge.
100-110	<u>12 WEEKS AVERAGE MEASURE AND LAST MEASURE</u>
130	<u>OWN FUNDS REQUIREMENTS</u> Referred to in Article 353 of CRR of all risk factors taking into account correlation effects, if applicable, plus incremental default and migration risk and all price of risks for CTP but excluding the Securitization capital charges for Securitization and nth-to-default credit derivative according Article 353 (2) of CRR.
140	<u>Number of overshootings (during previous 250 working days)</u> Referred to in Article 355 of CRR.
150-160	<u>VaR Multiplication Factor (mc) and SVaR Multiplication Factor (ms)</u> As referred to in Article 355 of CRR.
170 - 180	<u>ASSUMED CHARGE FOR CTP FLOOR - WEIGHTED NET LONG/ SHORT POSITIONS AFTER CAP</u> The amounts reported and serving as the basis to calculate the floor capital charge for all price risks according to Article 353 (3) point. c of CRR take into account the discretion of Article 324 of CRR which says that the institution may cap the product of the weight and the net position at the maximum possible default-risk related loss.

Rows	
010	<u>TOTAL POSITIONS</u> Corresponds to the part of position, foreign exchange and commodities risk referred to in Article 352 (1) of CRR linked to the risk factors specified in Article 356 (2) of CRR. Concerning the columns 030 to 060 (VAR and Stress-VAR) it should be noted that the figures in the total row is not equal to the decomposition of the figures for the VAR/Stress-VAR of the relevant risk components. That is why these decomposition are just memorandum items.
040/090/130	<u>Derivatives</u> Positions valued according to Articles 317 to 319 CRR.
050/100/140	<u>Other assets and liabilities</u>

	Market values estimated according to Article 100 (2) to (13) of CRR.
150	<u>Off-balance sheet items</u> Items included in Annex I of CRR except those included as Securities Financing Transactions & Long Settlement Transactions or from Contractual Cross Product Netting.
020	<u>TRADED DEBT INSTRUMENTS</u> Corresponds to the part of position risk referred to in 352 (1) of CRR linked to the interest rates risk factors as specified in Article 356 (2) of CRR.
030	<u>TDI – GENERAL RISK</u> General risk defined in Article 351 of CRR.
060	<u>TDI – SPECIFIC RISK</u> Specific risk defined in Article 351 of CRR.
070	<u>EQUITIES</u> Corresponds to the part of position risk referred to in 352 (1) of CRR linked to the equity risk factors as specified in Article 356 (2) of CRR.
080	<u>EQUITIES – GENERAL RISK</u> General risk defined in Article 351 of CRR.
110	<u>EQUITIES – SPECIFIC RISK</u> Specific risk defined in Article 351 of CRR.
120	<u>FOREIGN EXCHANGE RISK</u> Articles 352 (1) and 356 (2) of CRR.
160	<u>COMMODITY RISK</u> Articles 352 (1) and 356 (2) of CRR.
170	<u>TOTAL AMOUNT FOR GENERAL RISK</u> Market risk caused by general market movements of traded debt instruments, equities, foreign exchange and commodities. VAR for general risk of all risk factors (taking into account correlation effects if applicable).
180	<u>TOTAL AMOUNT FOR SPECIFIC RISK</u> Specific risk component of traded debt instruments and equities. VAR for specific risk of equities and traded debt instruments of trading book (taking into account correlation effects if applicable).