Instructions to fill-in Annexes I to XII

General instructions

1. Structure and convention

1.1 Structure

The framework consists of twelve sets of templates which comprise a total of XX templates according to the following scheme:

1. Organisational structure
2. Governance and management
3. Critical functions and core business lines
4. Critical counterparties (2 templates)
5. Liabilities structure
6. Funding sources
7. Off-balance sheet
8. Payment systems (2 templates)
9. Information systems (3 templates)
10. Interconnectedness
11. Authorities
12. Legal impacts of resolution

1.2 Accounting standard

Institutions shall report carrying amounts under the accounting framework they use for the reporting of financial information. Institutions that are not required to report financial information shall use their respective accounting framework

For the purpose of this Annex, "IAS" and "IFRS" refer to the international accounting standards as defined in Article 2 of Regulation (EC) N) 1606/2002.

1.3 Numbering convention

The following general notation is used in these instructions to refer to the columns, rows and cells of a template: {Template; Row; Column}.

1.4 Level of application

The level of application is determined by resolution authorities when formulating their request, either directly or indirectly, to institutions.

Template related instructions

2. Annex I - Organisational structure

The following items of Section B of BRRD Annex are covered by this template:
(1) Detailed description of the institution's organisational structure including a list of all legal entities

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	**Direct holder**
030	**Name** Name of the Entity holding a direct participation and controlling the legal entity identified in column 010
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 030. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	**Capital (%)** Percentage of capital held by the legal entity listed in column 030 in the legal entity listed in column 010
060	**Voting rights (%)** Percentage of voting rights held by the legal entity listed in column 030 in the legal entity listed in column 010
070-080	**Consolidating entity**
070	**Entity name** Name of the entity consolidating the entity listed in column 010 at the highest level according to Regulation (EU) n° 575/2013
080	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 070. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.

3. Annex II - Governance and management

The following items of Section B of BRRD Annex are covered by this template:
(3) The Location, jurisdiction of incorporation, licensing and key management associated with each legal entity

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030	**Location**

	City where the entity listed in Column 10 is legally registered.
040	**Jurisdiction of incorporation** Jurisdiction where the entity listed in Column 010 is incorporated, identified according to ISO 3166
050	Licensing Authority Name of the authority providing banking or investment firm license to the institution listed in Column 10
060	Type of license
070-090	Member of the management body responsible for providing the information on the resolution plan
070	Name First Name, Last name
080	Phone number
090	e-mail address
100-130	Key manager
100	Name First name, Last name
110	Function
120	Phone number
130	e-mail address

4. Annex III - Critical functions and core business lines

The following items of Section B of BRRD Annex are covered by this template:
(4) a mapping of the institution's critical operations and core business lines including material asset holdings and liabilities related to such operations and business lines, by reference to legal entities
(17) The senior management official responsible for the resolution plan of the institution as well as those responsible, if different, for the different legal entities, critical operations and core business lines

Instructions concerning specific columns

Columns	Legal reference and instructions
010	**Critical functions** Means "critical functions" pursuant to Articles 2(1)(35) and 2(2) of Directive 2014/59/EU.
020	**Core business lines** Means "core business lines" pursuant to Articles 2(1)(36) and 2(2) of Directive 2014/59/EU.
030-040	Legal entity
030	Entity name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	**Location** Geographies (City) in which the business lines operates
060-070	Material assets
060	Type
070	**Amount** In Million
080-090	Material liabilities

080	Type	
090	Amount In Million	
100-130	Senior management official responsible for providing information	
100	**Name** First name, Last name	
110	Function	
120	Telephone number	
130	E-mail address	

5. Annex IV, Section 1 - Critical counterparties (Assets)

The following items of section B of BRRD Annex are covered by this template:
(10) Identification of the major or most critical counterparties of the institution as well as an analysis of the impact of the failure of major counterparties in the institution's financial situation

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Counterparty
030	Name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Gross Exposure
060	Guarantees
070	**Impairments / Provisions**
080	**Net Exposure** 080 = 050 – 060 - 070
090	**Impact on CET1 ratio** Impact of a default of the counterparty listed in column 030 on the Core Equity Tier 1 ratio of the legal entity listed in column 010
100	Comments

6. Annex IV, Section 2 - Critical counterparties (Liabilities)

The following items of section B of BRRD Annex are covered by this template:
(10) Identification of the major or most critical counterparties of the institution as well as an analysis of the impact of the failure of major counterparties in the institution's financial situation

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name

020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Counterparty
030	Entity name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050-060	Funding
050	Type
060	Amount
070	Comments

7. Annex V - Liabilities structure

The following items of Section B of BRRD Annex are covered by this template:
(5) a detailed description of the components of the institution's and all its legal entities' liabilities, separating, at a minimum by types and amounts of short term and long-term debt, secured , unsecured and subordinated liabilities
(6) detail of those liabilities of the institution that are eligible liabilities

Instructions concerning specific rows

Rows	Legal reference and instructions
010	Legal entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030	**Governing law of the liabilities** EU or Third Country
040	Date
050	Natural persons
055	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
060	Micro, small and medium-sized enterprises
065	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
070	Large non-financial enterprises
075	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
080	Banks
085	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
090	Insurance undertakings, reinsurance undertakings firms and pension and retirement funds
095	*Of which eligible liabilities*

	Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
100	Other financials undertakings
105	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
110	**Intragroup** Exposures towards entities within the same group. Such exposures shall be listed in that row only to avoid double counting (e.g. exposures towards a bank belonging to the same group should be identified in row 110 and not in row 080 on 'banks')
115	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
120	Others
125	*Of which eligible liabilities* Amount of liabilities that are "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.
130	Total
140	**Total eligible liabilities** Total of "eligible liabilities" pursuant to Article 2(71) of Directive 2014/59/EU.

Instructions concerning specific columns

Columns	Legal reference and instructions
010-030	Debt with a legal subordination qualifying as additional tier 1
010	Remaining maturity of less than a month
020	Remaining maturity of less than a year
030	Remaining maturity of more than a year
040-060	Debt with a legal subordination qualifying as tier 2
040	Remaining maturity of less than a month
050	Remaining maturity of less than a year
060	Remaining maturity of more than a year
070-090	**Debt with a legal subordination**
070	**Remaining maturity of less than a month** Subordinated debt which does not qualify as tier 1 or tier 2
080	**Remaining maturity of less than a year** Subordinated debt which does not qualify as tier 1 or tier 2
090	**Remaining maturity of more than a year** Subordinated debt which does not qualify as tier 1 or tier 2
100-120	Senior unsecured debt
100	Remaining maturity of less than a month
110	Remaining maturity of less than a year
120	Remaining maturity of more than a year
130-150	Deposits
130	Total
140	*Of which Eligible deposits*
150	*Of which Covered deposits* Excluded from the scope of bail-in by article 44(2)(a)
160	**Secured debt** Excluded from the scope of bail-in by article 44(2)(b)
170	**Other liabilities excluded by article 44(2) of BRRD** Excluded from the scope of bail-in by articles 44(2)(c) to 44(2)(g)

8. Annex VI - Funding sources

The following items of Section B of BRRD Annex are covered by this template:
(7) an identification of the processes needed to determine to whom the institution has pledged collateral, the person that holds the collateral and the jurisdiction in which the collateral is located

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Issuer of collateral
030	Name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Type of collateral
060	**Identification number** ISIN code
070-080	Holder of collateral
070	Name
080	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
090	Amount
100	**Currency** Identification according to ISO 4217
110	**Jurisdiction** Law of the jurisdiction governing the operation, identified according to ISO 3166

9. Annex VII - Off-balance sheet

The following items of Section B of BRRD Annex are covered by this template:
(8) A description of the off balance sheet exposures of the institution and its legal entities, including a mapping to its critical operations and core business lines
(9) the material hedges of an institution including a mapping to legal persons
(21) information on off-balance sheet activities, hedging strategies

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Name
020	**Legal Identifier**

		20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030		**Off-balance sheet item** To be identified under the three following categories : guarantees, credit lines, others
040-050		Counterparty
040		Entity name
050		**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
060		Amount
070		**Currency** Identification according to ISO 4217
080		Critical operations
090		Core business lines
100		Comments

10. <u>Annex VIII, Section 1 - Payment systems (Membership)</u>

> The following items of Section B of BRRD Annex are covered by this template:
> *(11) each system on which the institution conducts a material number or value amount of trades, including a mapping to the institution's legal persons, critical operations and core business lines*
> *(12) Each payment, clearing or settlement system of which the institution is directly or indirectly a member, including a mapping to the institution's legal persons, critical operations and core business lines*

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-060	System
030	System type
040	Designation
050	**Participation mode** Direct or indirect
060	**Identification code** e.g. BIC, institution code, account number
070-080	Representative institution
070	Entity name
080	Identification code
090	Mapping to critical functions
100	Mapping to core business lines
110	Membership requirements
120	Impact of resolution proceedings on membership
130	**Substitutability** Name of potential other payment system provider that could substitute the payment

	system provider listed in column 010
140	Additional information

11. <u>Annex VIII, Section 2 - Payment systems (Correspondent banking)</u>

> The following items of Section B of BRRD Annex are covered by this template:
> *(11) each system on which the institution conducts a material number or value amount of trades, including a mapping to the institution's legal persons, critical operations and core business lines*
> *(12) Each payment, clearing or settlement system of which the institution is directly or indirectly a member, including a mapping to the institution's legal persons, critical operations and core business lines*

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Entity name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Correspondent identification
030	Entity name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	**Account access** E.g. : home banking, Swift
060	Payment system
070	Currency
080	Users with the authorisation to operate the account
090	Outcome of the contract in case of resolution
100	Comments

12. <u>Annex IX, Template 1 - Information systems (General information)</u>

> The following items of Section B of BRRD Annex are covered by this template:
> *(13) a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial reporting used by the institution including a mapping to the institution's legal persons, critical operations and core business lines*
> *(14) an identification of the owners of the systems identified in point 13, SLA related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines*

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	System
010	Identification
020	**Type** To be chosen between "risk management", "accounting", "financial reporting",

	"regulatory reporting" and "other"
030-040	Owner
030	Entity name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050-070	Business responsible
050	Name
060	E-mail
070	Telephone
080-100	Operational responsible
080	Name
090	E-mail
100	Telephone

13. Annex IX, Template 2 - Information systems (Contractual information)

The following items of Section B of BRRD Annex are covered by this template:
(13) a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial reporting used by the institution including a mapping to the institution's legal persons, critical operations and core business lines
(14) an identification of the owners of the systems identified in point 13, SLA related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines

Instructions concerning specific columns

Columns	Legal reference and instructions
010	System
020	**Type of contract** License, Service Level Agreement (SLA), other
030-040	Counterparty
030	Entity name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Description
060	Outcome of the contract in case of resolution

14. Annex IX, Template 3 - Information systems (Mapping)

The following items of Section B of BRRD Annex are covered by this template:
(13) a detailed inventory and description of the key management information systems, including those for risk management, accounting and financial reporting used by the institution including a mapping to the institution's legal persons, critical operations and core business lines
(14) an identification of the owners of the systems identified in point 13, SLA related thereto, and any software and systems or licenses, including a mapping to their legal entities, critical operations and core business lines

Instructions concerning specific columns

Columns	Legal reference and instructions
010	System
020-050	User
020	Entity name
030	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
040	**Critical functions** Means "critical functions" pursuant to Articles 2(1)(35) and 2(2) of Directive 2014/59/EU.
050	**Core business lines** Means "core business lines" pursuant to Articles 2(1)(36) and 2(2) of Directive 2014/59/EU.

15. Annex X - Interconnectedness

The following items of Section B of BRRD Annex are covered by this template:
(15) an identification and mapping of the legal persons and the interconnections and interdependencies among different legal persons such as:
- common or shared personnel, facilities and systems
- capital, funding or liquidity arrangements
- existing or contingent credit exposure
- cross guarantee agreements, cross-collateral arrangements, cross-default provisions and cross-affiliate netting arrangements
- risk transfers and back-to-back trading arrangements, service level agreements

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	**Legal entity A**
010	**Entity name** Must be different from the name listed in column 030
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 040
030-040	**Legal entity B**
030	**Entity name** Must be different from the name listed in column 010
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. Must be different from the identifier listed in column 020
050	**Type of interconnectedness** To be chosen between the following categories: - Personnel - Facilities

		- System
		- Capital arrangements
		- Funding arrangements
		- Liquidity arrangements
		- Credit exposure
		- Cross-guarantee agreement
		- Cross-collateral arrangement
		- Cross-default provision
		- Cross-affiliate netting arrangements
		- Risk transfers
		- Back-to-back trading arrangements
		- Service level agreement
		- Other
	060	**Description** To be mandatory filled when columns 010 to 050 are filled

16. Annex XI - Authorities

The following items of Section B of BRRD Annex are covered by this template:
(16) Supervisory and resolution authority for each legal entity
(18) Description of the arrangements that the institution has in place to ensure that, in the event of resolution, the resolution authority will have the necessary information, as determined by the resolution authority, for applying the resolution tools and powers

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Supervisory authority
030	Name
040	Contact details
050-060	Resolution authority
050	Name
060	Contact details
070-080	Deposit Guarantee Authority
070	Name
080	Contact details

17. Annex XII – Legal impact of resolution

The following items of Section B of BRRD Annex are covered by this template:
(19) All the agreements entered to by the institutions and their legal entities with third parties the termination of which may be triggered by a decision of the authorities to apply a resolution tool and whether the consequences of termination may affect the resolution tool

Instructions concerning specific columns

Columns	Legal reference and instructions
010-020	Legal entity
010	Name
020	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
030-040	Third party
030	Name
040	**Legal Identifier** 20-digit, alpha-numeric code of the legal entity identified in Column 010. The Legal identifier uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction.
050	Type of contract
060	**Termination affecting resolution tool** Y ('yes') or N ('no')
070	Comments