

## ANNEX XI REPORTING ON LEVERAGE

<b>PART I: GENERAL INSTRUCTIONS</b>	<b>1</b>
1. TEMPLATE LABELLING AND OTHER CONVENTIONS	1
1.1. TEMPLATE LABELLING	1
1.2. NUMBERING CONVENTION	1
1.3. SIGN CONVENTION	1
<b>PART II: TEMPLATE RELATED INSTRUCTIONS</b>	<b>3</b>
1. STRUCTURE AND FREQUENCY	3
2. FORMULAS FOR LEVERAGE RATIO CALCULATION	3
3. MATERIALITY THRESHOLDS FOR DERIVATIVES	4
4. LRCALC: LEVERAGE RATIO CALCULATION	5
5. LR1 ON ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE	16
6. LR2 ON- AND OFF-BALANCE SHEET ITEMS – ADDITIONAL BREAKDOWN OF EXPOSURES	28
7. LR3 ALTERNATIVE DEFINITION OF CAPITAL	30
8. LR4 ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS	32
9. LR5 GENERAL INFORMATION	49
10. LR6 ENTITIES THAT ARE CONSOLIDATED FOR ACCOUNTING PURPOSES BUT NOT WITHIN THE SCOPE OF PRUDENTIAL CONSOLIDATION	50
<b>PART I: GENERAL INSTRUCTIONS</b>	<b>1</b>
1. TEMPLATE LABELLING AND OTHER CONVENTIONS	1
1.1. TEMPLATE LABELLING	1
1.2. NUMBERING CONVENTION	1
1.3. SIGN CONVENTION	1
<b>PART II: TEMPLATE RELATED INSTRUCTIONS</b>	<b>3</b>
1. STRUCTURE AND FREQUENCY	3
2. FORMULAS FOR LEVERAGE RATIO CALCULATION	3
3. MATERIALITY THRESHOLDS FOR DERIVATIVES	4
4. C47.00 – LEVERAGE RATIO CALCULATION (LRCALC)	5
5. C40.00 – ALTERNATIVE TREATMENT OF THE EXPOSURE MEASURE (LR1)	16
6. C41.00 – ON- AND OFF-BALANCE SHEET ITEMS – ADDITIONAL BREAKDOWN OF EXPOSURES (LR2)	28
7. C42.00 – ALTERNATIVE DEFINITION OF CAPITAL (LR3)	30
8. C43.00 – ALTERNATIVE BREAKDOWN OF LEVERAGE RATIO EXPOSURE MEASURE COMPONENTS (LR4)	32
9. C44.00 – GENERAL INFORMATION (LR5)	49

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## PART I: GENERAL INSTRUCTIONS

### 1. Template labelling and other conventions

#### 1.1. Template labelling

1. This Annex contains additional instructions for the tables (hereinafter “LR”) included in Annex X of this Standard.
2. Overall, the framework consists of ~~seven~~six templates:
  - C47.00: Leverage Ratio Calculation (LRCalc): Leverage ratio calculation
  - C40.00: Leverage Ratio Template 1 (LR1): Alternative treatment of the exposure measure
  - C41.00: Leverage Ratio Template 2 (LR2): On and off-balance sheet items – additional breakdown of exposures
  - C42.00: Leverage Ratio Template 3 (LR3): Alternative definition of capital
  - C43.00: Leverage Ratio Template 4 (LR4): Breakdown of leverage ratio exposure measure components
  - C44.00: Leverage Ratio Template 5 (LR5): General information
  - ~~Leverage Ratio Template 6 (LR6): Entities that are consolidated for accounting purposes but are not within the scope of prudential consolidation.~~
3. For each template legal references are provided as well as further detailed information regarding more general aspects of the reporting.

#### 1.2. Numbering convention

4. The document will follow the labelling convention set in the following paragraphs, when referring to the columns, rows and fields of the templates. These numerical codes are extensively used in the validation rules.
5. The following general notation is followed in the instructions: {Template;Row;Column}. An asterisk sign will be used to express that the validation is done for the whole row or column.
6. In the case of validations within a template, where only data points from that template are used, notations will not refer to a template: {Row;Column}.
7. For the purpose of the reporting on leverage, “of which” refers to an item that is a subset of a higher level exposure category whereas “memo item” refers to a separate item that is not a subset of an exposure class. Reporting of both types of fields is mandatory unless otherwise specified.

#### 1.3. Sign convention

8. All amounts shall be reported as positive figures. An exception are the amounts reported in ~~{LRCalc;110;050;1}, {LRCalc;110;2070;1}, {LRCalc;110;3080;1}, {LRCalc;1200;1}, {LRCalc;120;21}, {LRCalc;120;3140;1}, {LRCalc;2150;1}, {LRCalc;150;2220;1}, {LRCalc;150;3240;1}, {LRCalc;160;250;1}, {LRCalc;160;2260;1}, {LRCalc;160;3270;1}, {LRCalc;170;280;1}, {LRCalc;170;2290;1}, {LRCalc;170;3;300;1}, {LRCalc;3180;1}, {LRCalc;180;2}, {LRCalc;180;3}, {LRCalc;190;1}, {LRCalc;190;2}, {LRCalc;190;3}, {320;1}, {LR3;010;1}, {LR3;020;1}, {LR3;030;1}, {LR3;040;1}, {LR3;050;1}, {LR3;060;1}, {LR3;070;1} and {LR3;080;1} which can either take positive or negative values.085;1}. Thereby note that, apart from extreme cases, ~~{LRCalc;150;}, {LRCalc;050;1}, {LRCalc;070;1}, {LRCalc;080;1}, {LRCalc;100;1}, {LRCalc;120;1}, {LRCalc;150;2140;1}, {LRCalc;150;3210;1}, {LRCalc;170;220;1}, {LRCalc;170;2240;1}, {LRCalc;170;3250;1}, {LRCalc;260;1}, {LRCalc;290;1}, {LRCalc;300;1}, {LR3;050;1}, {LR3;060;1}, {LR3;070;1} and {LR3;080;1}~~ only take negative values. Also note that, apart from extreme cases, ~~{LRCalc;110;1}, {LRCalc;110;2}, {LRCalc;110;3}, {LRCalc;120;270;1}, {LRCalc;120;2280;1}, {LRCalc;120;3310;1}, {LRCalc;180;1}, {LRCalc;180;2}, {LRCalc;180;3}, {LRCalc;190;1}, {LRCalc;190;2}, {LRCalc;190;320;1}, {LR3;010;1}, {LR3;020;1}, {LR3;030;1}, and {LR3;040;1}~~ only take positive values.~~

## PART II: TEMPLATE RELATED INSTRUCTIONS

### 1. Structure and frequency

1. The leverage ratio template is divided into two parts. Part A comprises all the data items that enter into the calculation of the leverage ratio that institutions shall submit to competent authorities according to Article 430(1), 1<sup>st</sup> subparagraph, of the CRR, while Part B comprises all the data items that institutions shall submit according to Article 430(1), 2<sup>nd</sup> subparagraph of the CRR (ie i.e. for the purposes of the report referred to in Article 511 of the CRR).

~~2. In Part A, institutions shall report end of month values unless the derogation specified in Article 499 (3) of the CRR applies. In Part B, institutions shall report end of quarter values.~~

~~3.2.~~ When compiling the data for this ITS, institutions shall consider the treatment of fiduciary assets in accordance with Article 429(~~4~~13) of the CRR.

### 2. Formulas for leverage ratio calculation

~~4.3.~~ The leverage ratio is based on a capital measure and a total exposure measure, which can be calculated with fields from Part A.

~~5.~~

~~Leverage Ratio – fully phased – in definition~~

$$\frac{\text{LR month 1(PI)} + \text{LR month 2(PI)} + \text{LR month 3(PI)}}{3}$$

~~6.4. LR month 1 (PI) Leverage Ratio – fully phased-in definition = {LRCalc;110;1} /~~  
~~{({LRCalc;010;1} + {LRCalc;020;1} + {LRCalc;030;1} + {LRCalc;040;1} + {LRCalc;050;1} +~~  
~~{LRCalc;060;1} + {LRCalc;070;1} + {LRCalc;080;1} + {LRCalc;090;1} + {LRCalc;100;1} +~~  
~~{LRCalc;110;1} + {LRCalc;120;1} + {LRCalc;130;1} + {LRCalc;140;1} + {LRCalc;150;1} +~~  
~~{LRCalc;160;1})} + {LRCalc;170;1} + {LRCalc;180;1} + {LRCalc;190;1} + {LRCalc;200;1} +~~  
~~{LRCalc;210;1} + {LRCalc;220;1} + {LRCalc;230;1} + {LRCalc;240;1} + {LRCalc;250;1} +~~  
~~{LRCalc;260;1} + {LRCalc;290;1}}~~

~~7. LR month 2 (PI) Leverage Ratio – transitional definition = {LRCalc;110;2} /~~  
~~{({LRCalc;010;2} + {LRCalc;020;2} + {LRCalc;030;2} + {LRCalc;040;2} + {LRCalc;050;2} +~~  
~~{LRCalc;060;2} + {LRCalc;070;2} + {LRCalc;080;2} + {LRCalc;090;2} + {LRCalc;100;2} +~~  
~~{LRCalc;110;2} + {LRCalc;120;2} + {LRCalc;130;2} - {LRCalc;140;2} + {LRCalc;150;2} -~~  
~~{LRCalc;160;2})}~~

~~8. LR month 3 (PI) = {LRCalc;110;3} /~~  
~~{LRCalc;010;3} + {LRCalc;020;3} + {LRCalc;030;3} + {LRCalc;040;3} + {LRCalc;050;3} +~~  
~~{LRCalc;060;3} + {LRCalc;070;3} + {LRCalc;080;3} + {LRCalc;090;3} + {LRCalc;100;3} +~~  
~~{LRCalc;130;3} + {LRCalc;150;3} - {LRCalc;160;3}}~~

~~9.~~

$$\text{Leverage Ratio – transitional definition} = \frac{\text{LR month 1(T)} + \text{LR month 2(T)} + \text{LR month 3(T)}}{3}$$

$$10. \text{LR month 1 (T)} = \{\text{LRCalc};120;1\} / \{(\{\text{LRCalc};010;1\} + \{\text{LRCalc};020;1\} + \{\text{LRCalc};030;1\} + \{\text{LRCalc};040;1\} + \{\text{LRCalc};050;1\} + \{\text{LRCalc};060;1\} + \{\text{LRCalc};070;1\} + \{\text{LRCalc};080;1\} + \{\text{LRCalc};090;1\} + \{\text{LRCalc};100;1\} + \{\text{LRCalc};140;1\} + \{\text{LRCalc};170;1\} - \{\text{LRCalc};160;1\})\}$$

$$11. \text{LR month 2 (T)} = \{\text{LRCalc};120;2\} / \{(\{\text{LRCalc};010;2\} + \{\text{LRCalc};020;2\} + \{\text{LRCalc};030;2\} + \{\text{LRCalc};040;2\} + \{\text{LRCalc};050;2\} + \{\text{LRCalc};060;2\} + \{\text{LRCalc};070;2\} + \{\text{LRCalc};080;2\} + \{\text{LRCalc};090;2\} + \{\text{LRCalc};100;2\} + \{\text{LRCalc};140;2\} + \{\text{LRCalc};170;2\} - \{\text{LRCalc};160;2\})\}$$

$$12. \text{LR month 3 (T)} = \{\text{LRCalc};120;3\} / \{(\{\text{LRCalc};010;3\} + \{\text{LRCalc};020;3\} + \{\text{LRCalc};030;3\} + \{\text{LRCalc};040;3\} + \{\text{LRCalc};050;3\} + \{\text{LRCalc};060;3\} + \{\text{LRCalc};070;3\} + \{\text{LRCalc};080;3\} + \{\text{LRCalc};090;3\} + \{\text{LRCalc};100;3\} + \{\text{LRCalc};140;3\} + \{\text{LRCalc};170;3\} - \{\text{LRCalc};160;3\})\}$$

13.5. When the derogation specified in Article 499 (3) of the CRR applies, the leverage ratio—fully phased in definition is equal to LR month 3 (PI) and the leverage ratio—transitional definition is equal to LR month 3 (T):300;1]]

### 3. Materiality thresholds for derivatives

14.6. In order to reduce the reporting burden for institutions with limited exposures in derivatives, the following measures are used to gauge the relative importance of derivatives exposures to the total exposure of the leverage ratio. Institutions shall calculate these measures as follows:

15.—

$$\text{Derivatives share} = \frac{\{\{\text{LRCalc};030;3\} + \{\text{LRCalc};040;3\} + \{\text{LRCalc};050;3\}\}}{\text{Total exposure measure}}$$

7. Derivatives share =

$$\frac{\{\{\text{LRCalc};060;1\} + \{\text{LRCalc};070;1\} + \{\text{LRCalc};080;1\} + \{\text{LRCalc};090;1\} + \{\text{LRCalc};100;1\} + \{\text{LRCalc};110;1\} + \{\text{LRCalc};120;1\} + \{\text{LRCalc};130;1\} + \{\text{LRCalc};140;1\}\}}{\text{Total exposure measure}}$$

16.8. Where total exposure measure is equal to:  $\{\{\text{LRCalc};010;3\} + \{\text{LRCalc};020;3\} + \{\text{LRCalc};030;3\} + \{\text{LRCalc};040;3\} + \{\text{LRCalc};050;3\} + \{\text{LRCalc};060;3\} + \{\text{LRCalc};070;3\} + \{\text{LRCalc};080;3\} + \{\text{LRCalc};090;3\} + \{\text{LRCalc};100;3\} + \{\text{LRCalc};110;3\} + \{\text{LRCalc};120;3\} + \{\text{LRCalc};130;3\} + \{\text{LRCalc};140;3\} + \{\text{LRCalc};150;3\} + \{\text{LRCalc};160;3\} + \{\text{LRCalc};170;3\} + \{\text{LRCalc};180;3\} + \{\text{LRCalc};190;3\} + \{\text{LRCalc};200;3\} + \{\text{LRCalc};210;3\} + \{\text{LRCalc};220;3\} + \{\text{LRCalc};230;3\} + \{\text{LRCalc};240;3\} + \{\text{LRCalc};250;3\} + \{\text{LRCalc};260;3\} + \{\text{LRCalc};290;3\}\}$

17.9. Total notional value of derivatives = {LR1; 010; 7}

18.10. Credit derivatives volume = {LR1;020;7} + {LR1;050;7}

19.11. Institutions are required to report the fields referred to in paragraph 2214 in the next reporting period, if one of the following conditions is met:

- The derivatives share referred to in paragraph 157 is more than 1.5% on two consecutive reporting reference dates; or
- The derivatives share referred to in paragraph 157 exceeds 2.0%.

~~20.12.~~ Institutions for which the total notional value ~~of~~referenced by derivatives as defined in paragraph ~~47~~10 exceeds 10 billion € must report the fields referred to in paragraph ~~22~~14, even though their derivatives share does not fulfil the conditions described in paragraph ~~19~~11.

~~21.13.~~ Institutions are required to report the fields referred to in paragraph ~~23~~15 if one of the following conditions is met:

- The credit derivatives volume referred to in paragraph ~~18~~10 is more than 300 million € on two consecutive reporting reference dates; or
- The credit derivatives volume referred to in paragraph ~~18~~10 exceeds 500 million €

~~22.14.~~ ~~{LR1;010;1},{}, {LR1;010;2},{LR1;010;3},{}, {LR1;010;5},{LR1;010;6},{}, {LR1;010;7},{}, {LR1;020;1},{}, {LR1;020;2},{}, {LR1;020;5},{LR1;020;7},{}, {LR1;030;5},{}, {LR1;030;7},{}, {LR1;040;5},{}, {LR1;040;7},{}, {LR1;050;1},{}, {LR1;050;2},{}, {LR1;050;5}, {LR1;050;7},{LR1;060;1},{}, {LR1;060;2},{}, {LR1;060;5},{}, {LR1;060;7}.~~

~~23.15.~~ ~~{LR1;020;75}, {LR1;050;75}, {LR1;050;8}, {LR1;050;9}, {LR1;050;10}, {LR1;050;11}~~85.

#### 4. LRCalc:C47.00 – Leverage ratio calculation (LRCalc)

~~24.16.~~ This part of the reporting template collects the data that are needed to calculate the leverage ratio as defined in Articles ~~429, 429a and 429b~~ of the CRR.

~~25.~~ ~~Since the leverage ratio shall be calculated “as the simple arithmetic mean of the monthly leverage ratios over a quarter”, institutions shall report the components at an end of month basis unless the derogation specified in Article 499(3) of the CRR applies. If the latter is the case, institutions shall only report values in column 3 of LRCalc.~~

~~26.17.~~ Institutions shall perform the reporting of the leverage ratio quarterly. In each quarter, the “Month 1 value” shall be the value at the last calendar day of the first month of the respective quarter, the “Month 2 value” shall be the value at the last calendar day of the second month of the respective quarter and the “Month 3 value “at reporting reference date” shall be the value at the last calendar day of the third month of the respective quarter.

~~18.~~ Institutions shall report cells {010; 1} to {030; 1}, {060; 1}, {090; 1}, {110; 1}, and {150; 1} to {190; 1} as if the exemptions referred to in {050; 1}, {080; 1}, {100; 1}, {120; 1}, and {220; 1} do not apply.

~~19.~~ Institutions shall report cells {010; 1} to {240; 1} as if the exemptions referred to in {250; 1} and {260; 1} do not apply.

~~20.~~ Any amount that increases the own funds or the leverage ratio exposure shall be reported as a positive figure. On the contrary, any amount that reduces the total own funds or the leverage ratio exposure shall 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.

	Legal references and instructions
<b>Row and column</b>	<b>Exposure Values</b>

<p>{010; *}1}</p>	<p><b>SFTs: eExposure according to CRR 220</b></p> <p><u>Article 429(9 (5) and 429 (8)</u></p> <p><u>Articles 429(5)(d) and 429(8) of the CRR</u></p> <p>The exposure for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions calculated in accordance with Article <del>220 (1) to (3)</del><u>429 (5)(d) and (8) of the CRR.</u></p> <p>Institutions shall <del>not</del> consider in this field transactions <del>for which the leverage ratio exposure value is determined in accordance with the method defined in</del><u>accordance to Article 222 of CRR.429b(6)(c).</u></p> <p>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include those items in {<del>100, 1</del>}, {<del>100, 2</del>} and {<del>100, 3</del><u>190, 1</u>}.</p> <p><u>Institutions shall not include in this field SFT agent transactions where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided according to Article 429b(6)(a) of the CRR.</u></p>
<p>{020; *}1}</p>	<p><b>SFTs <del>exposure according to CRR 222</del></b></p> <p><b><u>SFTs: Add-on for counterparty credit risk</u></b></p> <p>Article <del>429(9)</del><u>429b(1)</u> of the CRR</p> <p>The <del>exposure value</del><u>add-on</u> for <u>counterparty credit risk of</u> repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions <del>calculated</del><u>including those that are off-balance sheet determined</u> in accordance <del>with</del><u>to paragraph 2 or 3 of Article 222.</u><del>429b</del> of the CRR, as applicable.</p> <p>Institutions shall <del>not</del> consider in this field transactions <del>for which the leverage ratio exposure value is determined in accordance with the method defined in</del><u>according to Article 220 of CRR.429b(6)(c).</u></p> <p>Institutions shall not include in this field <del>cash received or any security or commodity that is provided to a counterparty via the aforementioned</del><u>SFT agent transactions where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met).</u><del>value of collateral the borrower has provided according to Article 429b(6)(a) of the CRR.</del> Institutions shall instead include those items in {<del>100,</del><u>1</u>}, {<del>100, 2</del>} and {<del>100, 3</del>}.<del>—</del>}.<u>—</u>.</p>
<p>{030; 1}</p>	<p><b><u>Derogation for SFTs: Add-on according to CRR 429b (4) and 222</u></b></p> <p><u>Article 429b(4) of the CRR</u></p> <p><u>The exposure value for repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet calculated in accordance with Article 222 of the CRR, subject to a 20% floor for the applicable risk weight.</u></p> <p><u>Institutions shall consider in this field transactions according to Article 429b(6)(c).</u></p>

	<p><u>Institutions shall not consider in this field transactions for which the add-on part of the leverage ratio exposure value is determined in accordance with the method defined in Article 429b(1) of CRR.</u></p>
{040; 1}	<p><b><u>Counterparty credit risk of SFT agent transactions according to CRR 429b (6)</u></b></p> <p><u>Article 429b(6)(a), (2), (3) of the CRR</u></p> <p><u>The exposure value for SFT agent transactions where the institution provides an indemnity or guarantee to a customer or counterparty limited to any difference between the value of the security or cash the customer has lent and the value of collateral the borrower has provided according to Article 429b(6)(a) of the CRR, consists only of the add-on determined in accordance with Article 429b(2) or (3) of the CRR, as applicable.</u></p> <p><u>Institutions shall not include in this field transactions according to Article 429b(6)(c). Institutions shall instead include those items in {010; 1}, {020; 1} or {030; 1}.</u></p>
{050; 1}	<p><b><u>(-) Exempted CCP leg of client-cleared SFT exposures</u></b></p> <p><u>Articles 429(11), 306(1)(c) of the CRR</u></p> <p><u>The exempted CCP leg of client-cleared trade exposures of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions or margin lending transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</u></p> <p><u>Where the exempted leg to the CCP is a security it shall not be reported in this cell unless it is a repledged security that under the applicable accounting framework (i.e. according to the first sentence of Article 111(1) of the CRR) is included at full value.</u></p> <p><u>Institutions shall, as if no exemption applies, also include the amount reported in this cell in {010; 1}, {020; 1} and {030; 1}, and, if the condition in the second half of the previous sentence is met, in {190; 1}.</u></p>
{030; *}060; 1}	<p><b><u>Derivatives: <del>Market value</del>Current replacement cost</u></b></p> <p>Articles 274, 295, 296, 297, 298 and 429<del>a</del> of the CRR.</p> <p>The current replacement cost as specified in Article 274(1) of <u>the CRR of</u> contracts listed in Annex II of the CRR and credit derivatives <u>including those that are off-balance sheet reported gross of variation margin.</u></p> <p>As determined by Article <del>429(6)</del>429a(1) of the CRR, institutions <del>shall</del>may take into account the effects of contracts for novation and other netting agreements, <del>except contractual cross-product netting agreements</del>, in accordance with Article 295 of the CRR.</p> <p><del>Institutions shall consider all</del>Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives, <del>not solely those in the trading book</del> when they are subject to a contractual cross-product netting agreement referred to in Article 295(c) of the CRR.</p> <p>Institutions shall not include in this field contracts measured by application of the Original Exposure Method in accordance with Articles <del>429(7)</del>429a(8) and 275 of the CRR.</p>
{070; 1}	<p><b><u>(-) Eligible cash variation margin received offset against derivatives market value</u></b></p>



	<p><u>Article 429a(3) of the CRR</u></p> <p><u>Variation margin received in cash from the counterparty eligible for offsetting against the replacement cost portion of the derivatives exposure according to Article 429a(3) of the CRR.</u></p> <p><u>Any cash variation margin received on an exempted CCP leg according to Article 429(11) of the CRR shall not be reported.</u></p>
{080; 1}	<p><b><u>(-) Exempted CCP leg of client-cleared trade exposures (replacement costs)</u></b></p> <p><u>Article 429(11) of the CRR</u></p> <p><u>The replacement cost portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR. This amount shall be reported gross of cash variation margin.</u></p> <p><u>Institutions shall include the amount reported in this cell also in {060; 1} as if no exemption applies.</u></p>
{040; *; 090; 1}	<p><b><u>Derivatives: Add-on Mark-to-Market Method</u></b></p> <p>Articles 274, 295, 296, 297, 298, 299(2), 429<del>a</del> of the CRR</p> <p>This field provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives <u>including those that are off-balance sheet</u> calculated in accordance with the Mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules according to Article <del>429(6)</del><u>429a(1)</u> of the CRR. In determining the exposure value of those contracts, institutions <del>shall</del><u>may</u> take into account the effects of contracts for novation and other netting agreements, <del>except in accordance with Article 295 of the CRR.</del> <u>Cross-product netting shall not apply. However, institutions may net within the product category referred to in point (25)(c) of Article 272 of the CRR and credit derivatives when they are subject to a contractual cross-product netting agreements; agreement referred to in accordance with Article 295(c) of the CRR.</u></p> <p>In accordance with Article <del>429(8)</del><u>429a(1), subparagraph 2</u> of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2)<del>(a)</del> of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not include in this field contracts measured by application of the Original Exposure Method in accordance with Articles <del>429(7)</del><u>429a(8)</u> and 275 of the CRR.</p>
{100; 1}	<p><b><u>(-) Exempted CCP leg of client-cleared trade exposures (potential future exposure)</u></b></p> <p><u>Article 429(11) of the CRR</u></p> <p><u>The potential future exposure of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</u></p> <p><u>Institutions shall include the amount reported in this cell also in {090; 1} as if no exemption applies.</u></p>
{050; *; 110; 1}	<p><b><u>Derivatives Derogation for derivatives: Original Exposure Method</u></b></p>

<p><u>1}</u></p>	<p><del>Article 429(7)</del>Articles 429a(8), 275 of the CRR</p> <p>This field provides the exposure measure of <del>derivatives</del><u>contracts listed in points 1 and 2 of Annex II of the CRR</u> calculated according to the Original Exposure Method set out in Article 275 of the CRR.</p> <p><u>Institutions that apply the Original Exposure Method shall not reduce the exposure measure by the amount of variation margin received in cash according to Article 429a(8) of the CRR.</u></p> <p>Institutions that do not use the Original Exposure Method shall not report this field.</p> <p>Institutions shall not consider in this field contracts measured by application of the Mark-to-market method in accordance with Articles <del>429(6)</del><u>429a(1)</u> and 274 of the CRR.</p>
<p><u>{120; 1}</u></p>	<p><b><u>(-) Exempted CCP leg of client-cleared trade exposures (Original Exposure Method)</u></b></p> <p><u>Article 429(11) of the CRR</u></p> <p><u>The exempted CCP leg of client-cleared trade exposures when applying the Original Exposure Method as set out in Article 275 of the CRR, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</u></p> <p><u>Institutions shall include the amount reported in this cell also in {110; 1} as if no exemption applies.</u></p>
<p><u>{130; 1}</u></p>	<p><b><u>Capped notional amount of written credit derivatives</u></b></p> <p><u>Article 429a(5) to (7) of the CRR</u></p> <p><u>Capped notional value of written credit derivatives (i.e. where the institution is providing credit protection to a counterparty) as set out in paragraphs (5) to (7) of Article 429a of the CRR.</u></p>
<p><u>{140; 1}</u></p>	<p><b><u>(-) Eligible purchased credit derivatives offset against written credit derivatives</u></b></p> <p><u>Article 429a(5) to (7) of the CRR</u></p> <p><u>Capped notional value of purchased credit derivatives (i.e. where the institution is buying credit protection from a counterparty) on the same reference names as those credit derivatives written by the institution, where the remaining maturity of the purchased protection is equal to or greater than the remaining maturity of the sold protection. Hence, the value shall not be greater than the value entered in {130; 1} for each reference name.</u></p>

<p>{060; *}150; 1}</p>	<p><del>Undrawn credit facilities which may be cancelled unconditionally at any time without notice</del></p> <p><del>Article Off-balance sheet items with a 10% CCF according to CRR 429 (10)(a)</del></p> <p><u>Articles 429(10), 111(1)(d), 166(9) of the CRR</u></p> <p>The exposure value, in accordance with <u>Articles 429(10)(a) and 111(1)(d) of the CRR, of undrawn credit facilities, which may be cancelled unconditionally at any time without notice, referred to low risk off-balance sheet items that would be assigned a 0% credit conversion factor as defined in the standardised approach to credit risk in the Basel II framework (see paragraph 83 of the Basel II framework and the footnote to this paragraph), referred to in points 4(a) and (b) to (c) of Annex I of the CRR (as a reminder the exposure value here shall be 10% of the nominal value). That is commitments which may be cancelled unconditionally at any time by the institution without prior notice (UCC), or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness.</u></p> <p><u>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</u></p> <p><u>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
<p>{070; *}160; 1}</p>	<p><del>Medium/ low risk trade related off</del><u>Off-balance sheet items with a 20% CCF according to CRR</u></p> <p><del>Article 429 (10)</del></p> <p><u>Articles 429)(b)(10), 111(1)(c), 166(9) of the CRR</u></p> <p>The exposure value, in accordance with <u>Articles 429(10)(b) and 111(1)(c) of the CRR, of medium/low risk trade related off-balance-sheet items referred to that would be assigned a 20% credit conversion factor as defined in point the standardised approach to credit risk (see paragraphs 83 and 85 of the Basel II framework and the footnote to paragraph 83), referred to in points 3(a) and (b) of Annex I of the CRR and to officially supported export finance related off balance sheet items referred to in point 3(b)(i) of Annex I of the CRR (as a reminder the exposure value here shall be 20% of the nominal value).</u></p> <p><u>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</u></p> <p><u>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
<p>{080; *}170; 1}</p>	<p><del>Medium risk trade related off</del><u>Off-balance sheet items and officially supported export finance related off balance sheet items</u></p> <p><del>Article with a 50% CCF according to CRR 429 (10)</del></p> <p><u>Articles 429)(e)(10), 111(1)(b), 166(9) of the CRR</u></p> <p>The exposure value, in accordance with <u>Articles 429(10)(e) and 111(1)(b) of the CRR, of</u></p>

	<p>medium risk <del>trade related off-balance sheet items</del> off-balance sheet items that would be assigned a 50% credit conversion factor as defined in the standardised approach to credit risk (see paragraphs 83, 84(ii) and 84(iii) of the Basel II framework), referred to in points 2(a) and 2(b)(i) of Annex I of the CRR and to officially supported export finance related off-balance sheet items referred to in point 2(b)(ii) of Annex I of the CRR (as a reminder the exposure value here shall be 50% of the nominal value). <u>This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the Enhancements to the Basel II framework. That is the CCF for all eligible liquidity facilities in the securitisation framework is 50% regardless of the maturity.</u></p> <p><u>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</u></p> <p>Institutions shall not consider in this field <del>items referred to in paragraphs 6, 7, 8 and 9</del> contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</p>
<p>{090;—*}180; 11</p>	<p><b><u>Other off-balance sheet items</u></b></p> <p><u>Article with a 100% CCF according to CRR 429 (10)</u></p> <p><u>Articles 429(d)(10), 111(1)(a), 166(9) of the CRR</u></p> <p>The exposure value, in accordance with <u>Articles 429(10)(d) and 111(1)(a) of the CRR, of all other high risk off-balance sheet items listed in Annex that would be assigned a 100% credit conversion factor as defined in the standardised approach to credit risk (see paragraphs 83(i), 83 (ii), 84 and 84(i) of the Basel II framework), referred to in points 1(a) to (k) of Annex I of the CRR not reported in rows 60 to 80,</u> (as a reminder the exposure value here shall be 100% of the nominal value). <u>This includes liquidity facilities and other commitments to securitisations incorporating the changes according to the Enhancements to the Basel II framework.</u></p> <p><u>Where a commitment refers to the extension of another commitment, the lower of the two conversion factors associated with the individual commitment shall be used in accordance with Article 166(9) of the CRR.</u></p> <p>Institutions shall not consider in this field <del>items referred to in paragraphs 6, 7, 8 and 9</del> contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</p>
<p>{400;—*}190; 11</p>	<p><b><u>Other assets</u></b></p> <p>Article 429(5) of the CRR</p> <p>All assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions- <u>(e.g. amongst others assets to be reported in this field are accounting receivables for cash variation margin provided where recognised under the operative accounting framework, liquid assets as defined under the liquidity coverage ratio, failed and unsettled transactions).</u> Institutions shall base valuation on the principles set out in Article 429 (5) of the CRR.</p> <p>Institutions shall include in this field cash received or any security that is provided to a counterparty via repurchase transactions, securities or commodities lending or borrowing</p>

	<p>transactions, long settlement transactions and margin lending transactions and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). <u>Furthermore, institutions shall recognise items that are deducted from capital (e.g. intangibles, deferred tax assets etc.) here.</u></p>
{200; 1}	<p><b><u>Grossed-up assets for derivatives collateral provided</u></b></p> <p><u>Article 429a(2) of the CRR</u></p> <p><u>The amount of any derivatives collateral provided where the provision of that collateral reduces the amount of assets under the applicable accounting framework, as set out in Article 429a(2) of the CRR.</u></p> <p><u>Institutions shall not include in this field initial margin for client-cleared derivative transactions with a qualifying CCP (QCCP) or eligible cash variation margin, as defined in Article 429a(3) of the CRR.</u></p>
{210; 1}	<p><b><u>(-) Receivables for cash variation margin provided in derivatives transactions</u></b></p> <p><u>Article 429a(3) of the CRR</u></p> <p><u>The receivables for variation margin paid in cash to the counterparty in derivatives transactions if the institution is required, under the applicable accounting framework, to recognise these receivables as an asset, provided that the conditions in points (a) to (e) of Article 429a(3) of the CRR are met.</u></p> <p><u>The amount reported must also be included in the other assets reported in {190, 1}.</u></p>
{220; 1}	<p><b><u>(-) Exempted CCP leg of client-cleared trade exposures (initial margin)</u></b></p> <p><u>Article 429(11) of the CRR</u></p> <p><u>The initial margin portion of exempted trade exposures to a QCCP from client-cleared derivatives transactions, provided that those items meet the conditions laid down in Article 306(1)(c) of the CRR.</u></p> <p><u>The amount reported must also be included in the other assets reported in {190, 1}.</u></p>
{230; 1}	<p><b><u>Adjustments for SFT sales accounting transactions</u></b></p> <p><u>Article 429b(5) of the CRR</u></p> <p><u>The value of securities lent in a repurchase transaction that are derecognised due to a sales accounting transaction under the applicable accounting framework.</u></p>
{240; 1}	<p><b><u>(-) Fiduciary assets</u></b></p> <p><u>Article 429(13) of the CRR</u></p> <p><u>The value of fiduciary assets that meet the IAS 39 criteria for derecognition and, where applicable, IFRS 10 for deconsolidation, according to Article 429(13) of the CRR, assuming no accounting netting or risk mitigation effects (i.e. <u>the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation</u>).</u></p> <p><u>The amount reported must also be included in the other assets reported in {190, 1}.</u></p>
{250; 1}	<p><b><u>(-) Exempted intragroup exposures (solo basis)</u></b></p>

	<p><u>Articles 429(7), 113(6) of the CRR</u></p> <p><u>Exposures that have not been consolidated on the applicable level of consolidation, that can benefit from the treatment laid down in Article 113(6) of the CRR, provided that all the conditions set out in points (a) to (e) of Article 113(6) of the CRR are met and where the competent authorities have given their approval.</u></p> <p><u>The amount reported must also be included in the applicable cells above as if no exemption applies.</u></p>
{260; 1}	<p><b><u>(-) Exposures exempted according to CRR 429 (14)</u></b></p> <p><u>Article 429(14) of the CRR</u></p> <p><u>Exposures exempted according to 429(14) of the CRR subject to the therein stated conditions being met.</u></p> <p><u>The amount reported must also be included in the applicable cells above as if no exemption applies.</u></p>
<b>Row and column</b>	<b>Capital and regulatory adjustments</b>
{110; *}270; 1}	<p><b>Tier 1 capital - fully phased-in definition</b></p> <p>Articles 429 (3) and 499 (1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated according to article 25 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of <u>Title I of Part Ten</u> of the CRR.</p>
{120; *}280; 1}	<p><b>Tier 1 capital - transitional definition</b></p> <p>Articles 429 (3) and 499 (1) of the CRR</p> <p>This is the amount of Tier 1 capital as calculated according to article 25 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of <u>Title I of Part Ten</u> of the CRR.</p>
{130; *}290; 1}	<p><b><u>Amount to be added due to CRR 429 (4), 2nd subparagraph</u></b></p> <p><u>Article 429 (4), subparagraph 2, of the CRR</u></p> <p><u>The exposure value of significant investments in financial sector entities determined in accordance with Article 429 (4), subparagraph 2, of the CRR. The exposure value reported shall be reduced by the total (-) <b>Asset amount</b> of all direct, indirect and synthetic holdings of the institution of the Common Equity Tier 1 instruments of the financial sector entities that is not deducted pursuant to - <u>Tier 1 - fully phased-in definition</u></u></p> <p><u>Article 429 (4)(a) of the CRR</u></p> <p><u>It includes all the adjustments that target the value of an asset and which are required by:</u></p> <ul style="list-style-type: none"> <li>- <u>Articles 32 to 35 of the CRR, or</u></li> <li>- <u>Articles 36 to 47 and point (b) of Article 48(1) of the CRR, or</u></li> <li>- <u>Articles 56 to 60 of the CRR.</u></li> </ul>

	<p>Institutions shall <del>not</del> take into account the <del>derogation</del> exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79 of the CRR, without taking into account the <u>derogation</u> laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows 010 to 260, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p><u>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</u></p>
{140; *}	<p><del>Amount to be added due to CRR 429 (4), 2nd subparagraph – transitional definition</del></p> <p>Article 429 (4), subparagraph 2, of the CRR</p> <p>The exposure value of significant investments in financial sector entities determined in accordance with Article 429 (4), subparagraph 2. The exposure value reported shall be reduced by the total amount of all direct, indirect and synthetic holdings of the institution of the Common Equity Tier 1 instruments of the financial sector entities that is not deducted pursuant to Article 47 and point (b) of Article 48(1) of the CRR. Institutions shall take into account the derogations laid down in Chapter 1 and 2 of Part Ten of the CRR.</p>
{150; *}300; 1}	<p><del>Regulatory adjustments(-) Asset amount deducted - Tier 1 - fully phased-in transitional definition</del></p> <p>Article 429 (4), subparagraph (a) and Article 499 (1)(b) of the CRR</p> <p>It includes all the adjustments <u>that adjust the value of an asset and which are</u> required by:</p> <ul style="list-style-type: none"> <li>- <u>Articles 32 to 35, of the deductions pursuant to CRR, or</u></li> <li>- <u>Articles 36 to 47, as well as the deductions pursuant to of the CRR, or</u></li> <li>- <u>Articles 56 to 60, taking of the CRR.</u></li> </ul> <p><u>Institutions shall take</u> into account <del>the</del> exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, <del>without of the CRR, in addition to</del> taking into account the <u>derogations</u> laid down in Chapters 1 and 2 of Title I of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows 010, <del>020, 030 and 100.</del> to 260, nor shall they report any adjustment that does not deduct the value of a specific asset.</p> <p><del>Adjustments that increase the own funds will be reported as a positive figure. On the contrary, any amount that reduces</del> <u>As these adjustments reduce</u> the total own funds <del>will,</del> <u>they shall</u> be reported as a negative figure.</p>
{160; *}	<p><del>Regulatory adjustments regarding own credit risk</del></p> <p>Article 33 (1)(b) of the CRR</p> <p>The amount of regulatory value adjustments from own funds pursuant to CRR article 33 (1)(b)</p> <p>Amount to be deducted from (or added to if it corresponds to a loss) Common Equity Tier 1 capital. If gain report as negative; if loss report as positive value.</p>
{170; *}	<p><del>Regulatory adjustments – Tier 1 – transitional definition</del></p> <p><del>Article 429</del> (4), subparagraph 1, and Article 499 (1)(b) of the CRR</p>

	<p>It includes all the adjustments required by Articles 32 to 35, the deductions pursuant to Articles 36 to 47, as well as the deductions pursuant to Articles 56 to 60, taking into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, in addition to taking into account the derogations laid down in Chapter 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in rows 010, 020, 030 and 100.</p> <p>Adjustments that increase the own funds will be reported as a positive figure. On the contrary, any amount that reduces the total own funds will be reported as a negative figure.</p>
<b>Row and column</b>	<b>Leverage Ratio</b>
{ <del>3180</del> ; 1}	<p><b>Leverage Ratio – using a fully phased-in definition of Tier 1—Month 1</b></p> <p>Articles 429 (2) and 499 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph <del>65</del> of Part II of this Annex.</p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>
{ <del>180</del> ; 2}	<p><del>Leverage Ratio—using a fully phased-in definition of Tier 1—Month 2</del></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 7 of Part II of this this Annex.</del></p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>
{ <del>180</del> ; 3}	<p><del>Leverage Ratio—using a fully phased-in definition of Tier 1—Month 3</del></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 8 of Part II of this this Annex.</del></p>
{ <del>180</del> ; <del>4320</del> ; 1}	<p><b>Leverage Ratio – using a fully phased-in transitional definition of Tier 1—Simple arithmetic mean of the monthly leverage ratio over a quarter</b></p> <p>Articles 429 (2) and 499 (1) of the CRR</p> <p>This is the leverage ratio as calculated under paragraph <del>56</del> of Part II of this Annex.</p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>
{ <del>190</del> ; 1}	<p><del>Leverage Ratio—using a transitional definition of Tier 1—Month 1</del></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 10 of Part II of this Annex.</del></p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>



{190; 2}	<p><b>Leverage Ratio—using a transitional definition of Tier 1—Month 2</b></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 11 of Part II of this Annex.</del></p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>
{190; 3}	<p><b>Leverage Ratio—using a transitional definition of Tier 1—Month 3</b></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 12 of Part II of this Annex.</del></p>
{190; 4}	<p><b>Leverage Ratio—using a transitional definition of Tier 1—Simple arithmetic mean of the monthly leverage ratio over a quarter</b></p> <p><del>Articles 429 (2) and 499 (1) of the CRR</del></p> <p><del>This is the leverage ratio as calculated under paragraph 9 of Part II of this Annex.</del></p> <p><del>When the derogation specified in Article 499 (3) of the CRR applies, institutions do not need to populate this field.</del></p>

#### **LR1 on alternative**

#### **4.5. C40.00 – Alternative treatment of the Exposure Measure (LR1)**

~~27.21.~~ This part of the reporting collects data on alternative treatment of derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, and off-balance sheet items.

~~28.22.~~ Institutions shall determine the “accounting balance sheet values” in LR1 based on the applicable accounting framework in accordance with Article 4(77) of the CRR. “Accounting value assuming no netting or other CRM” refers to the accounting balance sheet value not taking into account any effects of netting or risk mitigation.

23. Institutions shall report LR1 as if the exemptions referred to in LRCalc cells {050; 1}, {080; 1}, {100; 1}, {120; 1}, {220; 1}, {250; 1} and {260; 1} do not apply.

<b>Row and column</b>	<b>Legal references and instructions</b>
{010; 1}	<p><b>Derivatives – Accounting balance sheet value</b></p> <p>This is the sum of fields {020;1}, {050;1} and {060;1}</p>
{010; 2}	<p><b>Derivatives – Accounting value assuming no netting or other CRM</b></p> <p>This is the sum of fields {020;2}, {050; 2} and {060; 2}</p>
{010; 3}	<p><del><b>Derivatives—Value with netting rules taking into account cash collateral</b></del></p>

	<p><del>Articles 274, 295, 296, 297, 298 of the CRR.</del></p> <p><del>The current replacement cost as specified in Article 274(1) of contracts listed in Annex II of the CRR and credit derivatives.</del></p> <p><del>Institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross product netting agreements, in accordance with Article 295 of the CRR.</del></p> <p><del>Institutions shall apply cash collateral received for daily margining under a qualifying netting agreement to reduce the current replacement cost. Institutions shall not apply other collateral received or initial margin to reduce the current replacement cost.</del></p> <p><del>For the purpose of this field, cash is defined as the total amount of cash including coins and banknotes/currency and the total amount of deposits held with central banks to the extent that these deposits can be withdrawn in times of stress. Institutions shall not consider cash on deposit with other institutions.</del></p> <p><del>Institutions shall consider all credit derivatives, not solely those in the trading book.</del></p> <p><del>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with and 275 of the CRR.</del></p>
{010; 5}	<p><b>Derivatives – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>This is the sum of fields {020;5}, {050;5} and {060;5}</p>
<del>{010; 6}</del>	<p><del><b>Derivatives – Add-on – Mark-to-market method – alternative</b></del></p> <p><del>Articles 274, 295, 296, 297, 298, 299(2) of CRR</del></p> <p><del>This field provides for the potential future exposure of contracts listed in Annex II of the CRR and credit derivatives calculated in accordance with the Mark to market Method (Article 274(2) of CRR for contracts listed in Annex II of CRR, Article 299(2) of CRR for credit derivatives). In determining the exposure value of those contracts institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross product netting agreements, in accordance with Article 295 of CRR.</del></p> <p><del>When determining the potential exposure value for credit derivatives institutions shall <u>disregard</u> the following provision of Article 299(2) CRR:</del></p> <p><del>“In the case of an institution whose exposure arising from a credit default swap represents a long position in the underlying, the percentage for potential future credit exposure may be 0%, unless the credit default swap is subject to close out upon the insolvency of the entity whose exposure arising from the swap represents a short position in the underlying, even though the underlying has not defaulted.”</del></p> <p><del>Therefore, for all sold credit default swaps institutions shall calculate the add-on at 5% or 10% depending on the nature (qualifying or not qualifying) of the reference obligation.</del></p> <p><del>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</del></p> <p><del>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</del></p>
{010; 7}	<p><b>Derivatives – notional amount</b></p> <p>This is the sum of fields {020;7}, {050;7} and {060;7}</p>

{020; 1}	<p><b>Credit derivatives (protection sold) – Accounting balance sheet value</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection to a counterparty and the contract is recognised as an asset on the balance sheet.</p>
{020; 2}	<p><b>Credit derivatives (protection sold) – Accounting value assuming no netting or other CRM</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is selling credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{020; 5}	<p><b>Credit derivatives (protection sold) – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>This is the sum of fields {030;5} and {040;5}</p>
<u>{020; 7}</u>	<p><u><b>Credit derivatives (protection sold) – Notional amount</b></u></p> <p><u>This is the sum of fields {030;7} and {040;7}</u></p>
{020; <u>775</u> }	<p><b>Credit derivatives (protection sold) – <u>Capped</u> notional amount</b></p> <p><u>This is the sum of fields {030;7} and {040;7}</u></p> <p><u>This field provides the notional amount referenced by the credit derivatives (protection sold) as in {020; 7} after reduction by any negative fair value changes that have been incorporated in Tier 1 capital with respect to the written credit derivative.</u></p>
{030; 5}	<p><b>Credit derivatives (protection sold) subject to close-out clause – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>Article 299(2) of the CRR</p> <p>This field provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause assuming no netting or credit risk mitigation. Institutions shall not include in this field the add-on for credit derivatives where the institution is selling credit protection to a counterparty not subject to a close-out clause. Institutions shall instead include this in field {LR1;040;5}.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{030; 7}	<p><b>Credit derivatives (protection sold) subject to close-out clause – <u>Notional amount</u></b></p> <p>This field provides the notional amount <u>referenced by</u> credit derivatives where the institution is selling credit protection to a counterparty subject to a close-out clause.</p>

	<p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book.</p>
{040; 5}	<p><b>Credit derivatives (protection sold) not subject to close-out clause – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>Article 299(2) of the CRR</p> <p>This field provides the potential future exposure of credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to “close-out clause” assuming no netting or credit risk mitigation.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{040; 7}	<p><b>Credit derivatives (protection sold) not subject to close-out clause – Notional amount</b></p> <p>This field provides the notional amount <del>of</del>referenced by credit derivatives where the institution is selling credit protection to a counterparty <b>not</b> subject to “close-out clause”.</p> <p>A close-out clause shall be defined as a clause that provides the non-defaulting party the right to terminate and close-out in a timely manner all transactions under the agreement upon an event of default, including in the event of insolvency or bankruptcy of the counterparty.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050; 1}	<p><b>Credit derivatives (protection bought): Accounting balance sheet value</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
{050; 2}	<p><b>Credit derivatives (protection bought): Accounting value assuming no netting or other CRM</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of credit derivatives where the institution is buying credit protection from a counterparty and the contract is recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>

	Institutions shall consider all credit derivatives, not just those assigned to the trading book
{050; 5}	<p><b>Credit derivatives (protection bought) – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>Article 299(2) of the CRR</p> <p>This field provides the potential future exposure of credit derivatives where the institution is buying credit protection from a counterparty assuming no netting or credit risk mitigation.</p> <p>Institutions shall consider all credit derivatives, not just those assigned to the trading book</p>
<del>{050; 7}</del>	<p><del><b>Credit derivatives (protection bought) – Notional amount</b></del></p> <p><del>This field provides the notional amount of credit derivatives where the institution is buying credit protection from a counterparty.</del></p> <p><del>Institutions shall consider all credit derivatives, not just those assigned to the trading book</del></p>
{050; 87}	<p><del><b>Notional amount credit-Credit derivatives (protection bought, same reference name): – Notional amount</b></del></p> <p><del>The This field provides the notional amount of referenced by credit derivatives where the institution is buying credit protection on the same underlying reference name as those from a counterparty.</del></p> <p><del>Institutions shall consider all credit derivatives written by the reporting institution., not just those assigned to the trading book</del></p> <p><del>For the purpose of reporting this field value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</del></p> <p><del>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</del></p> <p><del>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</del></p> <p><del>For each reference name, the notional amounts of credit protection bought which are considered in this field must not exceed the amounts reported in {020; 7} and {050; 7}.</del></p>
{050; 9} 75}	<p><del><b>Notional amount-Credit derivatives (protection bought) – Capped notional amount</b></del></p> <p><del>This field provides the notional amount referenced by credit derivatives (protection bought, same reference name and counterparty or CCP):</del></p> <p><del>The notional amount of credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the institution and undertaken either in {050; 5} after reduction by any positive fair value changes that have been incorporated in Tier 1 capital with the same counterparty under a netting agreement eligible under Article 295 of the CRR or with an authorised central counterparty as defined under Regulation 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories.</del></p>

	<p>For the purpose of reporting this field value, underlying reference names are considered the same if they refer/respect to the same legal entity and level of seniority.</p> <p><del>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</del></p> <p><del>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical. derivative.</del></p> <p><del>For each reference name and counterparty, the notional amounts of credit protection bought which are considered in this field must not exceed the amount reported in {050; 8}.</del></p>
{050; <del>4085</del> }	<p><del><b>Notional Capped notional amount credit derivatives (protection bought, same reference name and bought protection from CCP):</b></del></p> <p><del>The sum of notional amounts of amount referenced by credit derivatives of the CRR where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the institution and undertaken with an authorised central counterparty as defined under Regulation 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories reporting institution.</del></p> <p>For the purpose of reporting this field value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p>Credit protection bought on a pool of reference entities is considered the same if this protection is <del>if the credit protection bought is</del> economically equivalent to buying protection separately on each of the individual names in the pool.</p> <p>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</p> <p>For each reference name, the notional amounts of credit protection bought which are considered in this field must not exceed the amounts reported in {020; 75} and {050; 975}.</p>
{050; 11}	<p><del><b>Notional amount credit derivatives (protection bought, same reference name and same or higher maturity):</b></del></p> <p><del>The notional amount of credit derivatives where the institution is buying credit protection on the same underlying reference name as those credit derivatives written by the institution and where the maturity of this credit protection is equal to or greater than the maturity of the sold protection.</del></p> <p>For the purpose of reporting this field value, underlying reference names are considered the same if they refer to the same legal entity and level of seniority.</p> <p><del>Credit protection bought on a pool of reference entities is considered the same if this protection is economically equivalent to buying protection separately on each of the individual names in the pool.</del></p>

	<p><del>If an institution is buying credit protection on a pool of reference names, then this credit protection is only considered the same if the bought credit protection covers the entirety of the subsets of the pool on which credit protection has been sold. In other words, offsetting may only be recognised when the pool of reference entities and the level of subordination in both transactions are identical.</del></p> <p><del>For each reference name, the notional amounts of credit protection bought which are considered in this field must not exceed the amount reported in {050; 8}.</del></p>
{060; 1}	<p><b>Financial derivatives: Accounting balance sheet value</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet.</p>
{060; 2}	<p><b>Financial derivatives: Accounting value assuming no netting or other CRM</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of contracts listed in Annex II of the CRR where the contracts are recognised as assets on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{060; 5}	<p><b>Financial Derivatives – Add-on – Mark-to-market Method – Assuming no netting or CRM</b></p> <p>Article 274 of the CRR</p> <p>This field provides the regulatory potential future exposure of contracts listed in Annex II of the CRR assuming no netting or credit risk mitigation.</p>
{060; 7}	<p><b>Financial Derivatives - Notional amount</b></p> <p>This field provides the notional amount <del>of</del><a href="#">referenced by</a> contracts listed in Annex II of the CRR.</p>
{070; 1}	<p><b>Securities financing transactions covered by a master netting agreement: Accounting balance sheet value</b></p> <p>Articles 4(77) and 206 of the CRR</p> <p>The accounting balance sheet value of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions under the applicable accounting framework that are covered by a master netting agreement eligible under Article 206.</p> <p>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {090, 1}.</p>
{070; 2}	<p><b>Securities financing transactions covered by a master netting agreement: Accounting value assuming no netting or other CRM</b></p>

	<p>Articles 4(77) and 206 of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 206 where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {090, 2}.</p>
{070; 4}	<p><b>Securities financing transactions covered by a master netting agreement: Add-on (SFT)</b></p> <p>Articles 206 of the CRR</p> <p>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206, institutions shall form netting sets. For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{(\sum_i E_i - \sum_i C_i); 0\}$ <p>Where  i = each transaction included in the netting set  E<sub>i</sub> = for transaction i, the value E<sub>i</sub> as defined in Article 220, paragraph 3.  C<sub>i</sub> = for transaction i, the value C<sub>i</sub> as defined in Article 220, paragraph 3</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and report the result in this field.</p>
{080; 1}	<p><b>Securities financing transactions not covered by a master netting agreement: Accounting balance sheet value</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are <b>not</b> covered by a master netting agreement eligible under Article 206 where the contracts are recognised as assets on the balance sheet.</p> <p>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {090, 1}.</p>
{080; 2}	<p><b>Securities financing transactions not covered by a master netting agreement:</b></p>



	<p><b>Accounting value assuming no netting or other CRM</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are <b>not</b> covered by a master netting agreement eligible under Article 206 where the contracts are recognised as assets on the balance sheet assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales-related accounting entries.</p> <p>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {090, 2}.</p>
{080; 4}	<p><b>Securities financing transactions not covered by a master netting agreement: Add-on (SFT)</b></p> <p>Articles 206 of the CRR</p> <p>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet that are <b>not</b> covered by a master netting agreement eligible under Article 206, institutions shall form sets that consist of all assets included in a transaction (ie each SFT transaction is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) according to the formula</p> $CCE = \max \{(E - C); 0\}$ <p>Where  E = , the value E<sub>i</sub> as defined in Article 220, paragraph 3.  C = , the value C<sub>i</sub> as defined in Article 220, paragraph 3</p> <p>Institutions shall aggregate the outcome of this formula for all of above-mentioned sets and report the result in this field.</p>
{090; 1}	<p><b>Other assets: Accounting balance sheet value</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions.</p>
{090; 2}	<p><b>Other assets: Accounting value assuming no netting or other CRM</b></p> <p>Article 4(77) of the CRR</p> <p>The accounting balance sheet value under the applicable accounting framework of all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement</p>

	<p>transactions and margin lending transactions assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{100; 7}	<p><b>Low risk off-balance sheet items in the RSA; of which</b></p> <p>Article 111 of the CRR</p> <p>This field provides the nominal value of off-balance sheet items that would be assigned a 0% credit conversion factor under the standardised approach to credit risk.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{110; 7}	<p><b>Revolving retail exposures; of which</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This field provides the nominal value of off-balance sheet qualifying revolving retail exposures that meet the conditions set in points (a) to (c) of Article 154(4) of the CRR. This covers all exposures that are to individuals, are revolving and unconditionally cancellable as described in point (b) of Article 149 of the CRR, and are in total limited to EUR 100 000 per obligor.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{120; 7}	<p><b>Unconditionally cancellable credit cards commitments</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>It provides the nominal value of credit cards commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) that would receive a 0% credit conversion factor under the standardised approach to credit risk. Institutions shall not include in this field credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{130; 7}	<p><b>Non revolving unconditionally cancellable commitments</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>It provides the nominal value of other commitments that are unconditionally cancellable at any time by the institution without prior notice (UCC) and that would receive a 0% credit conversion factor under the standardised approach to credit risk. Institutions shall not include in this field credit commitments that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness but are not UCC.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit</u></p>

	<u>derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u>
{140; 7}	<p><b>Medium/low risk off-balance sheet items under the RSA</b></p> <p>Article 111 of the CRR</p> <p>This field provides the nominal value of off-balance sheet items that would be assigned a 20% credit conversion factor under the standardised approach to credit risk.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{150; 7}	<p><b>Medium risk off-balance sheet items under the RSA</b></p> <p>Article 111 of the CRR</p> <p>This field provides the nominal value of off-balance sheet items that would be assigned a 50% credit conversion factor under the standardised approach to credit risk.</p> <p><u>Institutions shall not consider in this field contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{160; 7}	<p><b>Full risk off-balance sheet items under the RSA</b></p> <p>Article 111 of the CRR</p> <p>This field provides the nominal value of off-balance sheet items that would be assigned a 100% credit conversion factor under the standardised approach to credit risk.</p> <p><u>Institutions shall not consider in this field <del>items referred to in paragraphs 6, 7, 8 and 9</del> contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions according to paragraph 10 of Article 429 of the CRR.</u></p>
{170; 7}	<p><b>(Memo items) Drawn amounts on revolving retail exposures</b></p> <p>Article 154(4) of the CRR</p> <p>This field provides the nominal value of amounts drawn on off-balance sheet revolving retail exposures.</p>
{180; 7}	<p><b>(Memo item) Drawn amounts on unconditionally cancellable credit card commitments</b></p> <p>Articles 111 and 154(4) of the CRR</p> <p>This field provides the nominal value of amounts drawn on unconditionally cancellable credit card commitments.</p>
{190; 7}	<p><b>(Memo items) Drawn amounts on non revolving unconditionally cancellable commitments</b></p>

	<p>Articles 111 and 154(4) of the CRR</p> <p>This field provides the nominal value of amounts drawn on unconditionally cancellable credit card commitments.</p>
{200; 2}	<p><del>(Memo item) Derecognised fiduciary items according to Article 429(11) of the CRR</del></p> <p><del>Article 429(11) of the CRR.</del></p> <p><del>The accounting balance sheet value under the applicable accounting framework of derecognised fiduciary items according to Article 429(11) of the CRR assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</del></p>
{210; 2}	<p><b>Cash collateral received in derivatives transactions</b></p> <p>The accounting balance sheet value under the applicable accounting framework of cash collateral received in derivatives transactions assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p> <p>For the purpose of this field, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks <u>is included</u> to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report cash on deposit with other institutions in this field.</p>
{220; 2}	<p><b>Receivables for cash collateral posted in derivatives transactions</b></p> <p>The accounting balance sheet value under the applicable accounting framework of receivables for cash collateral posted against derivatives transactions assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation). Institutions that are permitted under the applicable accounting framework to net the receivable for cash collateral posted against the related derivative liability (negative fair value) and that elect to do so must reverse out the netting and report the net cash receivable.</p>
{230; 2}	<p><b>Securities received in a SFT that are recognised as an asset</b></p> <p>The accounting balance sheet value under the applicable accounting framework of securities received in a repurchase transaction, securities or commodities lending or borrowing transaction, long settlement transaction and margin lending transaction that are recognised as an asset under the applicable accounting framework assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p>
{240; 2}	<p><b>SFT cash conduit lending (cash receivables)</b></p> <p>The accounting balance sheet value under the applicable accounting framework of the cash receivable for the cash on-lent to the securities owner in a qualifying cash conduit lending transaction (CCLT) assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation).</p> <p>For the purpose of this field, cash is defined as the total amount of cash including coins and banknotes/currency. Total amount of deposits held with central banks <u>is included</u> to the extent that these deposits can be withdrawn in times of stress. Institutions shall not report in</p>

	<p>this field cash on deposit with other institutions.</p> <p>A CCLT is defined as a combination of two transactions where an institution borrows securities from the securities owner and on-lends securities to the securities borrower. Concurrently, the institution receives cash collateral from the securities borrower and on-lends the cash received to the securities owner.</p> <p>(a) both of the individual transactions which comprise the qualifying CCLT must be effected on the same trade date, or for international transactions adjacent business days.;</p> <p>(b) where its comprising transactions do not specify a maturity, the institution must have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice;</p> <p>(c) where its comprising transactions specify a maturity, the CCLT must not give rise to maturity mismatches for the institution; the institution must have the legal right to close out either side of the CCLT, that is both of its comprising transactions, at any time and without prior notice; and</p> <p>(d) it does not give rise to any other incremental exposures.</p>
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**5.6. LR2C41.00 – On- and off-balance sheet items – additional breakdown of exposures (LR2)**

~~29~~.24. Panel LR2 provides information on additional breakdown items of all on and off balance sheet exposures<sup>1</sup> belonging to the non-trading book and of all exposures of the trading book subject to counterparty credit risk. The breakdown is according to the risk weights applied under the credit risk section of the CRR. The information is derived differently for exposures under respectively the standardised and the IRB approach.

~~30~~.25. For exposures supported by credit risk mitigation techniques implying the substitution of the risk weighting of the counterparty with the risk weighting of the guarantee, institutions shall refer to the risk weight after the substitution effect. Under the internal ratings-based approach for credit risk, institutions shall proceed with the following calculation: for exposures (other than those for which specific regulatory risk weights are provided for) belonging to each obligor grade, the risk weight shall be derived by dividing the risk weighted exposure obtained from the risk weight formula or the supervisory formula (for credit risk and securitisations exposures, respectively) by the exposure value after taking into account inflows and outflows due to CRM techniques with substitution effect on the exposure. Under the internal ratings-based approach, exposures classified as in default shall be excluded from rows 020 to 090 and included in row 100. Under the standardised approach, exposures falling under Article 112 (j) of the CRR shall be excluded from rows 020 to 090 and included in row 100.

~~31~~.26. Under both approaches, institutions shall consider exposures deducted from the regulatory capital as being applied a 1250% risk weight.

Row	Legal references and instructions
010	<p><b>Total on- and off-balance sheet exposures belonging to the banking book <u>as well as exposures of the trading book subject to counterparty credit risk</u> (breakdown according to the effective risk weight)</b></p> <p>This is the sum of rows from 020 to 100.</p>

<sup>1</sup> This includes securitisations and equity exposures subject to credit risk

020	<b>= 0%</b> Exposures with a 0% risk weight
030	<b>&gt; 0% and ≤ 12%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 0% and smaller than or equal to 12%.
040	<b>&gt; 12% and ≤ 20%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 12% and smaller than or equal to 20%.
050	<b>&gt; 20% and ≤ 50%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 20% and smaller than or equal to 50%.
060	<b>&gt; 50% and ≤ 75%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 50% and smaller than or equal to 75%.
070	<b>&gt; 75% and ≤ 100%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 75% and smaller than or equal to 100%.
080	<b>&gt; 100% and ≤ 425%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 100% and smaller than or equal to 425%.
090	<b>&gt; 425% and ≤ 1250%</b> Exposures with a risk weight included within a range of risk weights strictly greater than 425% and smaller than or equal to 1250%.
100	<b>Exposures in default</b> Under the SA approach, exposures falling under Article 112 (j) of the CRR Under the IRB approach, all exposures with a PD of 100% are default exposures.
110	<b>Low-risk off-balance sheet items or off-balance sheet items attracting a 0% conversion factor under the solvency ratio (memo item)</b> Low risk off-balance sheet items according to Article 111 of the CRR and off-balance sheet items attracting a 0% conversion factor according to Article 166 of the CRR.
<b>Column</b>	<b>Legal references and instructions</b>
1	<b>On and off-balance sheet exposures (SA exposures)</b> On- and off-balance sheet exposure values after taking into account value adjustments, all credit risk mitigantes and credit conversion factors, as calculated under Title II, Chapter 2,

	Part Three of the CRR.
2	<p><b>On and off-balance sheet exposures (IRB exposures)</b></p> <p>On- and off balance sheet exposures values in accordance with Article 166 of the CRR and Article 230 (1) sentence 2 of the CRR, after taking into account outflows and inflows due to CRM techniques with substitution effects on the exposure.</p> <p>For off-balance sheet items, institutions shall apply the conversion factors as defined in Article 166 (8) to (10) of the CRR.</p>
3	<p><b>Nominal amount</b></p> <p>Exposure values of off-balance sheet items as defined in Article 111 and 166 of the CRR without the application of conversion factors.</p>

**6.7. LR3-C42.00 – Alternative definition of capital (LR3)**

~~32-27.~~ Template LR3 provides with the capital measures needed for the review of Article 511 of the CRR.

Row and column	Legal references and instructions
{010; 1}	<p><b>Common Equity Tier One – fully phased-in definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of capital as calculated under Article 50 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{020; 1}	<p><b>Common Equity Tier One – transitional definition</b></p> <p>Article 50 of the CRR</p> <p>This is the amount of capital as calculated under Article 50 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{030; 1}	<p><b>Total own funds– fully phased-in definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of capital as referred to in Article 72 of the CRR, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{040; 1}	<p><b>Total own funds – transitional definition</b></p> <p>Article 72 of the CRR</p> <p>This is the amount of capital as referred to in Article 72 of the CRR, after taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR.</p>
{050 <del>5</del> ;1}	<p><del>Regulatory adjustments</del><b>Asset amount deducted</b> – CET1 – fully phased-in definition</p> <p>It includes the amount of regulatory adjustments from CET1 <del>as reported in that</del> <u>adjust the value of an asset and which are required by:</u></p>

	<ul style="list-style-type: none"> <li>- <u>Articles 32 to 35 of the CRR, <del>the deductions pursuant to or</del></u></li> <li>- <u>Articles 36 to 47, <del>taking of the CRR</del></u></li> </ul> <p><u>Institutions shall take</u> into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in <u>fields <del>{rows 10 to 260 of LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3} and {LRCalc;100;3}</del></u>, <u>nor shall they report any adjustment that does not deduct the value of a specific asset.</u></p> <p><u>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</u></p>
{0605; 1}	<p><b><u>Regulatory adjustments</u> <u>Asset amount deducted</u> – CET1 – transitional definition</b></p> <p>It includes the amount of regulatory adjustments from CET1 <u>as reported in that adjust the value of an asset and which are required by:</u></p> <ul style="list-style-type: none"> <li>- <u>Articles 32 to 35 of the CRR, <del>the deductions pursuant to or</del></u></li> <li>- <u>Articles 36 to 47, <del>taking of the CRR</del></u></li> </ul> <p><u>Institutions shall take</u> into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in <u>fields <del>{LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3} and {LRCalc;100;3}</del></u> <u>rows 10 to 260 of LRCalc, nor shall they report any adjustment that does not deduct the value of a specific asset.</u></p> <p><u>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</u></p>
{0705; 1}	<p><b><u>Regulatory adjustments</u> <u>Asset amount deducted</u> – Total own funds – fully phased-in definition</b></p> <p>It includes the <u>adjustments</u> <u>amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by:</u></p> <ul style="list-style-type: none"> <li>- <u>Articles 32 to 35 of the CRR, <del>the deductions pursuant to or</del></u></li> <li>- <u>Articles 36 to 47, <del>of the deductions pursuant to CRR, or</del></u></li> <li>- <u>Articles 56 to 60, <del>as well as of the deductions referred to in CRR, or</del></u></li> <li>- <u>Articles 66 to 70, <del>taking of the CRR</del></u></li> </ul> <p><u>Institutions shall take</u> into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, without taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in <u>fields <del>{rows 10 to 260 of LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3} and {LRCalc;100;3}</del></u>, <u>nor shall they report any adjustment that does not deduct the value of a specific asset.</u></p> <p><u>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</u></p>
{0805; 1}	<p><b><u>Regulatory adjustments</u> <u>Asset amount deducted</u> – Total own funds – transitional definition</b></p> <p>It includes the <u>adjustments</u> <u>amount of regulatory adjustments from CET1 that adjust the value of an asset and which are required by:</u></p> <ul style="list-style-type: none"> <li>- <u>Articles 32 to 35 of the CRR, <del>the deductions pursuant to or</del></u></li> </ul>



	<ul style="list-style-type: none"> <li>- <del>Articles 36 to 47, of the deductions pursuant to CRR, or</del></li> <li>- <del>Articles 56 to 60, as well as of the deductions referred to in CRR, or</del></li> <li>- <del>Articles 66 to 70, taking of the CRR</del></li> </ul> <p><u>Institutions shall take</u> into account the exemptions, alternatives and waivers to such deductions laid down in Articles 48, 49 and 79, in addition taking into account the derogation laid down in Chapters 1 and 2 of Part Ten of the CRR. To avoid double counting, institutions shall not report adjustments already applied pursuant to Article 111 of the CRR when calculating the exposure value in <del>fields {rows 10 to 260 of LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3} and {LRCalc;100;3}</del>, <u>nor shall they report any adjustment that does not deduct the value of a specific asset.</u></p> <p><u>As these adjustments reduce the total own funds, they shall be reported as a negative figure.</u></p>
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**7.8. LR4C43.00 – Alternative breakdown of leverage ratio exposure measure components (LR4)**

28. Institutions shall report the leverage ratio exposure values in LR4 after the application of exemptions, if relevant, referred to in the following LRCalc cells: {050; 1}, {080; 1}, {100; 1}, {120; 1}, {220; 1}, {250; 1} and {260; 1}.

33.29. In order to avoid double-counting, institutions shall uphold the following:

34.30. {LRCalc;010;31} + {LRCalc;020;31} + {LRCalc;030;31} + {LRCalc;040;31} + {LRCalc;050;31} + {LRCalc;060;31} + {LRCalc;070;31} + {LRCalc;080;31} + {LRCalc;090;31} + {LRCalc;100;3}=1 + {LRCalc;110;1} + {LRCalc;120;1} + {LRCalc;130;1} + {LRCalc;140;1} + {LRCalc;150;1} + {LRCalc;160;1} + {LRCalc;170;1} + {LRCalc;180;1} + {LRCalc;190;1} + {LRCalc;200;1} + {LRCalc;210;1} + {LRCalc;220;1} + {LRCalc;230;1} + {LRCalc;240;1} + {LRCalc;250;1} + {LRCalc;260;1} = {{LR4;010;1}+{}} + {LR4;040;1}+{} + {LR4;050;1}+{} + {LR4;060;1}+{} + {LR4;065;1} + {LR4;070;1}+{} + {LR4;080;1}+{LR4;080;2}+{} + {LR4;090;1}+{100;2} + {LR4;090;2}{110;1} + {LR4;120;2} + {LR4;140;1}+{} + {LR4;140;2}+{} + {LR4;180;1}+{} + {LR4;180;2}+{} + {LR4;190;1}+{} + {LR4;190;2}+{} + {LR4;210;1}+{} + {LR4;210;2}+{} + {LR4;230;1}+{} + {LR4;230;2}+{} + {LR4;280;1}+{} + {LR4;280;2}+{} + {LR4;290;1}+{} + {LR4;290;2}}

Row and column	Legal references and instructions
{010;1}	<p><b>Off-balance sheet items; of which</b></p> <p>The leverage ratio exposure value calculated as the sum of {LRCalc;060;3150;1} + {LRCalc;070;3160;1} + {LRCalc;80;3170;1} + {LRCalc;90;3180;1}</p>
{010;2}	<p><b>Off-balance sheet items; of which</b></p> <p><del>This</del> risk-weighted exposure amount of off-balance sheet items – excluding repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions, margin lending transactions, and derivatives – as in the Standardised Approach and the Internal Ratings Based Approach. For exposures under the Standardised Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 2, Title II, Part Three of the CRR. For exposures under the Internal Ratings Based Approach, institutions shall determine the risk-weighted exposure amount in accordance with Chapter 3, Title II, Part Three of the CRR.</p>

{020;1}	<p><b>Trade Finance; of which</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{020;2}	<p><b>Trade Finance; of which</b></p> <p>The risk-weighted exposure value of off-balance sheet items – excluding repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions, margin lending transactions and derivatives – related to trade finance. For the purpose of the reporting in LR4, off-balance sheet items related to trade finance shall relate to issued and confirmed import and export letters of credit which are short-term and self-liquidating, and similar transactions.</p>
{030;1}	<p><b>Under official export credit insurance scheme</b></p> <p>The leverage ratio exposure value of off-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{030;2}	<p><b>Under official export credit insurance scheme</b></p> <p>The risk-weighted exposure value of off-balance sheet items – excluding repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, and derivatives – related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4 Standard, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees.</p>
{040;1}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement</b></p> <p>The leverage ratio exposure value of derivatives and repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, <del>as calculated in {LRCalc;010;3}, {LRCalc;020;3}, {LRCalc;030;3}, {LRCalc;040;3} and {LRCalc;050;3}</del> if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{040;2}	<p><b>Derivatives and SFTs subject to a cross-product netting agreement</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk as calculated under Title II, Part Three of the CRR of derivatives and repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, including those that are off-balance sheet, if subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{050;1}	<p><b>Derivatives not subject to a cross-product netting agreement</b></p> <p>The leverage ratio exposure value of derivatives <del>as calculated in {LRCalc;030;3}, {LRCalc;040;3} and {LRCalc;050;3}</del> if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>

{050;2}	<p><b>Derivatives not subject to a cross-product netting agreement</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of derivatives <del>and repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions,</del> as calculated under Title II, Part Three of the CRR, including those that are off-balance sheet, if not subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;1}	<p><b>SFTs not subject to a cross-product netting agreement</b></p> <p>The leverage ratio exposure value of exposures of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, <del>as calculated in {LRCalc;010;3,} and {LRCalc;020;3,}</del> if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{060;2}	<p><b>SFTs not subject to a cross-product netting agreement</b></p> <p>The risk-weighted exposure amounts to credit and counterparty credit risk of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, as calculated under Title II, Part Three of the CRR, including those that are off-balance sheet, if <b>not</b> subject to a cross-product netting agreement as defined in Article 272(25) of the CRR.</p>
{065;1}	<p><b><u>Exposure amounts resulting from the additional treatment for credit derivatives</u></b></p> <p><u>This field shall equal the difference between {LRCalc;130;1} and {LRCalc;140;1}.</u></p>
{070;1}	<p><b>Other assets belonging to the trading book</b></p> <p>The leverage ratio exposure value of items reported in field {LRCalc;<del>100;3</del><u>190;1</u>} excluding non-trading book items.</p>
{070;2}	<p><b>Other assets belonging to the trading book</b></p> <p>Own fund requirements <del>divided</del><u>multiplied</u> by 12.5 of items subject to Title IV of Part Three of the CRR</p>
{080;1}	<p><b>Covered bonds</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 129 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{080;2}	<p><b>Covered bonds</b></p> <p>The leverage ratio exposure value of assets that are exposures in the form of covered bonds as defined in Article 161(1)(d) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{080;3}	<p><b>Covered bonds</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 129 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>

{080;4}	<p><b>Covered bonds</b></p> <p>The risk-weighted exposure amount of assets that are exposures in the form of covered bonds as in Article 161(1)(d) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{090,1}	<p><b>Exposures treated as sovereigns</b></p> <p>This is the sum of fields from {100,1} to {130,1}.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{090;2}	<p><b>Exposures treated as sovereigns</b></p> <p>This is the sum of fields from {100,2} to {130,2}.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{090;3}	<p><b>Exposures treated as sovereigns</b></p> <p>This is the sum of fields from {100,3} to {130,3}.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{090;4}	<p><b>Exposures treated as sovereigns</b></p> <p>This is the sum of fields from {100,4} to {130,4}.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{100;1}	<p><b>Central governments and central banks</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{100;2}	<p><b>Central governments and central banks</b></p> <p>The leverage ratio exposure value of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{100;3}	<p><b>Central governments and central banks</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 114 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{100;4}	<p><b>Central governments and central banks</b></p> <p>The risk-weighted exposure amount of assets that are exposures to central governments or central banks as defined in Article 147(2)(a) of the CRR. IRB exposures</p>

	<u>Institutions shall report net of defaulted exposures.</u>
{110;1}	<p><b>Regional governments and local authorities treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{110;2}	<p><b>Regional governments and local authorities treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR. IRB exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{110;3}	<p><b>Regional governments and local authorities treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(2) and (4) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{110;4}	<p><b>Regional governments and local authorities treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities that fall under Article 147(3)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{120;1}	<p><b>MDBs and international organisations treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 117(2) and 118 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{120;2}	<p><b>MDBs and international organisations treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks and international organisations that fall under Articles 147 (3) (b) and (c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{120;3}	<p><b>MDBs and international organisations treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks and international organisations and that fall under Articles 117(2) and 118 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{120;4}	<p><b>MDBs and international organisations treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks</p>

	<p>and international organisations that fall under Articles 147 (3) (b) and (c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{130;1}	<p><b>PSEs treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{130;2}	<p><b>PSEs treated as sovereigns</b></p> <p>The leverage ratio exposure <del>value</del>amount of assets that are exposures to public sector entities that fall under Article 147 (3)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{130;3}	<p><b>PSEs treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(4) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{130;4}	<p><b>PSEs treated as sovereigns</b></p> <p>The <del>leverage ratio</del>risk-weighted exposure <del>value</del>amount of assets that are exposures to public sector entities that fall under Article 147 (3)(a) of the CRR IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{140;1 }	<p><b>Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</b></p> <p>This is the sum of fields from {150,1} to {170,1}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{140;2 }	<p><b>Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</b></p> <p>This is the sum of fields from {150,2} to {170,2}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{140;3}	<p><b>Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</b></p> <p>This is the sum of fields from {150,3} to {170,3}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{140;4}	<p><b>Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</b></p>

	<p>This is the sum of fields from {150,4} to {170,4}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{150;1}	<p><b>Regional governments and local authorities NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{150;2}	<p><b>Regional governments and local authorities NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR. IRB exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{150;3}	<p><b>Regional governments and local authorities NOT treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities treated as sovereigns that fall under Article 115(1), (3) and (5) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{150;4}	<p><b>Regional governments and local authorities NOT treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to regional governments and local authorities not treated as sovereigns that fall under Article 147(4)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{160;1}	<p><b>MDBs NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{160;2}	<p><b>MDBs NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{160;3}	<p><b>MDBs NOT treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks that fall under Article 117(1) and (3) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{160;4}	<p><b>MDBs NOT treated as sovereigns</b></p>

	<p>The risk-weighted exposure amount of assets that are exposures to multilateral development banks not treated as sovereigns that fall under Article 147(4)(c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{170;1}	<p><b>PSEs NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{170;2}	<p><b>PSEs NOT treated as sovereigns</b></p> <p>The leverage ratio exposure value of assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR. IRB exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{170;3}	<p><b>PSEs NOT treated as sovereigns</b></p> <p>The risk-weighted exposure amount of assets that are exposures to public sector entities that fall under Article 116(1), (2), (3) and (5) of the CRR. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{170;4}	<p><b>PSEs NOT treated as sovereigns</b></p> <p>The risk-weighted exposure amount assets that are exposures to public sector entities not treated as sovereigns that fall under Article 147(4)(b) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{180;1}	<p><b>Institutions</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{180;2}	<p><b>Institutions</b></p> <p>The leverage ratio exposure value of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(d) of the CRR and do <b>not</b> fall under Article 147(4)(a), (b) and (c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{180;3}	<p><b>Institutions</b></p> <p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Articles 119 to 121 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{180;4}	<p><b>Institutions</b></p>



	<p>The risk-weighted exposure amount of assets that are exposures to institutions that fall under Article 147(2)(b) of the CRR and are <b>not</b> exposures in the form of covered bonds under Article 161(d) of the CRR and do <b>not</b> fall under Article 147(4)(a), (b) and (c) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{190;1}	<p><b>Secured by mortgages <del>of</del>on immovable properties; of which</b></p> <p>The leverage ratio exposure value of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{190;2}	<p><b>Secured by mortgages <del>of</del>on immovable properties; of which</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{190;3}	<p><b>Secured by mortgages <del>of</del>on immovable properties; of which</b></p> <p>The risk-weighted exposure amount of assets that are exposures secured by mortgages on immovable property that fall under Article 124 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{190;4}	<p><b>Secured by mortgages <del>of</del>on immovable properties; of which</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporate under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{200;1}	<p><b>Secured by mortgages of residential properties</b></p> <p>The leverage ratio exposure value of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{200;2}	<p><b>Secured by mortgages of residential properties</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{200;3}	<p><b>Secured by mortgages of residential properties</b></p> <p>The risk-weighted exposure amount of assets that are exposures fully and completely secured by mortgages on residential property that fall under Article 125 of the CRR. SA exposures</p>

	<u>Institutions shall report net of defaulted exposures.</u>
{200;4}	<p><b>Secured by mortgages of residential properties</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) or retail exposures under Article 147(2)(d) of the CRR if these exposures are secured by mortgages on residential property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{210;1}	<p><b>Retail exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures that fall under Article 123 of the CRR. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{210;2}	<p><b>Retail exposures</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{210;3}	<p><b>Retail exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures that fall under Article 123 of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{210;4}	<p><b>Retail exposures</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{220;1}	<p><b>Retail SME</b></p> <p>The leverage ratio exposure value of assets that are retail exposures to small and medium sized enterprises that fall under Article 123 of the CRR. SA exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) of the CRR.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{220;2}	<p><b>Retail SME</b></p> <p>The leverage ratio exposure value of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small and medium sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) of the CRR.</p>

	<u>Institutions shall report net of defaulted exposures.</u>
{220;3}	<p><b>Retail SME</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures to small and medium sized enterprises that fall under Article 123 of the CRR. SA exposures For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) of the CRR.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{220;4}	<p><b>Retail SME</b></p> <p>The risk-weighted exposure amount of assets that are retail exposures under Article 147(2)(d) of the CRR if these exposures are exposures to small and medium sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) of the CRR.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{230;1}	<p><b>Corporate</b></p> <p>This is the sum of fields {240,1} and {250,1}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{230;2}	<p><b>Corporate</b></p> <p>This is the sum of fields {240,2} and {250,2}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{230;3}	<p><b>Corporate</b></p> <p>This is the sum of fields {240,3} and {250,3}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{230;4}	<p><b>Corporate</b></p> <p>This is the sum of fields {240,4} and {250,4}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{240;1}	<p><b>Financial</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of the reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 180, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(27) of CRR other than institutions referred to in row 180. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>

{240;2}	<p><b>Financial</b></p> <p>The leverage ratio exposure value of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 180, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(27) of CRR other than institutions referred to in row 180. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{240;3}	<p><b>Financial</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates that fall under Article 122 of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 180, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(27) of CRR other than institutions referred to in row 180. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{240;4}	<p><b>Financial</b></p> <p>The risk-weighted exposure amount of assets that are exposures to financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. For the purpose of reporting in LR4, financial corporates shall mean regulated and unregulated undertakings other than institutions referred to in row 180, the principal activity of which is to acquire holdings or to pursue one or more of the activities listed in Annex I to Directive, as well as undertakings as defined in Article 4(27) of CRR other than institutions referred to in row 180. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{250;1}	<p><del>non-Financial</del> <b><u>Non-financial</u></b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non</b> financial corporates that fall under Article 122 of the CRR. SA exposures. This is the sum of fields {260,1} and {270,1}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{250;2}	<p><del>non-Financial</del> <b><u>Non-financial</u></b></p> <p>The leverage ratio exposure value of assets that are exposures to <b>non</b> financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures. This is the sum of fields {260,2} and {270,2}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{250;3}	<p><del>non-Financial</del> <b><u>Non-financial</u></b></p>

	<p>The risk-weighted exposure amount of assets that are exposures to <b>non</b> financial corporates that fall under Article 122 of the CRR. SA exposures. This is the sum of fields {260,3} and {270,3}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{250;4}	<p><b><u>non-Financial</u></b> <b><u>Non-financial</u></b></p> <p>The risk-weighted exposure amount of assets that are exposures to <b>non</b> financial corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures. This is the sum of fields {260,4} and {270,4}</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{260;1}	<p><b>SME exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates in the form of small and medium sized enterprises that fall under Article 122 of the CRR. SA exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) <u>of the CRR.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{260;2}	<p><b>SME exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small and medium sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) <u>of the CRR.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{260;3}	<p><b>SME exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates in the form of small and medium enterprises that fall under Article 122 of the CRR. SA exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) <u>of the CRR.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{260;4}	<p><b>SME exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are exposures to small and medium sized enterprises and are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR. IRB exposures. For the purpose of this field, a small and medium enterprise is in accordance with Article 501(2)(b)-) <u>of the CRR.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{270;1}	<p><b>Corporate exposures other than SME</b></p>

	<p>The leverage ratio exposure value of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in rows 2430 and 2650. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{270;2}	<p><b>Corporate exposures other than SME</b></p> <p>The leverage ratio exposure value of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in rows 2430 and 2650. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{270;3}	<p><b>Corporate exposures other than SME</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates that fall under Article 122 of the CRR and that are not reported in rows 2430 and 2650. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{270;4}	<p><b>Corporate exposures other than SME</b></p> <p>The risk-weighted exposure amount of assets that are exposures to corporates under Article 147(2)(c) of the CRR if these exposures are <b>not</b> secured by mortgages on immovable property in accordance with Article 199(1)(a) of the CRR and that are not reported in rows 2430 and 2650. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{280;1}	<p><b>Exposures in default</b></p> <p>The leverage ratio exposure value of assets that are exposures in default and thus fall under Article 127 of the CRR. SA exposures</p>
{280;2}	<p><b>Exposures in default</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred. IRB exposures</p>
{280;3}	<p><b>Exposures in default</b></p> <p>The risk-weighted exposure amount of assets that are exposures in default and thus fall under Article 127 of the CRR. SA exposures</p>
{280;4}	<p><b>Exposures in default</b></p> <p>The risk-weighted exposure amount of assets categorised in the exposures classes listed in Article 147(2) of the CRR if a default in accordance with Article 178 of the CRR has occurred. IRB exposures</p>
{290;1}	<p><b>Other exposures (<u>e.g.g.</u> equity and other non-credit obligation assets); of which</b></p> <p>The leverage ratio exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR. SA exposures.</p>

	<p><u>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 3} and {*; 4}.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{290;2}	<p><b>Other exposures (e.g.g. equity and other non-credit obligation assets); of which</b></p> <p>The leverage ratio exposure amount of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR. IRB exposures</p> <p><u>Institutions shall report assets that are deducted from the own funds (e.g. intangibles) but cannot be categorised otherwise here, even if such a categorisation is not required for determining risk-based own funds requirements in columns {*; 3} and {*; 4}.</u></p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{290;3}	<p><b>Other exposures (e.g.g. equity and other non-credit obligation assets); of which</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 112(k), (m), (n), (o), (p) and (q) of the CRR.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{290;4}	<p><b>Other exposures (e.g.g. equity and other non-credit obligation assets); of which</b></p> <p>The risk-weighted exposure value of assets categorised in the exposures classes listed in Article 147(2)(e), (f) and (g) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{300;1}	<p><b>Securitisation exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations that fall under Article 112(m) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{300;2}	<p><b>Securitisation exposures</b></p> <p>The leverage ratio exposure value of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{300;3}	<p><b>Securitisation exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations that fall under Article 112(m) of the CRR. SA exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{300;4}	<p><b>Securitisation exposures</b></p> <p>The risk-weighted exposure amount of assets that are exposures to securitisations and fall under Article 147(2)(f) of the CRR. IRB exposures</p>

	<u>Institutions shall report net of defaulted exposures.</u>
{310;1}	<p><b>Trade finance (Memo item) ; of which</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{310;2}	<p><b>Trade finance (Memo item) ; of which</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{310;3}	<p><b>Trade finance (Memo item) ; of which</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{310;4}	<p><b>Trade finance (Memo item); of which</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to lending to an exporter or an importer of goods or services through import and export credits and similar transactions. IRB exposures</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{320;1}	<p><b>Under official export credit insurance scheme</b></p> <p>The leverage ratio exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{320;2}	<p><b>Under official export credit insurance scheme</b></p> <p>The leverage ratio exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. IRB exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>



{320;3}	<p><b>Under official export credit insurance scheme</b></p> <p>The risk-weighted exposure value of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. SA exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>
{320;4}	<p><b>Under official export credit insurance scheme</b></p> <p>The risk-weighted exposure amount of on-balance sheet items related to trade finance under an official export credit insurance scheme. For the purpose of the reporting in LR4, an official export credit insurance scheme shall relate to official support provided by the government or another entity such as an export credit agency in the form, among others, of direct credits/financing, refinancing, interest-rate support (where a fixed interest-rate is guaranteed for the life of the credit), aid financing (credits and grants), export credit insurance and guarantees. IRB exposures.</p> <p><u>Institutions shall report net of defaulted exposures.</u></p>

**8.9. LR5C44.00 – General information (LR5)**

35-31. Additional information is collected here for the purpose of categorising the institution activities and the regulatory options chosen by the institution.

Row and column	Instructions
{010;1}	<p><b>Institution company structure</b></p> <p>The institution shall classify its company structure according to the categories given below:            Joint stock company            Mutual/cooperative            Other non-joint stock company</p>
{020; 1}	<p><b>Derivatives treatment</b></p> <p>The institution shall specify the regulatory derivatives treatment according to the categories given below:            Original exposure method            Mark-to-market method</p>
{030; 1}	<p><b>Accounting framework</b></p> <p><del>The institution shall specify the accounting framework used according to the categories given below:</del>  <del>National GAAP</del>  <del>IFRS</del></p>
{040; 1}	<p><b>Institution type</b></p> <p>The institution shall classify its institution type according to the categories given below:            Universal banking (retail/commercial and investment banking)            Retail/commercial banking            Investment banking            Specialised lender</p>
{050; 1}	<p><b>Reporting calculation method</b></p> <p><del>The institution shall specify whether the derogation specified in Article 499 (3) has been granted, i.e. whether the data reported is based on a quarterly average on monthly data or based on end-quarter data:</del>  <del>Quarterly — based on monthly averages</del>  <del>End-quarter</del></p>
{060; 1}	<p><b>Reporting level</b></p> <p><del>The institution shall classify whether the reporting entity is based on a individual or consolidated level:</del>  <del>Individual</del>  <del>Consolidated</del></p>

**9. ~~LR6 Entities that are consolidated for accounting purposes but not within the scope of prudential consolidation~~**

~~36. LR6 collects information on financial sector entities as defined in Article 4(27) CRR that are consolidated according to the applicable accounting framework but are not included in the institution's prudential consolidation according to Chapter 2 of Title II of Part One of the CRR, securitisation entities that are consolidated according to the applicable accounting framework but are not included in the institution's prudential consolidation according to Chapter 2 of Title II of Part One of the CRR, and to commercial entities that are consolidated according to the applicable accounting framework but are not included in the institution's prudential consolidation according to Chapter 2 of Title II of Part One of the CRR.~~

Institutions shall determine the total amount of the equity of the financial sector entities referred to in paragraph 36 reduced by the deductions that relate to the financial sector entities referred to in paragraph 36 pursuant to Article 36 paragraph 1, points (g), (h) and (i) of the CRR. To obtain the inclusion factor for financial sector entities, institutions shall divide the amount specified in the previous sentence by the total amount of the equity of the financial sector entities referred to in paragraph 36.

~~37. Institutions shall determine the total amount of the equity of commercial entities referred to in paragraph 36 reduced by the deductions that relate to the commercial entities referred to in paragraph 36 pursuant to Article 36 paragraph 1, point (k)(i) of the CRR. To obtain the inclusion factor for commercial entities, institutions shall divide the amount specified in the previous sentence by the total amount of the equity of the commercial entities referred to in paragraph 36.~~

~~38. For commercial entities referred to in paragraph 36, institutions shall gauge the potential relative importance of these entities to the total exposure of the leverage ratio on an entity by entity basis. When reporting the fields referred to in paragraph 40, institutions are not required to take into account those commercial entities for which the value that enters into [LR6;140; 3] is less than 0.1% of the amount determined according to paragraph 16.~~

~~39. [LR6;010; 3], [LR6;020; 3], [LR6;030; 3], [LR6;040; 3], [LR6;050; 3], [LR6;060; 3], [LR6;070; 3], [LR6;080; 3], [LR6;090; 3], [LR6;100; 3], [LR6;110; 3] to [LR6;120; 3].~~

~~40. For the purpose of LR6 institutions shall treat an entity as a securitisation entity if it is an securitisation as defined in Article 4(61) CRR, a re securitisation as defined in Article 4(63) CRR, or a securitisation special purpose entity as defined in Article 4(66).~~

~~41. For the purpose of LR6 institutions shall treat an entity as a commercial entity if it is an entity that is not a financial sector entity as defined in Article 4(27) CRR and is not a entity within the scope of the previous paragraph.~~

{010; 1}	<p><del><b>Securities financing transactions covered by a master netting agreement: Accounting value assuming no netting or other CRM</b></del> <del><b>— Financial sector entities</b></del></p> <p><del>For financial sector entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 206 where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation) multiplied with the inclusion factor for financial sector entities determined in paragraph 37. Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework,</del></p>
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	<p><del>institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {120, 1}.</del></p>
{010; 2}	<p><del><b>Securities financing transactions covered by a master netting agreement: Accounting value assuming no netting or other CRM</b></del>  <del>— Securitisation entities</del></p> <p><del>For securitisation entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 206 where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {120, 2}.</del></p>
{010; 3}	<p><del><b>Securities financing transactions covered by a master netting agreement: Accounting value assuming no netting or other CRM</b></del>  <del>— Commercial entities</del></p> <p><del>For commercial entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are covered by a master netting agreement eligible under Article 206 where the contracts are recognised as an asset on the balance sheet assuming no prudential or accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation) multiplied with the inclusion factor for commercial entities determined in paragraph 38. Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {120, 3}.</del></p>
{020; 1}	<p><del><b>Securities financing transactions covered by a master netting agreement: Add-on (SFT)</b></del>  <del>— Financial sector entities</del></p> <p><del>Articles 206 of the CRR</del></p> <p><del>This data item applies to financial entities as defined in paragraph 36:</del></p> <p><del>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article</del></p>

	<p>206, institutions shall form netting sets.</p> <p>For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{(\sum_i E_i - \sum_i C_i); 0\}$ <p>Where  <i>i</i> = each transaction included in the netting set  <i>E<sub>i</sub></i> = for transaction <i>i</i>, the value <i>E<sub>i</sub></i> as defined in Article 220, paragraph 3.  <i>C<sub>i</sub></i> = for transaction <i>i</i>, the value <i>C<sub>i</sub></i> as defined in Article 220, paragraph 3</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and multiply it with the inclusion factor for financial sector entities determined in paragraph 37 and report the result in this field.</p>
{020; 2}	<p><del>Securities financing transactions covered by a master netting agreement: Add-on (SFT) — Securitisation entities</del></p> <p>Articles 206 of the CRR</p> <p>This data item applies to securitisation entities as defined in paragraph 36:</p> <p>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206, institutions shall form netting sets.</p> <p>For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{(\sum_i E_i - \sum_i C_i); 0\}$ <p>Where  <i>i</i> = each transaction included in the netting set  <i>E<sub>i</sub></i> = for transaction <i>i</i>, the value <i>E<sub>i</sub></i> as defined in Article 220, paragraph 3.  <i>C<sub>i</sub></i> = for transaction <i>i</i>, the value <i>C<sub>i</sub></i> as defined in Article 220, paragraph 3</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and report the result in this field.</p>
{020; 3}	<p><del>Securities financing transactions covered by a master netting agreement: Add-on (SFT) — Commercial entities</del></p> <p>Articles 206 of the CRR</p> <p>This data item applies to commercial entities as defined in paragraph 36:</p> <p>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet, that are covered by a netting agreement that meets the requirements in Article 206, institutions shall form netting sets.</p>

	<p>For each netting set, institutions shall calculate the add-on for current counterparty exposure (CCE) in accordance with the formula</p> $CCE = \max\{(\sum_i E_i - \sum_i C_i); 0\}$ <p>Where  <i>i</i> = each transaction included in the netting set  <i>E<sub>i</sub></i> = for transaction <i>i</i>, the value <i>E<sub>i</sub></i> as defined in Article 220, paragraph 3.  <i>C<sub>i</sub></i> = for transaction <i>i</i>, the value <i>C<sub>i</sub></i> as defined in Article 220, paragraph 3</p> <p>Institutions shall aggregate the outcome of this formula for all netting sets and multiply it with the inclusion factor for commercial entities determined in paragraph 38 and report the result in this field.</p>
{030; 1}	<p><del>Securities financing transactions not covered by a master netting agreement: Accounting value assuming no netting or other CRM — Financial sector entities</del></p> <p><del>For financial sector entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are <b>not</b> covered by a master netting agreement eligible under Article 206 where the contracts are recognised as assets on the balance sheet assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation) multiplied with the inclusion factor for financial sector entities determined in paragraph 37. Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {120, 1}.</del></p>
{030; 2}	<p><del>Securities financing transactions not covered by a master netting agreement: Accounting value assuming no netting or other CRM — Securitisation entities</del></p> <p><del>For securitisation entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are <b>not</b> covered by a master netting agreement eligible under Article 206 where the contracts are recognised as assets on the balance sheet assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation). Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institutions shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institutions shall instead include this in field {120, 2}.</del></p>

{030; 3}	<p><del><b>Securities financing transactions not covered by a master netting agreement: Accounting value assuming no netting or other CRM — Commercial entities</b></del></p> <p><del>For commercial entities as defined in paragraph 36, the accounting balance sheet value under the applicable accounting framework of repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions that are <b>not</b> covered by a master netting agreement eligible under Article 206 where the contracts are recognised as assets on the balance sheet assuming no accounting netting or risk mitigation effects (i.e. the accounting balance sheet value adjusted for the effects of accounting netting or risk mitigation) multiplied with the inclusion factor for commercial entities determined in paragraph 38. Furthermore, where sale accounting is achieved for an SFT under the applicable accounting framework, institutions shall reverse all sales related accounting entries.</del></p> <p><del>Institution shall not include in this field cash received or any security that is provided to a counterparty via the aforementioned transactions and is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met). Institution shall instead include this in field {120, 3}.</del></p>
{040; 1}	<p><del><b>Securities financing transactions not covered by a master netting agreement: Add-on (SFT) — Financial sector entities</b></del></p> <p><del>Articles 206 of the CRR</del></p> <p><del>This data item applies to financial entities as defined in paragraph 36:</del></p> <p><del>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet that are <b>not</b> covered by a master netting agreement eligible under Article 206, institutions shall form sets that consist of all assets included in a transaction (ie each SFT transaction is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</del></p> <p><del><math display="block">CCE = \max \{(E - C); 0\}</math></del></p> <p><del>Where</del></p> <p><del>E = the value E<sub>i</sub> as defined in Article 220, paragraph 3.</del></p> <p><del>C = the value C<sub>i</sub> as defined in Article 220, paragraph 3</del></p> <p><del>Institutions shall aggregate the outcome of this formula for all of above mentioned sets and multiply it with the inclusion factor for financial sector entities determined in paragraph 37 and report the result in this field.</del></p>
{040; 2}	<p><del><b>Securities financing transactions not covered by a master netting agreement: Add-on (SFT) — Securitisation entities</b></del></p> <p><del>Articles 206 of the CRR</del></p> <p><del>For repurchase transactions, securities or commodities lending or borrowing transactions,</del></p>

	<p><del>long settlement transactions and margin lending transactions including those that are off-balance sheet that are <b>not</b> covered by a master netting agreement eligible under Article 206, institutions shall form sets that consist of all assets included in a transaction (ie each SFT transaction is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</del></p> $CCE = \max \{(E - C); 0\}$ <p><del>Where</del>  <del>E = the value E<sub>i</sub> as defined in Article 220, paragraph 3.</del>  <del>C = the value C<sub>i</sub> as defined in Article 220, paragraph 3</del></p> <p><del>Institutions shall aggregate the outcome of this formula for all of above mentioned sets and report the result in this field.</del></p>
{040; 3}	<p><del><b>Securities financing transactions not covered by a master netting agreement: Add-on (SFT)</b></del>  <del>—Commercial entities</del></p> <p><del>Articles 206 of the CRR</del></p> <p><del>This data item applies to commercial entities as defined in paragraph 36:</del></p> <p><del>For repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions including those that are off-balance sheet that are <b>not</b> covered by a master netting agreement eligible under Article 206, institutions shall form sets that consist of all assets included in a transaction (ie each SFT transaction is treated as its own set), and shall determine for each set the add-on for current counterparty exposure (CCE) in accordance with the formula</del></p> $CCE = \max \{(E - C); 0\}$ <p><del>Where</del>  <del>E = the value E<sub>i</sub> as defined in Article 220, paragraph 3.</del>  <del>C = the value C<sub>i</sub> as defined in Article 220, paragraph 3</del></p> <p><del>Institutions shall aggregate the outcome of this formula for all of above mentioned sets and multiply it with the inclusion factor for commercial entities determined in paragraph 38 and report the result in this field.</del></p>
{050; 1}	<p><del><b>Derivatives: Market value—Financial sector entities</b></del></p> <p><del>Articles 274, 295, 296, 297, 298 and 429 of the CRR.</del></p> <p><del>For financial sector entities as defined in paragraph 36, the current replacement cost as specified in Article 274(1) of contracts listed in Annex II of the CRR and credit derivatives, multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</del></p> <p><del>As determined by Article 429(6) of the CRR, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross product netting agreements, in accordance with Article 295 of the CRR.</del></p> <p><del>Institutions shall consider all credit derivatives, not solely those in the trading book.</del></p>



	<p>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</p>
{050; 2}	<p><b>Derivatives: Market value — Securitisation entities</b></p> <p><del>Articles 274, 295, 296, 297, 298 and 429 of the CRR.</del></p> <p><del>For securitisation entities as defined in paragraph 36, the current replacement cost as specified in Article 274(1) of contracts listed in Annex II of the CRR and credit derivatives.</del></p> <p><del>As determined by Article 429(6) of the CRR, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross product netting agreements, in accordance with Article 295 of the CRR.</del></p> <p><del>Institutions shall consider all credit derivatives, not solely those in the trading book.</del></p> <p><del>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</del></p>
{050; 3}	<p><b>Derivatives: Market value — Commercial entities</b></p> <p><del>Articles 274, 295, 296, 297, 298 and 429 of the CRR.</del></p> <p><del>For commercial entities as defined in paragraph 36, the current replacement cost as specified in Article 274(1) of contracts listed in Annex II of the CRR and credit derivatives, multiplied with the inclusion factor for commercial entities determined in paragraph 38.</del></p> <p><del>As determined by Article 429(6) of the CRR, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross product netting agreements, in accordance with Article 295 of the CRR.</del></p> <p><del>Institutions shall consider all credit derivatives, not solely those in the trading book.</del></p> <p><del>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</del></p>
{060; 1}	<p><b>Derivatives: Add-on Mark to Market Method — Financial sector entities</b></p> <p><del>Articles 274, 295, 296, 297, 298, 299(2), 429 of the CRR</del></p> <p><del>For financial sector entities as defined in paragraph 36, this field provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives calculated in accordance with the Mark to market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules according to Article 429(6) of the CRR, multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</del></p> <p><del>In determining the exposure value of those contracts, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 295 of the CRR.</del></p> <p><del>In accordance with Article 429(8) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2) of the CRR to all their credit derivatives, not just those assigned to the trading book.</del></p>

	<p>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</p>
{060; 2}	<p><b>Derivatives: Add-on Mark-to-Market Method—Securitisation entities</b></p> <p>Articles 274, 295, 296, 297, 298, 299(2), 429 of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives calculated in accordance with the Mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules in accordance with Article 429(6) of the CRR.</p> <p>In determining the exposure value of those contracts, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 295 of the CRR.</p> <p>In accordance with Article 429(8) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</p>
{060; 3}	<p><b>Derivatives: Add-on Mark-to-Market Method—Commercial entities</b></p> <p>Articles 274, 295, 296, 297, 298, 299(2), 429 of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the add-on for the potential future exposure of contracts listed in Annex II of the CRR and of credit derivatives calculated in accordance with the Mark-to-market Method (Article 274 of the CRR for contracts listed in Annex II of the CRR and Article 299(2) of the CRR for credit derivatives) and applying netting rules according to Article 429(6) of the CRR, multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>In determining the exposure value of those contracts, institutions shall take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements, in accordance with Article 295 of the CRR.</p> <p>In accordance with Article 429(8) of the CRR, when determining the potential future credit exposure of credit derivatives, institutions shall apply the principles laid down in Article 299(2) of the CRR to all their credit derivatives, not just those assigned to the trading book.</p> <p>Institutions shall not consider in this field contracts measured by application of the Original Exposure Method in accordance with Articles 429(7) and 275 of the CRR.</p>
{070; 1}	<p><b>Derivatives: Original Exposure Method—Financial sector entities</b></p> <p>Article 429(7) and 275 of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure measure of derivatives calculated according to the Original Exposure Method set out in Article 275 of the CRR, multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</p> <p>Institutions that do not use the Original Exposure Method shall not report this field.</p>

	<p>Institutions shall not consider in this field contracts measured by application of the Mark to-market method in accordance with Articles 429(6) and 274 of the CRR.</p>
{070; 2}	<p><b>Derivatives: Original Exposure Method—Securitisation entities</b></p> <p>Article 429(7) and 275 of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure measure of derivatives calculated according to the Original Exposure Method set out in Article 275 of the CRR.</p> <p>Institutions that do not use the Original Exposure Method shall not report this field.</p> <p>Institutions shall not consider in this field contracts measured by application of the Mark to-market method in accordance with Articles 429(6) and 274 of the CRR.</p>
{070; 3}	<p><b>Derivatives: Original Exposure Method—Commercial entities</b></p> <p>Article 429(7) and 275 of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure measure of derivatives calculated according to the Original Exposure Method set out in Article 275 of the CRR, multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>Institutions that do not use the Original Exposure Method shall not report this field.</p> <p>Institutions shall not consider in this field contracts measured by application of the Mark to-market method in accordance with Articles 429(6) and 274 of the CRR.</p>
{080; 1}	<p><b>Undrawn credit facilities, which may be cancelled unconditionally at any time without notice—Financial sector entities</b></p> <p>Article 429(10)(a) of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(a) of the CRR, of undrawn credit facilities, which may be cancelled unconditionally at any time without notice, referred to in the points 4(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 10% of the nominal value), multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
{080; 2}	<p><b>Undrawn credit facilities, which may be cancelled unconditionally at any time without notice—Securitisation entities</b></p> <p>Article 429(10)(a) of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(a) of the CRR, of undrawn credit facilities, which may be cancelled unconditionally at any time without notice, referred to in the points 4(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 10% of the nominal value).</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of</p>

	<p>Article 429 of the CRR.</p>
{080; 3}	<p><b>Undrawn credit facilities, which may be cancelled unconditionally at any time without notice—Commercial entities</b></p> <p>Article 429(10)(a) of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(a) of the CRR, of undrawn credit facilities, which may be cancelled unconditionally at any time without notice, referred to in the points 4(a) and (b) of Annex I of the CRR (as a reminder the exposure value here shall be 10% of the nominal value), multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
{090; 1}	<p><b>Medium/ low risk trade related off balance sheet items—Financial sector entities</b></p> <p>Article 429(10)(b) of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(b) of the CRR, of medium/low risk trade related off balance sheet items referred to in point 3(a) of Annex I and to officially supported export finance related off balance sheet items referred to in point 3(b)(i) of Annex I of the CRR (as a reminder the exposure value here shall be 20% of the nominal value), multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
{090; 2}	<p><b>Medium/ low risk trade related off balance sheet items—Securitisation entities</b></p> <p>Article 429(10)(b) of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(b) of the CRR, of medium/low risk trade related off balance sheet items referred to in point 3(a) of Annex I and to officially supported export finance related off balance sheet items referred to in point 3(b)(i) of Annex I of the CRR (as a reminder the exposure value here shall be 20% of the nominal value).</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
{090; 3}	<p><b>Medium/ low risk trade related off balance sheet items—Commercial entities</b></p> <p>Article 429(10)(b) of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(b) of the CRR, of medium/low risk trade related off balance sheet items referred to in point 3(a) of Annex I and to officially supported export finance related off balance sheet items referred to in point 3(b)(i) of Annex I of the CRR (as a reminder the exposure value here shall be 20% of the nominal value), multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>

<p>{100; 1}</p>	<p><del>Medium risk trade related off-balance sheet items and officially supported export finance related off-balance sheet items — Financial sector entities</del></p> <p>Article 429(10)(c) of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(c) of the CRR, of medium risk trade related off-balance sheet items referred to in points 2(a) and 2(b)(i) of Annex I and to officially supported export finance related off-balance sheet items referred to in point 2(b)(ii) of Annex I of the CRR (as a reminder the exposure value here shall be 50% of the nominal value), multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
<p>{100; 2}</p>	<p><del>Medium risk trade related off-balance sheet items and officially supported export finance related off-balance sheet items — Securitisation entities</del></p> <p>Article 429(10)(c) of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(c) of the CRR, of medium risk trade related off-balance sheet items referred to in points 2(a) and 2(b)(i) of Annex I and to officially supported export finance related off-balance sheet items referred to in point 2(b)(ii) of Annex I of the CRR (as a reminder the exposure value here shall be 50% of the nominal value).</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
<p>{100; 3}</p>	<p><del>Medium risk trade related off-balance sheet items and officially supported export finance related off-balance sheet items — Commercial entities</del></p> <p>Article 429(10)(c) of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(c) of the CRR, of medium risk trade related off-balance sheet items referred to in points 2(a) and 2(b)(i) of Annex I and to officially supported export finance related off-balance sheet items referred to in point 2(b)(ii) of Annex I of the CRR (as a reminder the exposure value here shall be 50% of the nominal value), multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
<p>{110; 1}</p>	<p><del>Other off-balance sheet items — Financial sector entities</del></p> <p>Article 429(10)(d) of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(d) of the CRR, of credit facilities of all other off-balance sheet items listed in Annex I of the CRR, (as a reminder the exposure value here shall be 100% of the nominal value), multiplied with the inclusion factor for financial sector entities determined in paragraph 37.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>

<p>{110; 2}</p>	<p><b>Other off-balance sheet items — Securitisation entities</b></p> <p>Article 429(10)(d) of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(d) of the CRR, of credit facilities of all other off-balance sheet items listed in Annex I of the CRR, (as a reminder the exposure value here shall be 100% of the nominal value).</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
<p>{110; 3}</p>	<p><b>Other off-balance sheet items — Commercial entities</b></p> <p>Article 429(10)(d) of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure value, in accordance with 429(10)(d) of the CRR, of credit facilities of all other off-balance sheet items listed in Annex I of the CRR, (as a reminder the exposure value here shall be 100% of the nominal value), multiplied with the inclusion factor for commercial entities determined in paragraph 38.</p> <p>Institutions shall not consider in this field items referred to in paragraphs 6, 7, 8 and 9 of Article 429 of the CRR.</p>
<p>{120; 1}</p>	<p><b>Other assets — Financial sector entities</b></p> <p>Article 429 of the CRR</p> <p>For financial sector entities as defined in paragraph 36, this field provides the exposure value for all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, multiplied with the inclusion factor for financial sector entities determined in paragraph 37. Institutions shall base valuation shall on the principles set out in Article 429 (5) of the CRR.</p> <p>Institutions shall include in this field cash received or any security that is provided to a counterparty via repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met).</p>
<p>{120; 2}</p>	<p><b>Other assets — Securitisation entities</b></p> <p>Article 429 of the CRR</p> <p>For securitisation entities as defined in paragraph 36, this field provides the exposure value for all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions. Valuation shall be based on the principles set out in Article 429 (5) of the CRR.</p> <p>Institutions shall include in this field cash received or any security that is provided to a counterparty via repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met).</p>

{120; 3}	<p><b>Other assets — Commercial entities</b></p> <p>Article 429 of the CRR</p> <p>For commercial entities as defined in paragraph 36, this field provides the exposure value for all assets other than contracts listed in Annex II of the CRR, credit derivatives, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions, multiplied with the inclusion factor for commercial entities determined in paragraph 38. Valuation shall be based on the principles set out in Article 429 (5) of the CRR.</p> <p>Institutions shall include in this field cash received or any security that is provided to a counterparty via repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions and that is retained on the balance sheet (i.e. the accounting criteria for derecognition are not met).</p>
{130; 1}	<p><b>Memo item: Total value of the investments in the entities — Financial sector entities</b></p> <p>Accounting value of all investments in financial sector entities as defined in paragraph 36, according to the applicable accounting framework reduced by the deductions that relate those entities pursuant to Article 36 paragraph 1, points (g), (h), and (i) of the CRR.</p>
{130; 2}	<p><b>Memo item: Total value of the investments in the entities — Securitisation entities</b></p> <p>Accounting value of all investments in the securitisation entities as defined in paragraph 36, according to the applicable accounting framework.</p>
{130; 3}	<p><b>Memo item: Total value of the investments in the entities — Commercial entities</b></p> <p>Accounting value of all investments in the commercial entities as defined in paragraph 36, according to the applicable accounting framework reduced by the deductions that relate to those entities pursuant to Article 36 paragraph 1, point (k)(i) of the CRR.</p>
{140; 1}	<p><b>Memo item: Total accounting assets of the entities — Financial sector entities</b></p> <p>Total accounting assets of all financial sector entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>
{140; 2}	<p><b>Memo item: Total accounting assets of the entities — Securitisation entities</b></p> <p>Total accounting assets of all securitisation entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>
{140; 3}	<p><b>Memo item: Total accounting assets of the entities — Commercial entities</b></p> <p>Total accounting assets of all commercial entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>
{150; 1}	<p><b>Memo item: Total accounting equity of the entities — Financial sector entities</b></p> <p>Total accounting equity of all the financial sector entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>

{150; 2}	<p><b>Memo item: Total accounting equity of the entities—Securitisation entities</b></p> <p>Total accounting equity of all the securitisation entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>
{150; 3}	<p><b>Memo item: Total accounting equity of the entities—Commercial entities</b></p> <p>Total accounting equity of all the commercial entities as defined in paragraph 36, as reported in the respective financial statements of these entities.</p>
{160; 1}	<p><b>Memo item: Inclusion factor—Financial sector entities</b></p> <p>The fraction as determined in paragraph 37</p>
{160; 3}	<p><b>Memo item: Inclusion factor—Commercial entities</b></p> <p>The fraction as determined in paragraph 38</p>
{170; 3}	<p><b>Memo item: Accounting assets of the entities that are not considered in fields {LR6;010;3} to {LR6;120;3}—Commercial entities</b></p> <p>Total accounting assets, as reported in the respective financial statements, of all the commercial entities referred to in paragraph 36 that are not considered when reporting the fields {LR6;010;3} to {LR6;120;3} due to the exemption specified in paragraph 40.</p>