Guidance on the Liability Data Report

Summary of Changes:

The table below summarises any changes to the LDR Guidance following the publication on September 30th 2019.

Version	Date	Chapter	Summary of changes
1.1 (2020)	15/01/2020	Part 1 Scope of Report	Entities in scope for resolution reporting
		Part 3 T01.00	FINREP reference for T01.00-r0330 has been corrected
		Part 3 T01.00	FINREP reference for T01.00-r0700 has been corrected
		Part 3 T02.00	One of either r0100 or r0110 must be filled.
		Part 3 T04.00	List of acceptable values updated for T04.00-c0130
		Part 3 T05.01	Level of granularity for "NCP and NCNP deposits = 1 year" specified.
		Part 3 T07.00	Correction of instructions for T07.00-c0075
		Part 3 T12.00	Clarification of scope of reporting for T12 (top 10) and values for Derivatives (nominal amount).
	23/01/2020	Part 3 T01.00	FINREP reference for T01.00-r0700 has been updated to the original value FINREP F09-01
		Part 3 T01.00	Removal of "investment firms" from scope of T01.00-c005x as they are already reported in T01.00-c004x "Institutions"
1.0 (2021)	30/09/2020	Part 1 Scope of Report	Change to criteria to determine entities in scope for the reporting
		Part 3 T99.00	Inserted table of (XBRL) acceptable combinations for r0060 and r0070
		Part 3 T01.00	Update to definition of subordinated liabilities classified as own funds
		Part 3 T03.01	Clarification that T07.00 is included in mapping to the EBA's Z04.00
		Part 3 T03.02	Update of list of values for c0060 Guarantee Type and c0100 Guarantee Trigger
		Part 3 T03.03	Update of list of values for c0060 Guarantee Type
		Part 3 T05.01	C0050 Governing law definition updated
		Part 3 T06.01	C0075 Type of Financial Liabilities, list of available values updated
		Part 3 T07.00	C0050 and c0071 update of list of values
		Part 3 T07.00	Additional data point: c0095 "Intragroup transaction"
		Part 3 T08.00	C0050 update of list of values
		Part 3 T12.00	Additional instructions for reporting of off-balance sheet Derivatives
		Annex 2	Details of applicable reporting modules added
		Annex 3	Completeness checks (3.3) removed as these are included in the XBRL validation rules
1.01 (2021)	02/10/2020	Part 1 Scope of Report	Removal of strikethrough on "Designated as Point of Entry" in "Tables to be Reported"
1.0 (2022)	30/09/2021	Part 1 Scope of Report	Reporting thresholds updated to 2% instead of 3% previously; an alternative threshold based on total assets has been added.
1.0 (2022)	30/09/2021	Part 3 T01.00	Update of definition r0512: reserves and retained earnings excluded
1.0 (2022)	30/09/2021	Part 3 T08.00	Update list of acceptable values for c0050 to align with published taxonomy and existing validation rules. Update of definition c0100: amount does not include accrued interest
1.0 (2022)	30/09/2021	Part 3 T12.00	Clarification that reporting of derivatives relates to "counterparties" and not "transactions".
1.0 (2022)	30/09/2021	Part 3 T01.00	Amended content of row 0160 (now renumbered to 0161) - to capture also CCP liabilities (Article 44 (2) (f) BRRD (EBA ITS Amendment)*
1.0 (2022)	30/09/2021	Part 3 T01.00	New row (r0210): Liabilities towards other entities of the resolution group (BRRD art. 44/2/h) (EBA ITS Amendment)*
1.0 (2022)	30/09/2021	Part 3 T02.00	New row (r0120): "Total Exposure Measure" (only open for column 0010, not open for column 0020) (EBA ITS Amendment)

| 1.0 (2022) | 30/09/2021 | Part 3 T05.01 | New column (c0115): "Amount meeting the conditions for MREL eligibility". Positive sign. |

*Please note that the EBA's update of the Data Point Model (DPM) for the 2022 resolution reporting data collection, concerning the change of T01.00-r0160 to T01.00-r0161, and the creation of line item T01.00-r0210, was limited to the aggregate table T01.00.

This means that the granular tables (T03.01, T04.00, T05.01, T06.01 and T09.00), used to detailing the aggregate balances in T01.00, were not updated accordingly.

Exceptionally for the 2022 annual collection, we suggest the following workaround:

- When reporting granular balances in these tables referring to T01.00-r0161, please use the available XBRL value "(ZZ:x243) r0160 - System (operator) liabilities < 7 days (BRRD art. 44/2/f)".

- In the case of the new line item in T01.00-r0210, the granular data should be reported using the available XBRL values for T03.01-c0020.

The XBRL taxonomy will be corrected in the next publication of the EBA's DPM for resolution reporting.

Part 1
General Guidance

1.   Scope of the Report

In principle, all the entities in scope of BRRD and SMRR, in articles 1 and 2 respectively could be required to fill in the Liability Data Report (LDR). Branches, as they do not represent separate legal entities, shall be included in the templates of the legal entity to which they belong irrespective of their geographic location. Where the Group-Level Resolution Authority (GLRA) of an entity within the Banking Union (BU) is located outside of the BU (within or outside of the EU), reporting shall be performed on the basis of the consolidated balance sheet of the parent entity within the BU.

Taking into account the needs for resolution planning, the SRB has decided to request the Liability Data Report from the following legal entities under its remit:

- Resolution entities;
- Non-resolution entities that fulfil one of the following criteria:
    1. The non-resolution entity is a Relevant Legal Entity (RLE);
    2. The non-resolution entity is an Intermediate Entity (IE).

An Intermediate Entity is defined as a subsidiary of a resolution entity, which is a parent entity of at least one RLE.

For the purposes of LDR reporting in the year 2022, RLEs refer to legal entities that fulfil one of the following criteria at individual level or, where applicable, on a sub(-)consolidated level[1]:

- The entity provides critical functions;
- The entity's Total Risk Exposure Amount (TREA) accounts for at least 2% of the resolution group's TREA[2];
- The entity's Leverage Exposure Amount (LRE) accounts for at least 2% of the resolution group's LRE[3]; or
- The entity's total operating income[4] represents at least 2% of the resolution group's total operating income; or the entity's total assets exceeds EUR 10bn;

Information for the non-resolution entities that are IEs or RLEs must be submitted on an individual and consolidated basis, where applicable.

As a starting point, the consolidation and sub-consolidation perimeters for reporting are based on the prudential standards, i.e. in line with the reporting requirements stemming from the CRR and consistent with the reporting scope of the prudential reporting (i.e. COREP and FINREP). Nevertheless, the

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[1] For entities that are not subject to capital requirements, the reference values for TREA and LRE are the individual contributions to the consolidated TREA and LRE. Where different accounting standards are (e.g. IFRS and national GAAP) are used by the resolution entities and (some of its) subsidiaries, the thresholds for the determination of RLEs should be based on the sane accounting standards. To this end, resolution entities should make the relevant information available to the SRB.

[2] COREP (C02.00-010-010).)

[3] COREP (C47.00-290-010).)

[4] FINREP (F02.00-355-010). Where010Where the total operating income at the non-resolution entity level and at the resolution level have opposite signs (one being a loss, the other being a profit), this criteria shall not be considered met).)

consolidation and sub-consolidation perimeters can depart from the prudential requirements to suit the needs of resolution planning if necessary. In such case, the IRTs will set a specific scope of consolidation for resolution purposes (a "resolution group") as identified in the resolution planning phase. However, the definition of such a resolution group does not necessarily exempt the group to submit data on the prudential scope of consolidation.

The identification of resolution entities and the definition of the perimeters for resolution groups will be determined by the Internal Resolution Teams (IRTs) responsible for each of the groups/entities under SRB remit.

Based on the above general guidelines, standard reporting of data would be as presented in the table below , where reporting requirements are incremental.

Tables to be reported / Reporting entity	T99.00	T01.00	T02.00	T03.01 T03.02 T03.03	T04.00	T05.01	T06.01	T07.00	T08.00	T09.00	T12.00
Resolution Entities	I	I	I	I							I
Non-resolution entities that are IEs or RLEs	I	I	I	I	-	-	-	-	-	-	I
Group consolidation (prudential scope)	C	C	C	C							C
Cooperative Bank reporting by Central Body	C	C	C	C	C	C	C	C	C	C	C
Resolution group consolidation or Prudential sub-consolidation	SC	SC	SC	SC	-	-	-	-	-	-	SC
Designated as point of entry	I	I	I	I	I	I	I	I	I	I	I

C = Consolidated
SC = Sub-Consolidated
I = Individual[5]

Institutions will need to clarify the definition of resolution groups and point(s) of entry with their IRT. As summarized in the table above, the following reporting requirements will be applicable:
- LDR-Sheets T01.00 - T03.0x; T12.00:
  - For ultimate parent: Consolidated level (C) (LDTCON) and Individual (I) level (LDTINDOTH)
  - For non-resolution entities in scope: Sub-consolidated level (SC) (LDTCON) and Individual (I) level (LDTINDOTH)
  - For Resolution Groups: Sub-consolidated level (SC) (LDTRES)
  - For Cooperative groups: Consolidated (C) level (LDTCONPOE)
- LDR-Sheets T04.00 – T09.00:
  - For all non-resolution entities in scope which are designated as point of entry: Individual (I) level[6] (LDTINDPOE)
  - For Cooperative groups: Consolidated (C) level (LDTCONPOE)

Notwithstanding these guidelines, the respective IRT will determine and communicate the precise scope of reporting for the entities within groups with an adequate level of flexibility, taking into account the specific features of every group. Furthermore, groups and entities are expected to be able to provide the

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[5] Where a competent authority exercises the discretion under article 9 of CRR to apply the individual consolidated method for supervisory purposes, IRTs would consider whether the LDR shall be reported on a stand-alone basis or on an individual consolidated basis for resolution purposes and will communicate this to the institution.
[6] A practical example to apply this approach is provided under Annex 2.

information that is not included in the yearly report, if necessary within short notice (cf. section 3 on the reporting process).

2.   Governance

The data collected will be binding for each of the concerned entities and the SRM will communicate with entities' senior management based on these data (e.g. for MREL purposes). As such, senior management is expected to be aware and familiar with this data and ensure an appropriate level of confidence with respect to its accurateness. To this end, the completeness and accuracy of reported data needs to be subject to an adequate validation framework.

NRAs could further specify the requirements for validation (e.g. external audit requirement). When the timing for validation interferes with the deadlines set forth in section 3 on the reporting process, the entities shall submit data by the provided deadlines but an updated report should be submitted if material changes occur as a result of the formal validation framework.

While the SRB has made an effort to minimise duplicate reporting, there are still data points requested in the LDR which are already requested in COREP and FINREP reporting. The SRB has identified these shared data points in the guidance below and requests that entities ensure that the amounts reported are identical.

3.   Reporting Process

The reporting frequency for the liability data is set to a yearly basis, for the situation as it stands at 31 December of each year. The deadline for submission is fixed at 31 March. If this date is not a business day, the information shall be provided on the subsequent business day.

In accordance with article 5 of the CIR[7], institutions may submit unaudited figures. Where audited figures deviate from submitted unaudited figures, the revised, audited figures shall be submitted without undue delay. Unaudited figures are figures that have not received an external auditor's opinion whereas audited figures are figures audited by an external auditor expressing an audit opinion.

Notwithstanding these provisions, the SRB or NRAs can request the information at any time it deems necessary and/or deviate from the above reporting date and deadline. In times of crisis, deadlines might be very close to the reporting date. It is recognized that such short deadlines are ambitious and require the development of adequate IT projects from the individual entities and groups. No general deadline to meet such requirements is set at this point in time, as compliance will depend on several elements, such as the complexity of the institution, its current IT structure, etc. The IRTs may follow up on the developments in this field and where necessary provide more detailed guidance. Nevertheless, **banks are strongly encouraged to automate the LDR reporting process as soon as possible,** despite expected future changes to the reporting requirements resulting from changes in legislation or otherwise. It is therefore advisable to develop flexible solutions that could accommodate updates or changes to the resolution reporting framework.

For entities incorporated within the Banking Union, reports shall be submitted to the NRA responsible for the jurisdiction in which it is incorporated. For entities incorporated in jurisdictions within the EU, yet outside of the Banking Union, the reports shall be submitted to the NRA of the Banking Union jurisdiction

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[7] Commission Implementing Regulation 2018/1624

in which the (ultimate) parent entity is incorporated. Subsequently, the NRA will transmit the report to the SRB.

Liability data reported to the SRB which is included in the EBA ITS (approved as Reporting Regulation, Commission Implementing Regulation 2018/1624) will be transferred to the EBA by the SRB, thereby avoiding duplicate reporting by entities under SRB remit.

4. Maturity Breakdowns

A breakdown of maturities is required, taking into account that the maturity structure is important information that should feed into resolution planning. As such, the **remaining maturity (and not the initial maturity)** is split into:

- Less than or equal to 1 month;
- More than 1 month and less than 1 year;
- Equal to or more than 1 year and less than 2 years;
- Equal to or more than 2 years.

In line with the regulation[8], the remaining maturity is defined as the time until the contractual maturity or, when there is an embedded/implicit right for the holder of the instruments (whether contractual or legal) to early reimbursement, until the first date where such a right arises. This does however not apply to liabilities with simple call options, i.e. liabilities without any initial incentives of early redemption, which give the right to the issuer to make an early reimbursement.

In some specific cases, the maturity of a given instrument could depend on external factors, on which the institution has little or no influence. In such cases, the first date on which such events can lead to reimbursement shall be considered the earliest redemption date.

In other cases, contracts do not foresee any specific maturity date, such as on-sight or overnight deposits. In those cases, the liabilities shall be considered as having a possible maturity on the first possible date, i.e. next/one day after reporting date.

For deposits, the coverage by DGSD does not necessarily distinguish between the maturities that should be considered as covered if different maturities exist. As such, to split the non-covered part into maturity buckets, institutions should apply a pro rata approach for the total coverage and distribute the non-covered part accordingly over the maturity of the underlying deposits.

As such, both interest payments and interim payments of principal should theoretically be split into the corresponding maturity buckets.

5. Amount Reporting

Amounts will exclusively be reported in **EUR (counter) value and may be rounded to the nearest unit**. For foreign currencies, this means that a conversion is required, which will be done at the reference rates published by the ECB[9] on the date for which the information is reported. In case this is a TARGET closing date, the exchange rate shall refer to the one published at the closest date before the reporting date.

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[8] Commission Implementing Regulation 2018/1624 paragraph 16.

[9] Where the reference rate has not been published by the ECB, banks should ask their Central Bank to provide for an appropriate conversion rate.

Carrying amount

The carrying amount is the **accounting amount** reported in the financial statements. This should be the amount used for FINREP purposes, either under IFRS or national GAAP, when available. Otherwise, figures under national GAAP reporting schemes should be used.

Outstanding amount

As the carrying amount does not necessarily represent the value that is relevant for resolution purposes[10], e.g. with reference to the amount that could be bailed-in or is excluded from bail-in, the report also requires information about the "outstanding amount", that is the principal amount of the claims or the debt instrument. While the SRB has not taken a position on which amount (gross or net, i.e. before or after the insolvency set off) it will implement the bail-in, we ask that banks provide under the term "outstanding amount" **the gross amount of the liabilities** (i.e. the amount before insolvency set off). The banks established in jurisdictions where insolvency set-off is applicable could also be asked to provide more granular data on the net position for each creditor. Note that the outstanding amount is composed of both the principal amount and the accrued interest on each instrument. Where the outstanding amount is the sum of the principal amount and accrued interest, both components may have to be split by maturity as indicated in point 4.[11]

6. Insolvency Ranking

The SRB will work closely together with the NRAs within the Banking Union to update the mapping of national insolvency regimes to a common scale, identifying the order in which instruments shall absorb losses in insolvency, for data reporting in the granular reports (T03.01 to T09.00). This ranking is published on the Resolution Reporting page of the SRB website.

Where liabilities are governed by a law of a Member State outside the Banking Union or a third country, the entities should try to obtain a ranking through the Resolution Authority of that jurisdiction, or, in absence of such an official ranking, each entity should define its own ranking in insolvency proceedings, with appropriate granularity based on the specific liabilities of the entity's balance sheet. For the details on intragroup guarantees (provided and received), the insolvency ranking should indicate the ranking of any liability that would materialise upon activation of the guarantee.

7. Validation rules

Several levels of checks will be run on all submissions of the LDR:

1. A first level consists of **automated technical checks** to ensure that the submissions fulfil all formatting requirements, i.e. the filing rules;
2. A second level entails **automated consistency checks** with regard to submitted data; and
3. A third and final level of checks involves **further consistency checks** that cannot be automatically implemented during the data collection phase.

These three levels of checks will be published in a separate document on Data Quality on the Resolution Reporting SRB webpage..

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[10] With reference to IFRS, a divergence between carrying and outstanding amount would mainly occur when a liability gets valued on a fair value basis. While the variation is included in the accounting equity, it can or cannot be (partly) filtered for own funds purposes. Furthermore, being able to identify the value of a liability in insolvency is crucial for resolution purposes in light of the NCWO principle, irrespective of its accounting treatment. The latter is indeed not opposable/enforceable to creditors.

[11] A specific treatment is reserved for derivatives, as described in section 2 of part 2.

Note that for the granular tabs (T03.01 to T12.00), the data provided <u>must</u> be referenced by filling in column c0010 (N°) as well as the reference to the aggregate tab T01.00 (Row, and when requested, also the Column) as illustrated below:

	A	B	C
1	N°	Reconciliation with aggregated data	
2		Line	Column
3	Integer	List of values	List of values
4	c0010	c0020	c0030
5			

Part 2

SRB Resolution Templates

Template Code	Name of the template or group of templates	Short name	Replaces EBA template:
T99.00	Identification of the report	LDR_T99.00	N/A
T01.00	Liability Structure	LDR_T01.00	Z 02.00
T02.00	Own Funds	LDR_T02.00	Z 03.00
T03.01	Intragroup Liabilities	LDR_T03.01	Z 04.00
T03.02	Intragroup Guarantees - Received	LDR_T03.02	Z 04.00
T03.03	Intragroup Guarantees - Provided	LDR_T03.03	Z 04.00
T04.00	Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)	LDR_T04.00	N/A
T05.01	All Deposits (excluding intragroup)	LDR_T05.01	N/A
T06.01	Other financial Liabilities (not included in other tabs, excluding intragroup)	LDR_T06.01	N/A
T07.00	Derivatives	LDR_T07.00	N/A
T08.00	Secured Finance, excluding intragroup	LDR_T08.00	N/A
T09.00	Other Non-Financial (not included in other tabs, excluding intragroup)	LDR_T09.00	N/A
T12.00	Major off-balance sheet counterparties	LDR_T12.00	Z 05.02
T98.00	General Information	CF_T98.00	Z 07.01
T20.01	Critical functions - Deposits	CF_T20.01	Z 07.01
T20.02	Critical functions - Lending	CF_T20.02	Z 07.01
T20.03	Critical functions - Payment, Cash, Settlement, Clearing, Custody	CF_T20.03	Z 07.01
T20.04	Critical functions - Capital Markets	CF_T20.04	Z 07.01
T20.05	Critical functions - Wholesale funding	CF_T20.05	Z 07.01
T30.00	FMI services - Providers and Users	FMI_T30.00	Z 09.00
T31.00	FMI services - Mapping to Critical Functions	FMI_T31.00	Z 09.00
T32.00	FMI services - Mapping to core business lines	FMI_T32.00	Z 09.00
T33.00	FMI services - Key metrics	FMI_T33.00	Z 09.00

T99.00 - Identification of the report		N°	c0010
Name of Legal Entity	*String*	r0010	
LEI of Legal Entity	*String*	r0020	
Country of incorporation	*List of values*	r0030	
Member State reporting	*List of values*	r0035	
Name of the Ultimate Parent Entity	*String*	r0040	
LEI of the Ultimate Parent Entity	*String*	r0050	
Resolution Status	*List of values*	r0060	
Level of Consolidation	*List of values*	r0070	
Accounting Standard	*List of values*	r0080	
Art. 7 or 10 CRR Waiver	*List of values*	r0091	
Reporting Date	*YYYY-MM-DD*	r0100	

T01.00 - Liability Structure	Code	Households		Micro & SME		Corporates		Institutions		Other financial corporation		Of which Insurance firms & pension funds	
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount
		c0011	c0012	c0021	c0022	c0031	c0032	c0041	c0042	c0051	c0052	c0061	c0062
LIABILITIES EXCLUDED FROM BAIL-IN	**r0100**												
Covered deposits (BRRD art. 44/2/a)	r0110												
Secured liabilities - collateralized part (BRRD art. 44/2/b)	r0120												
Client liabilities, if protected in insolvency (BRRD art. 44/2/c)	r0130												
Fiduciary liabilities, if protected in insolvency (BRRD art. 44/2/d)	r0140												
Institution liabilities < 7 days (BRRD art. 44/2/e)	r0150												
System (operator) and CCP liabilities < 7 days (BRRD art. 44/2/f)	r0161												
Employee liabilities (BRRD art. 44/2/g/i)	r0170												
Critical service liabilities (BRRD art. 44/2/g/ii)	r0180												
Tax and social security authorities liabilities, if preferred (BRRD art. 44/2/g/iii)	r0190												
DGS liabilities (BRRD art. 44/2/g/iv)	r0200												
Liabilities towards other entities of the resolution group (BRRD art. 44/2/h)	0210												
LIABILITIES NOT EXCLUDED FROM BAIL-IN	**r0300**												
Deposits, not covered but preferential (BRRD art. 108)	r0310												
o/w residual maturity <= 1 month	r0311												
o/w residual maturity > 1 month < 1 year	r0312												
o/w residual maturity >= 1 year and < 2 years	r0313												
o/w residual maturity >= 2 years	r0314												
Deposits, not covered and not preferential	r0320												
o/w residual maturity <= 1 month	r0321												
o/w residual maturity > 1 month < 1 year	r0322												
o/w residual maturity >= 1 year and < 2 years	r0323												
o/w residual maturity >= 2 years	r0324												
Balance sheet liabilities arising from derivatives	r0330												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, prior to collateral offset	r0331												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset	r0332												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset, incorporating estimated close-out amounts	r0333												
Sum of net liability positions taking into account prudential netting rules	r0334												

T01.00 - Liability Structure	Code	Households		Micro & SME		Corporates		Institutions		Other financial corporation			
												Of which Insurance firms & pension funds	
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount
		c0011	c0012	c0021	c0022	c0031	c0032	c0041	c0042	c0051	c0052	c0061	c0062
Uncollateralized secured liabilities	r0340												
o/w residual maturity <= 1 month	r0341												
o/w residual maturity > 1 month < 1 year	r0342												
o/w residual maturity >= 1 year and < 2 years	r0343												
o/w residual maturity >= 2 years	r0344												
Structured notes	r0350												
o/w residual maturity <= 1 month	r0351												
o/w residual maturity > 1 month < 1 year	r0352												
o/w residual maturity >= 1 year and < 2 years	r0353												
o/w residual maturity >= 2 years	r0354												
Senior unsecured liabilities	r0360												
o/w residual maturity <= 1 month	r0361												
o/w residual maturity > 1 month < 1 year	r0362												
o/w residual maturity >= 1 year and < 2 years	r0363												
o/w residual maturity >= 2 years	r0364												
Senior non-preferred liabilities	r0365												
of which: residual maturity <= 1 month	r0366												
of which: residual maturity > 1 month < 1 year	r0367												
of which: residual maturity >= 1 year and < 2 years	r0368												
of which: residual maturity >= 2 years	r0369												
Subordinated liabilities (not recognised as own funds)	r0370												
o/w residual maturity <= 1 month	r0371												
o/w residual maturity > 1 month < 1 year	r0372												
o/w residual maturity >= 1 year and < 2 years	r0373												
o/w residual maturity >= 2 years	r0374												
Other MREL eligible liabilities	r0380												
o/w residual maturity >= 1 year and < 2 years	r0381												
o/w residual maturity >= 2 years	r0382												
Non-financial liabilities	r0390												
Residual liabilities	r0400												

T01.00 - Liability Structure	Code	Households		Micro & SME		Corporates		Institutions		Other financial corporation			
										Carrying Amount	Outstanding Amount	Of which Insurance firms & pension funds	
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount			Carrying Amount	Outstanding Amount
		c0011	c0012	c0021	c0022	c0031	c0032	c0041	c0042	c0051	c0052	c0061	c0062
OWN FUNDS	**r0500**												
Common Equity Tier 1 Capital	r0510												
o/w capital instruments/share capital	*r0511*												
o/w instruments ranking pari passu with ordinary shares	*r0512*												
Additional Tier 1 capital	r0520												
o/w (part of) subordinated liabilities recognised as own funds	*r0521*												
Tier 2 Capital	r0530												
o/w (part of) subordinated liabilities recognised as own funds	*r0531*												
TOTAL LIABILITIES & OWN FUNDS INCLUDING DERIVATIVE LIABILITIES	**r0600**												
OFF-BALANCE SHEET EXPOSURES	**r0700**												
Loan commitments received	**r0750**												
Financial guarantees received	**r0760**												
Other commitments received	**r0770**												
Derivatives	**r0780**												
TOTAL EQUITY	**r0800**												
TOTAL ASSETS	**r0900**												
LEVERAGE EXPOSURE	**r1000**												

T01.00 - Liability Structure	Code	Government, central banks & supranationals		Instrument listed on an exchange platform		Other/Non-identified		TOTAL					
										Of which intragroup		Of which issuances under non-EU MS jurisdiction/law, excluding intra-group	
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	**Carrying Amount**	**Outstanding Amount**	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount
		c0081	c0082	c0091	c0092	c0101	c0102	**c0121**	**c0122**	c0131	c0132	c0141	c0142
LIABILITIES EXCLUDED FROM BAIL-IN	r0100												
Covered deposits (BRRD art. 44/2/a)	r0110												
Secured liabilities - collateralized part (BRRD art. 44/2/b)	r0120												
Client liabilities, if protected in insolvency (BRRD art. 44/2/c)	r0130												
Fiduciary liabilities, if protected in insolvency (BRRD art. 44/2/d)	r0140												
Institution liabilities < 7 days (BRRD art. 44/2/e)	r0150												
System (operator) and CCP liabilities < 7 days (BRRD art. 44/2/f)	r0161												
Employee liabilities (BRRD art. 44/2/g/i)	r0170												
Critical service liabilities (BRRD art. 44/2/g/ii)	r0180												
Tax and social security authorities liabilities, if preferred (BRRD art. 44/2/g/iii)	r0190												
DGS liabilities (BRRD art. 44/2/g/iv)	r0200												
Liabilities towards other entities of the resolution group (BRRD art. 44/2/h)	0210												
LIABILITIES NOT EXCLUDED FROM BAIL-IN	r0300												
Deposits, not covered but preferential (BRRD art. 108)	r0310												
o/w residual maturity <= 1 month	r0311												
o/w residual maturity > 1 month < 1 year	r0312												
o/w residual maturity >= 1 year and < 2 years	r0313												
o/w residual maturity >= 2 years	r0314												
Deposits, not covered and not preferential	r0320												
o/w residual maturity <= 1 month	r0321												
o/w residual maturity > 1 month < 1 year	r0322												
o/w residual maturity >= 1 year and < 2 years	r0323												
o/w residual maturity >= 2 years	r0324												
Balance sheet liabilities arising from derivatives	r0330												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, prior to collateral offset	r0331												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset	r0332												
Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset, incorporating estimated close-out amounts	r0333												
Sum of net liability positions taking into account prudential netting rules	r0334												

T01.00 - Liability Structure	Code	Government, central banks & supranationals		Instrument listed on an exchange platform		Other/Non-identified		TOTAL		Of which intragroup		Of which issuances under non-EU MS jurisdiction/law, excluding intra-group	
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount
		c0081	c0082	c0091	c0092	c0101	c0102	c0121	c0122	c0131	c0132	c0141	c0142
Uncollateralized secured liabilities	r0340												
o/w residual maturity <= 1 month	r0341												
o/w residual maturity > 1 month < 1 year	r0342												
o/w residual maturity >= 1 year and < 2 years	r0343												
o/w residual maturity >= 2 years	r0344												
Structured notes	r0350												
o/w residual maturity <= 1 month	r0351												
o/w residual maturity > 1 month < 1 year	r0352												
o/w residual maturity >= 1 year and < 2 years	r0353												
o/w residual maturity >= 2 years	r0354												
Senior unsecured liabilities	r0360												
o/w residual maturity <= 1 month	r0361												
o/w residual maturity > 1 month < 1 year	r0362												
o/w residual maturity >= 1 year and < 2 years	r0363												
o/w residual maturity >= 2 years	r0364												
Senior non-preferred liabilities	r0365												
of which: residual maturity <= 1 month	r0366												
of which: residual maturity > 1 month < 1 year	r0367												
of which: residual maturity >= 1 year and < 2 years	r0368												
of which: residual maturity >= 2 years	r0369												
Subordinated liabilities (not recognised as own funds)	r0370												
o/w residual maturity <= 1 month	r0371												
o/w residual maturity > 1 month < 1 year	r0372												
o/w residual maturity >= 1 year and < 2 years	r0373												
o/w residual maturity >= 2 years	r0374												
Other MREL eligible liabilities	r0380												
o/w residual maturity >= 1 year and < 2 years	r0381												
o/w residual maturity >= 2 years	r0382												
Non-financial liabilities	r0390												
Residual liabilities	r0400												

T01.00 - Liability Structure	Code	Government, central banks & supranationals		Instrument listed on an exchange platform		Other/Non-identified		TOTAL							
										Of which intragroup		Of which issuances under non-EU MS jurisdiction/law, excluding intra-group			
		Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount	**Carrying Amount**	**Outstanding Amount**	Carrying Amount	Outstanding Amount	Carrying Amount	Outstanding Amount		
		c0081	c0082	c0091	c0092	c0101	c0102	**c0121**	**c0122**	c0131	c0132	c0141	c0142		
OWN FUNDS	r0500														
Common Equity Tier 1 Capital	r0510														
o/w capital instruments/share capital	r0511														
o/w instruments ranking pari passu with ordinary shares	r0512														
Additional Tier 1 capital	r0520														
o/w (part of) subordinated liabilities recognised as own funds	r0521														
Tier 2 Capital	r0530														
o/w (part of) subordinated liabilities recognised as own funds	r0531														
TOTAL LIABILITIES & OWN FUNDS INCLUDING DERIVATIVE LIABILITIES	r0600														
OFF-BALANCE SHEET EXPOSURES	r0700														
Loan commitments received	r0750														
Financial guarantees received	r0760														
Other commitments received	r0770														
Derivatives	r0780														
TOTAL EQUITY	r0800														
TOTAL ASSETS	r0900														
LEVERAGE EXPOSURE	r1000														

T02.00 - Own Funds		N°	TOTAL	
			Transitional	Fully Loaded
			c0010	c0020
TOTAL RISK EXPOSURE AMOUNT (EUR)	0,00	**r0100**		
Contribution to Total Risk Exposure Amount (EUR)	0,00	r0110		
Total Exposure Measure	0,00	r0120		
PILLAR 1 CAPITAL REQUIREMENTS AND LEVERAGE RATIO				
Legal Minimum Capital Requirements (EUR amount - CRD art.12 or national implementation)	0,0000	r0230		
Other Pillar 1 Specific (National) Requirements (%)	0,0000	r0240		
Leverage Ratio Requirement (%)	0,0000	r0250		
PILLAR 2 CAPITAL REQUIREMENTS				
Pillar 2 Requirement (% - Add-on in line with CRD art. 104/1/a)	0,0000	r0310		
of which to be met with CET1	0,0000	r0311		
of which to be met with Tier1	0,0000	r0312		
Pillar 2 Guidance (% - Add-on)	0,0000	r0320		
of which to be met with CET1	0,0000	r0321		
of which to be met with Tier1	0,0000	r0322		
COMBINED BUFFER REQUIREMENT (EUR - CRD ART.128/6)	0,00	**r0400**		
Capital Conservation Buffer (EUR - CRD art. 129)	0,00	r0410		
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State	0,00	r0415		
Institution-Specific Countercyclical Capital Buffer (EUR - CRD art. 130)	0,00	r0420		
Systemic Risk Buffer (EUR - CRD art. 133)	0,00	r0430		
G-SII Buffer (EUR - CRD art. 131/4)	0,00	r0440		
O-SII Buffer (EUR - CRD art. 131/5)	0,00	r0450		

N°	Reconciliation with aggregated data		T03.01 - Intragroup Liabilities									
	Line	Column	Insolvency Ranking	Contract Identifier	Entity name of lending entity	Identifier of Lending Entity (preferably LEI)	Type of identifier	Relationship with Lending Entity	Is Lending entity included in the Resolution Group of Reporting Entity?	Governing Law	If Third Country, Contractual Recognition	Outstanding Principal Amount
Integer	List of values	List of values	List of values	String	String	String	List of values	List of values	List of values	List of values	List of values	0,00
c0010	c0020	c0021	c0030	c0040	c0045	c0050	c0053	c0055	c0057	c0060	c0070	c0080

T03.01 - Intragroup Liabilities											
Accrued Interest	Currency	Issuance Date	Earliest Redemption Date	Legal Maturity	Secured/Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable	Structured or other Non-Standard Terms	Amount meeting the conditions for Internal MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
0,00	List of values	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	List of values	0,00	String	List of values	0,00	List of values	0,00
c0090	c0100	c0110	c0120	c0130	c0140	c0150	c0160	c0170	c0175	c0180	c0190

N°	T03.02 - Intragroup Guarantees - Received											
	Insolvency Ranking	Contract Identifier	Entity name of lending entity	Identifier of Guaranteeing Entity (preferably LEI)	Type of identifier	Is Guaranteeing Entity included in the Resolution Group of Reporting Entity?	Governing Law	Guarantee Type	Potential Maximum Guaranteed Amount	Collateralised	Amount of collateral received	Guarantee Trigger
Integer	List of values	String	String	String	List of values	List of values	List of values	List of values	0,00	List of values	0,00	List of values
c0010	c0020	c0030	c0035	c0040	c0045	c0047	c0050	c0060	c0070	c0080	c0090	c0100

N°		T03.03 - Intragroup Guarantees - Provided										
	Insolvency Ranking	Contract Identifier	Entity name of lending entity	Identifier of Guaranteeing Entity (preferably LEI)	Type of identifier	Is Beneficiary included in the Resolution Group of Reporting Entity?	Governing Law	Guarantee Type	Potential Maximum Guaranteed Amount	Collateralised	Amount of collateral provided	Guarantee Trigger
Integer	*List of values*	*String*	*String*	*String*	*List of values*	*List of values*	*List of values*	*List of values*	0,00	*List of values*	0,00	*List of values*
c0010	c0020	c0030	c0035	c0040	c0045	c0047	c0050	c0060	c0070	c0080	c0090	c0100

N°	Reconciliation with aggregated data		T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)									
	Line	Column	Insolvency Ranking	ISIN	Type of Instrument	Governing Law	If Third Country Law, Contractual Recognition	Currency	Original Amount Issued	Outstanding Principal Amount	Accrued Interest	Coupon Type
Integer	*List of values*	*List of values*	*List of values*	*12-digit length*	*List of values*	*List of values*	*List of values*	*List of values*	0,00	0,00	0,00	*List of values*
c0010	c0020	c0030	c0040	c0050	c0060	c0070	c0080	c0090	c0100	c0110	c0120	c0130

N°	Reconciliation with aggregated data		T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)									
	Line	Column	Current Coupon (%)	Issuance Date	Earliest Redemption Date	Legal Maturity	Public/Private Placement	Paying Agent	Trustee	Counterparty identifier (preferably LEI)	Type of identifier	Exchanges Securities are Listed On
Integer	List of values	List of values	0,0000	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	List of values	String	String	String	List of values	String
c0010	c0020	c0030	c0140	c0150	c0160	c0170	c0180	c0190	c0200	c0210	c0215	c0220

N°	Reconciliation with aggregated data		T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)									
	Line	Column	Settlement Systems	Registrar Holder	Central Securities Depository	Secured/ Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable	Funding Amount Provided by Any Group Entity	Structured or other Non-Standard Terms	Amount meeting the conditions for MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
Integer	List of values	List of values	String	String	String	List of values	0,00	String	0,00	List of values	0,00	List of values	0,00
c0010	c0020	c0030	c0230	c0240	c0250	c0260	c0270	c0280	c0290	c0300	c0305	c0310	c0320

| N° | Reconciliation with aggregated data | | T05.01 - All Deposits (excluding intragroup) | | | | | | |
	Line	Column	Insolvency Ranking	Contract Identifier	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Currency	Outstanding Principal Amount
Integer	List of values	List of values	List of values	String	String	List of values	List of values	List of values	0,00
c0010	c0020	c0025	c0030	c0035	c0040	c0045	c0050	c0060	c0070

| N° | Reconciliation with aggregated data | | T05.01 - All Deposits (excluding intragroup) | | | | | | |
	Line	Column	Accrued Interest	Current Interest Rate (%)	Secured/ Unsecured	Amount of pledge, lien or collateral	Amount meeting the conditions for MREL eligibility	Issuance Date for Term Deposits	Earliest Redemption Date	Funding Amount Provided by Any Group Entity
Integer	List of values	List of values	0,00	0,0000	List of values	0,00	0,00	YYYY-MM-DD	YYYY-MM-DD	0,00
c0010	c0020	c0025	c0080	c0090	c0100	c0110	c0115	c0120	c0130	c0140

| N° | Reconciliation with aggregated data | | T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup) | | | | | |
	Line	Column	Insolvency Ranking	Contract Identifier	Entity name of the counterparty	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law
Integer	List of values	List of values	List of values	String	string	String	List of values	List of values
c0010	c0020	c0030	c0040	c0050	c0055	c0060	c0065	c0070

N°	Reconciliation with aggregated data		T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup)					
	Line	Column	Type of financial liabilities	If Third Country, Contractual Recognition	Outstanding Principal Amount	Accrued Interest	Current Interest Rate (%)	Currency
Integer	*List of values*	*List of values*	*List of values*	*List of values*	0,00	0,00	0,0000	*List of values*
c0010	c0020	c0030	c0075	c0080	c0090	c0100	c0110	c0120

N°	Reconciliation with aggregated data		T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup)					
	Line	Column	Issuance Date	Earliest Redemption Date	Legal Maturity	Secured/ Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable
Integer	*List of values*	*List of values*	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	*List of values*	0,00	*String*
c0010	c0020	c0030	c0130	c0140	c0150	c0160	c0170	c0180

N°	Reconciliation with aggregated data		T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup)				
	Line	Column	Funding Amount Provided by Any Group Entity	Structured or other Non-Standard Terms	Amount meeting the conditions for MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
Integer	*List of values*	*List of values*	0,00	*List of values*	0,00	*List of values*	0,00
c0010	c0020	c0030	c0190	c0200	c0205	c0210	c0220

N°	Reconciliation with aggregated data	T07.00 - Derivatives							
	Column	Insolvency Ranking	Master Agreement ID	Type of MA (e.g. ISDA 1992)	ISDA Protocol Adherent - Entity	Resolution Stay Recognition - Counterparty	Entity name of counterparty	Counterparty identifier (preferably LEI)	Type of identifier
Integer	List of values	List of values	String	List of values	List of values	List of values	String	String	List of values
c0010	c0020	c0030	c0040	c0050	c0061	c0071	c0075	c0080	c0085

N°	Reconciliation with aggregated data	T07.00 - Derivatives							
	Column	Country of Counterparty	Intragroup transaction (yes/no)	Governing Law of MA/single deal	Number of Transactions Covered	Net Mark-to-Market Value	Value of Net Collateral Posted	Estimated Close-Out Amount	Estimated Early Termination Amount
Integer	List of values	List of values	List of values	List of values	0	0,00	0,00	0,00	0,00
c0010	c0020	c0090	c0095	c0100	c0110	c0120	c0130	c0140	c0150

N°	Reconciliation with aggregated data	T08.00 - Secured Finance, excluding intragroup										
	Column	Insolvency Ranking	Master Agreement ID	Type of MA (e.g. GMRA)	Entity name of Lending Entity	Counterparty identifier (preferably LEI)	Type of identifier	Country of Counterparty	Governing Law of MA/single deal	Number of Transactions Covered	Net Amount of Funding Received	Net Amount of Collateral Posted
Integer	List of values	List of values	String	List of values	String	String	List of values	List of values	List of values	0	0,00	0,00
c0010	c0020	c0030	c0040	c0050	c0055	c0060	c0065	c0070	c0080	c0090	c0100	c0110

N°	Reconciliation with aggregated data		T09.00 - Other Non-Financial (not included in other tabs, excluding intragroup)					
	Line	Column	Insolvency Ranking	Contract Identifier	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Type of non financial liabilities
Integer	List of values	List of values	List of values	String	String	List of values	List of values	List of values
c0010	c0020	c0030	c0040	c0050	c0060	c0065	c0070	c0080

N°	Reconciliation with aggregated data		T09.00 - Other Non-Financial (not included in other tabs, excluding intragroup)					
	Line	Column	Outstanding Amount	Currency	Date of Recognition	Date of Maturity	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
Integer	List of values	List of values	0,00	List of values	YYYY-MM-DD	YYYY-MM-DD	List of values	0,00
c0010	c0020	c0030	c0090	c0100	c0110	c0120	c0130	c0140

T12.00 - Major off-balance sheet counterparties							
Counterparty						Type of Off Balance Sheet Exposure	Amount
Entity name	Counterparty identifier (preferably LEI)	Type of identifier	Group or individual	Country of incorporation	Sector		
String	String	List of values	List of values	List of values	List of values	List of values	0,00
c0010	c0020	c0025	c0030	c0040	c0050	c0060	c0070

Part 3
Template Related Guidance

1. T99.00 - Identification of the Report

Note that ALL fields in T99.00 must be filled.

r0010 - Name of Legal Entity
Free-form text identification of incorporation name of the entity for which the table is reported. Please state the official name as it is listed in corporate acts, including the indication of the incorporation form.

r0020 - LEI/MFI/Local Identifier of Legal Entity
The unique LEI code for the entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the entity for use in RIAD should be used. In absence of both such identifiers, a local identifier shall be used (please contact your NRA for this).

r0030 - Country of Incorporation
The country of incorporation of the entity, which may be a Member State or a third country.

r0035 - Member State reporting
The name of the Member State, from the predefined list of 27 EU Member States, to which the entity is providing the report.

r0040 - Name of the Ultimate Parent Entity
Free-form text identification of incorporation name of the ultimate parent entity of the reporting entity. Please state the official name as it is listed in corporate acts, including the indication of the incorporation form.

In order to determine the ultimate parent entity, reference is made to the definition of a parent entity in Article 2.1(6) of Directive 2014/59/EU, which refers to Article 4.1(15)(a) of Regulation (EU) No 575/2013, which in turn refers to Articles 1 and 2 of Directive 83/349/EEC. As such, the ultimate parent entity is the highest level of consolidation of a given group. For the purposes of the reporting of T99.00, for rows r0040 and r0050 all entities of a group shall be taken into account, irrespective of their country of incorporation.

r0050 - LEI Code of the Ultimate Parent Entity
The unique LEI code for the ultimate parent entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the entity for use in RIAD should be used. In absence of both such identifiers, a local identifier shall be used (please contact your NRA for this).

r0060 - Resolution Status
Status of the entity in resolution plan, either 'Point of Entry' or 'Other Entity'.

r0070 - Level of Consolidation
Type of situation of the report, either 'Consolidated', 'Sub-consolidated', 'Resolution Group' or 'Individual'. The valid combinations of T99.00-r0060 and T99.00-r0070 are

Entry Point	LDTCON	LDTRES	LDTINDOTH	LDTINDPOE	LDTCONPOE
r0060	(ZZ:x235) Other Entity	(ZZ:x235) Other Entity	(ZZ:x235) Other Entity	(ZZ:x234) Point of Entry	(ZZ:x234) Point of Entry
r0070	(SC:x7) Consolidated	(SC:x10) Resolution Group	(SC:x6) Individual	(SC:x6) Individual	(SC:x7) Consolidated

	or (SC:x9) Sub-consolidated				

Please note that the "LDTCONPOE" filing type is requested for reporting by Cooperative groups, where the reporting perimeter requested by the resolution authority is different from the consolidated prudential/accounting reporting perimeter.

r0080 - Accounting Standard

Identification of applicable accounting standards, either 'IFRS' or 'National GAAP'. There might be differences within a same group or across reporting types for a single entity.

r0091 - Art. 7 or Art. 10 CRR Waiver

The entities should identify if the competent authority has waived the application of Article 6(1) of Regulation (EU) No 575/2013 according to Article 7 or Article 10 of Regulation (EU) No 575/2013, and indicate either 'No (Article 7 or 10 CRR Waiver)', 'Yes (Article 7 or 10 CRR Waiver)'.

If such waivers are applicable, this will mean that certain information on the level of own funds and capital requirements may not be readily available. Nevertheless entities are encouraged to provide accurate data if available, or use a proxy such as a contribution approach as is for example requested in COREP C6.2.

r0100 - Reporting Date

Reporting/reference date of the reported data in XML-format (i.e. YYYY-MM-DD).

2. T01.00 - Liability Structure

This template covers the reporting requirements for CIR 2018/1624 template Z 02.00 "Liability Structure". These categories include intragroup balances and issuances under non-EU MS jurisdiction/law. The details of these sub-categories are requested as details under the "Total" column. Priority shall be given to the rows of excluded liabilities (e.g. senior unsecured debt that qualifies as critical service liability shall be recorded in row r0180 and not in row r0360).

Note that for practical reasons, when a liability meets multiple criteria and could be reported in several rows in the range of r110 to r200, it can be reported only once and should be so using a top to bottom approach. For example, a secured finance transaction with an institution and having an original maturity of less than 7 days, shall be reported in r120 (secured liabilities - collateralized part), rather than r150 (institution liabilities < 7 days).

Columns

Categories c001x to c010x are mutually exclusive, which means that no instrument or amount should be reported in more than one of these columns of the breakdown (with c006x being the only exception from this rule).

c001x - Households

Individuals or groups of individuals as consumers, and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included.

c002x - Micro & SME

Small and medium-sized enterprises as defined with regard to the criteria referred to in Article 2 (1) of the Annex to Commission Recommendation 2003/361/EC, FINREP, Annex V Part 1, paragraph 5(i). Enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million.

c003x – Corporates

FINREP, Annex V. Part 1.42(e)

Corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services according to the ECB BSI Regulation.

Excludes 'SMEs' reported in c002x.

c004x – Institutions

FINREP, Annex V. Part 1.42(c)

Institutions here refers to Credit institutions within the meaning of Article 4 (1) point (1) of Regulation (EU) No 575/2013 and multilateral development banks.

As defined in Article 2 (23) of the BRRD, including intragroup institutions.

c005x - Other financial corporation

Counterparties as defined in FINREP, Annex V. Part 1.42(d).

All financial corporations and quasi-corporations other than credit institutions such as investment firms, investment funds, insurance companies, pension funds, collective investment undertakings, and clearing houses as well as remaining financial intermediaries, financial auxiliaries and captive financial institutions and money lenders.

c006x - Of which Insurance firms & pension funds

Insurance undertakings, reinsurance undertakings firms (as referred to in Article 13(1) to (6) of Directive 2009/138/EC of the European Parliament and of the Council) and pension and retirement funds.

c008x - Government, central banks & supranationals

For supranational counterparties, we can refer to article 118 of the CRR.

In practice, this refers to Central banks and central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "credit institutions", "other financial corporations" or "non-financial corporations" depending on their activity); social security funds; and international organisations, such as the European Union, the International Monetary Fund and the Bank for International Settlements.

c009x - Non identified, listed on an exchange platform

Where the identity of the holder of a security is not known due to the instruments being listed on an exchange platform[12], the amounts should be attributed to this column.

c010x - Non-identified, not listed on an exchange platform

Where the identity of the holder of a security - is not known, excluding liabilities traded on an exchange, the amounts should be attributed to this column and no further counterparty breakdown is required. That said, entities should dedicate their best efforts to identify counterparties and limit the use of this column to a minimum.

c012x - Total

c013x – Of which Intragroup

Liabilities from entities within the accounting scope of consolidation of the ultimate parent entity. As opposed to the reporting scope, this includes all entities that are not covered by prudential consolidation, but are however covered by the accounting scope of consolidation of the ultimate parent entity as identified in the guidance for r0040 of T99.00. Thus, the highest level of consolidation would not *de facto* be empty

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[12] For a definition of exchange platforms, reference is made to Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments.

but would contain any liabilities to entities within the accounting scope of consolidation, which are not within the prudential scope of consolidation.

c014x – Of which Issuances under non-EU MS jurisdiction/law, excluding intragroup

These shall include the gross amounts of liabilities governed by the law of a third country and/or issued by group entities established in third countries. Intragroup liabilities shall be excluded. Note that where the resolution authority has confirmed that it is satisfied, pursuant to Article 45 (5) of Directive 2014/59/EU of the European Parliament and of the Council, that any decision of a resolution authority to write down or convert a liability would be effective under the law of that third country, that liability shall not be reported under this heading.

Rows

r0100 - LIABILITIES EXCLUDED FROM BAIL-IN

Article 44 (2) of the BRRD states that "Resolution authorities shall not exercise the write down or conversion powers in relation to the following liabilities whether they are governed by the law of a Member State or of a third country". This aggregated row is equal to the sum of rows r0110, r0120, r0130, r0140, r0150, r0160, r0170, r0180, r0190 and r0200.

r0110 - Covered deposits (BRRD art. 44/2/a)

This field contains covered deposits, which are defined in point (5) of Article 2 (1) of Directive 2014/49/EU of the European Parliament and of the Council, with the exclusion of temporary high balances as defined in Article 6(2) of that Directive. This shall not prevent resolution authorities, where appropriate, from exercising those powers in relation to any amount of a deposit that exceeds the coverage level provided for in Article 6 of the DGSD. Where the total amount of the deposit exceeds the covered part as indicated above, the part exceeding the coverage shall not be reported in r0110, but rather split out into r0310 or r0320 depending on the preferential treatment or not of such uncovered part.

r0120 - Secured liabilities - collateralized part (BRRD art. 44/2/b)

Secured liabilities including repurchase agreements (repos), covered bonds and liabilities in the form of **financial instruments** used for hedging purposes (thus excluding derivatives) which form an integral part of the cover pool and which according to national law are secured in a way similar to covered bonds.

Neither the requirement to ensure that all secured assets relating to a covered bond cover pool remain unaffected, segregated and with enough funding, nor the exclusion above shall prevent resolution authorities, where appropriate, from exercising those powers in relation to any part of a secured liability or a liability for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured. Such an uncovered amount of these secured liabilities shall not be reported in this row, but reported under row r0340, subject to additional breakdown (cf. below).

Central Bank liabilities which are covered by a collateral pool (e.g. MRO, LTRO, TLTRO, etc.) should be regarded as secured liabilities. These can be subsequently detailed in the Secured Finance table.

In line with the EBA Q&A 2015_1779 and 2016_2951, liabilities benefitting from a third-party guarantee (e.g. state guarantee on a bond) do not constitute a secured liability. Likewise, short positions where the underlying instruments can be reused by the counterparty do not qualify as secured liabilities.

r0130 - Client liabilities, if protected in insolvency (BRRD art. 44/2/c)

Any liability that arises by virtue of the holding by the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD of client assets or client money including client assets or client money held on behalf of UCITS as defined in Article 1 (2) of the UCITS or of AIFs as defined in point (a) of Article 4 (1) of the AIFM, provided that such a client is protected under the applicable insolvency law.

r0140 - Fiduciary liabilities, if protected in insolvency (BRRD art. 44/2/d)

Any liability that arises by virtue of a fiduciary relationship between the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD (as fiduciary) and another person (as beneficiary) provided that such a beneficiary is protected under the applicable insolvency or civil law.

r0150 - Institution liabilities < 7 days (BRRD art. 44/2/e)

Liabilities to institutions, excluding entities that are part of the same group, with an original maturity of less than seven days. For the sake of this report, entities of the same group shall be determined in line with the guidance for r0040 of T99.00, i.e. all entities belonging to the consolidation scope of the ultimate parent.

r0161 - System (operator) and CCP liabilities < 7 days (BRRD art. 44/2/f)

Liabilities with a remaining maturity of less than seven days, owed to systems or operators of systems designated according to the SFD or their participants and arising from the participation in such a system. This for example includes payment and security settlement systems and clearing houses.

r0170 - Employee liabilities (BRRD art. 44/2/g/i)

Liabilities to an employee, in relation to accrued salary, pension benefits or other fixed remuneration, except for the variable component of remuneration that is not regulated by a collective bargaining agreement.

This shall however not apply to the variable component of the remuneration of material risk takers as identified in Article 92 (2) of the CRD IV. These liabilities would have to be reported in the residual liabilities category (r0400), regardless of their maturity.

r0180 - Critical service liabilities (BRRD art. 44/2/g/ii)

Liabilities to a commercial or trade creditor arising from the provision to the institution or entity referred to in point (b), (c) or (d) of Article 1 (1) of the BRRD of goods or services that are critical to the daily functioning of its operations, including IT services, utilities and the rental, servicing and upkeep of premises.

r0190 - Tax and social security authority liabilities, if preferred (BRRD art. 44/2/g/iii)

Liabilities to tax and social security authorities, provided that those liabilities are preferred under the applicable law.

r0200 - DGS liabilities (BRRD art. 44/2/g/iv)

Liabilities to deposit guarantee schemes arising from contributions due in accordance with the DGSD.

r0210 - Liabilities towards other entities of the resolution group (BRRD art. 44/2/h)

Intra-resolution group liabilities (as per BRRD Article 44 /2/ h), with "resolution group" as per BRRD Article 2/1/83b.

r0300 - LIABILITIES NOT EXCLUDED FROM BAIL-IN

This aggregated row is equal to the sum of rows r0310, r0320, r0334, r0340, r0350, r0360, r0365, r0370, r0380, r0390 and r0400 for the outstanding amount. For the carrying amount, it is the sum of r0310, r0320, r0330, r0340, r0350, r0360, r0365, r0370, r0380, r0390 and r0400.

r0310 - Deposits, not covered but preferential (BRRD art. 108)

Deposits that do not qualify for exclusion from bail-in (article 44 (2, a) of the BRRD), yet to which a preferential treatment is foreseen in line with article 108 of the BRRD.

r0320 - Deposits, not covered and not preferential

Deposits[13] that do not qualify for exclusion from bail-in or preferential treatment in application of respectively article 44 (2, a) or 108 of the BRRD.

r0330 - Balance sheet liabilities arising from derivatives

This should be completed with the accounting value of liabilities arising from derivatives, for the total amount.

r0331 - Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, prior to collateral offset

A first value in this perspective, and which will determine if a netting set is to be reported, is the sum of all net market values of derivative liabilities **per contractual netting set**. Only where the net market value of a netting set is a liability, shall the netting set be reported. To this end, derivatives which are not subject to netting arrangements shall be treated as a single contract, i.e. as if it were a netting set with only one derivative.

r0332 - Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset

The valuation in row r0331 is subject to an adjustment for collateral posted to secure this exposure, which results in the sum of these net market values after offsetting collateral at its market value. Only those contractual netting sets for which the liability position after mark-to-market adjustments and post collateral offset is a positive amount should be reported in this row (i.e. only when Net Mark-to-Market Value (c0120 of T07.00) is higher than Value of Net Collateral Posted (c0130 of T07.00)).

r0333 - Sum of net liability positions taking into account contractual netting sets, after mark-to-market adjustments, post collateral offset, incorporating estimated close-out amounts

In line with the Delegated Regulation (EU) 2016/1401 of 23 May 2016 on the valuation of derivatives pursuant to Article 49 (4) of the BRRD, an additional close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts. The estimations required to determine a close-out amount in line with the Delegated Regulation could prove quite difficult on an individual basis. Therefore, proxy values, which may be based on available data such as the prudential requirements for market risk, could be used instead. Should it prove impossible for the entity to calculate the close-out amount for the derivative liabilities, the amount reported should be equal to the amount reported in row r0332. Only those contractual netting sets for which the liability position after mark-to-market adjustments, post collateral offset and incorporating estimated close-out amounts is a positive amount should be reported in this row (i.e. only when Estimated Early Termination Amount (c0150 of T07.00) is positive).

r0334 - Sum of net liability positions taking into account prudential netting rules

The net liability positions for derivatives taking into account prudential netting rules shall be reported in line with the prudential netting rules as described in art. 429 of the CRR related to the calculation of the leverage exposure. The prudential netting required under T01.00-r334 should take into account the effects of contracts for novation and other netting agreements, except contractual cross-product netting agreements.

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[13] Throughout the report, deposits should be identified based on the definition provided by under article 2 (1) (3) of the DGSD.

r0340 - Uncollateralised secured liabilities

The amount of secured liabilities or liabilities for which collateral has been pledged that exceeds the value of the assets, pledge, lien or collateral against which it is secured. This would thus capture the 'under-collateralized' part of any collateralized liability such as covered bonds or repurchase operations.

r0350 - Structured notes

Structured notes are defined, in line with the "Instructions for Basel III monitoring" issued by the BCBS, as debt obligations that contain an embedded derivative component, with returns linked to an underlying security or index (public or bespoke, such as equities or bonds, fixed income rates or credit, FX, commodities etc.). Structured notes do not include debt instruments that include call or put options only, i.e. the value of the instrument does not depend on any embedded derivative component.

Structured notes shall be reported for their full outstanding amount in this single reporting row.

r0360 - Senior unsecured liabilities

Should include all senior, unsecured instruments that are not included in the structured notes category.

r0365 – Senior non-preferred liabilities

Amount of any of the following liabilities:

- Unsecured claims resulting from debt instruments that meet the conditions laid down in points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU;
- Unsecured claims resulting from debt instruments referred to in point (b) of the first subparagraph of Article 108(5) of Directive 2014/59/EU; or
- Debt instruments with the lowest priority ranking among the ordinary unsecured claims resulting from debt instruments referred to in Article 108(7) of Directive 2014/59/EU, for which a Member State has provided, in accordance with that paragraph, that they have the same ranking as that of claims that meet the conditions of points (a), (b) and (c) of paragraph 2 and of paragraph 3 of Article 108 of Directive 2014/59/EU.

r0370 - Subordinated liabilities

In general, subordination covers liabilities which will only be repaid under national insolvency law after all classes of ordinary creditors have been repaid in full. This includes both contractually or statutorily subordinated liabilities. In the case of holding companies, unsubordinated debt securities may also be reported in this category (i.e. structural subordination).

Subordinated instruments that are not at all recognized in own funds should be included in full in this category. Finally, to allow for a reconciliation of the total amounts of liabilities, this row should also include subordinated liabilities qualifying as own funds, for the part which is not included in own funds due to the phase-out thereof (due to its remaining maturity or grandfathering impact). As an example, a Tier 2 instrument with a remaining maturity of 3 years at the reporting date should be included for 3/5 of the outstanding amount into Tier 2 capital (r0531) in accordance with article 64 of the CRR. The remaining 2/5 would be reported under subordinated liabilities (r0370).

r0380 - Other MREL eligible liabilities

Any instrument that could qualify as MREL, yet which is not captured by any of the preceding row-items, should be reported under this category. As such this is a residual category for MREL purposes with minimal usage and which should be assessed on a case-by-case basis.

r0390 - Non-financial liabilities

This row is intended to identify the non-financial liabilities that do not relate to debt instruments of which the holders can be bailed in due to practical reasons. Provisions related to litigations to which the entity is subject are one example of such liabilities (i.e. the claim is dependent on future events, legal proceedings in this case, and cannot be bailed in at the point of non-viability).

r0400 - Residual liabilities

This is a residual category to account for the total balance sheet liabilities and own funds. As such, it is not expected that significant amounts would have to be reported in this row. A few examples of liabilities that may nonetheless have to be reported under this row are the variable component of material risk takers' employee liabilities, dividends decided but yet to be paid, service liabilities which are not critical, etc.

r0500 - OWN FUNDS

(COREP C01.00-010-010)

The own funds is the sum of common equity tier 1 (r0510), additional tier 1 (r0520) and tier 2 own funds (r0530). No counterparty breakdown is required. For entities not subject to prudential requirements, the contribution of the entity towards the consolidated own funds should be reported for these rows and the total own funds.

r0510 - Common Equity Tier 1 Capital

(COREP C01.00-020-010)

Entities should report the Common Equity Tier 1 capital as defined in articles 26 through 50 of the CRR in the total outstanding amount (c0122). No further counterparty breakdown is required.

r0511 - o/w capital instruments/share capital

(FINREP F01.03-020-010 + F01.03-040-010) for the carrying amount

This breakdown identifies the legal instruments that constitute (part of) CET1 capital in the form of capital instruments/share capital, e.g. the value of issued shares. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount. Regarding the latter distinction, the carrying amount should be understood as the face value of the instruments, whereas the outstanding amount represent the residual claim of shares on total accounting equity, i.e. including the reserves of the entity/group.

r0512 - o/w instruments ranking pari passu with ordinary shares

This breakdown identifies the legal instruments that constitute (part of) CET1 own funds in the form of instruments other than capital instruments/share capital, but ranking *pari passu* with this category. Retained earnings and Reserves should not be reported here. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part.

r0520 - Additional Tier 1 capital

(COREP C01.00-530-010)

Entities should report the Additional Tier 1 capital as defined in articles 51 through 61 of the CRR in the total outstanding amount (c0122). No counterparty breakdown is required.

r0521 - o/w (part of) subordinated liabilities recognised as own funds

This breakdown identifies the legal instruments that constitute (part of) Additional Tier 1 own funds, including instruments not classified as liabilities. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part.

r0530 - Tier 2 Capital

(COREP C01.00-750-010)

Entities should report the Tier 2 capital as defined in articles 62 through 71 of the CRR in the total outstanding amount (c0122). No counterparty breakdown is required.

r0531 - o/w (part of) subordinated liabilities recognised as own funds

This breakdown identifies the legal instruments that constitute (part of) Tier 2 own funds, including instruments not classified as liabilities. The breakdown of these instruments should be made for counterparties as well as by carrying and outstanding amount, always for the qualifying part. See also guidance on r0370.

r0600 - TOTAL LIABILITIES AND OWN FUNDS INCLUDING DERIVATIVE LIABILITIES

This row should equal the sum of all the liabilities reported in this template, increased by the amount of regulatory own funds. To this end, entities need to add all the outstanding amounts from the above rows. With respect to derivatives, the value to be used shall be row r0334 'Sum of net liability positions taking into account prudential netting rules'.

r0700 - OFF-BALANCE SHEET EXPOSURES

In this row, the reporting entity should provide the carrying amount of off-balance sheet exposures (i.e. guarantees, credit lines, etc.), whether committed or not, split by counterparty. As such, the total amount of off-balance sheet exposures should be in line with FINREP F09.01 'Off-balance sheet items subject to credit risk: Loan commitments, financial guarantees and other commitments given'

r0750 - LOAN COMMITMENTS RECEIVED

As defined in FINREP, template F09.02-010-020 for the Total Carrying Amount.

r0760 - FINANCIAL GUARANTEES RECEIVED

"Financial guarantees" are contracts that require the issuer to make specified payments to reimburse the holder of a loss it incurs, because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Under IFRS or compatible National GAAP, these contracts meet the IAS 39.9 and IFRS 4.A definition of financial guarantee contracts. The following items of Annex I of the CRR that shall be classified as "financial guarantees":

(a)   "Guarantees having the character of credit substitute".

(b)   "Credit derivatives" that meet the definition of financial guarantee.

(c)   "Irrevocable standby letters of credit having the character of credit substitutes".

r0770 - OTHER COMMITMENTS RECEIVED

As defined in FINREP, template F09.02-150-020 for the Total Carrying Amount.

r0780 - DERIVATIVES

This is the nominal value of the off balance sheet derivatives.

r0800 - TOTAL EQUITY

(FINREP F01.03-300-010) for the carrying amount.
This total should equal the total equity of the balance sheet.

r0900 - TOTAL ASSETS

(FINREP F01.01-380-010) for the carrying amount.
This total should equal the total assets of the balance sheet.

r1000 - LEVERAGE EXPOSURE

(COREP C47.00-300-010)

The total exposure measure as defined in article 429 of the CRR. For entities that are not subject to capital requirements on an individual basis the contribution to the consolidated LRE should be reported.

3.   T02.00 - Own Funds – Regulatory Requirements

This template covers the reporting requirements for CIR 2018/1624 template Z 03.00 "Own Funds Requirements".

Note that, excepting r0110 (see instructions below), ALL fields in T02.00 must be filled.

The data reported in this section should be based on the existing final SREP 2020 decision as communicated by the competent authorities to the institutions, applicable as of 2021.

As at the reporting date (31-12-2020), the transitional values (c0010) should equal the fully phased-in values (c0020) except in the event additional transitional requirements exist at the national level.

If a reporting entity is providing an individual resolution report (*i.e. reporting LDTINDOTH or LDTINDPOE*) but it is not subject to individual own funds requirements, it has to fill in the contribution of the reporting entity to the consolidated prudential own funds. Such a contribution has to be reported in the COREP template 6.2 about the information on the contribution of entities to solvency of the group and can be a negative number.

For banks reporting within the scope "Resolution Group" or within a sub-consolidated scope *(i.e. reporting LDT-RES)*, for which there are no capital requirements beyond Pillar 1, the Pillar 2 Requirements (r0310), Pillar 2 Guidance (r0320) and Capital Buffer Requirements (r0400) should be that of the Group at the consolidated level.

Columns

c0010 - Transitional

The current regime reflects all the transitional policy options/discretions from the CRD /CRR that the competent authorities have adopted. Due to these discretions, the current regime own funds and requirements cannot be considered as harmonised, even if they represent the actual supervisory regime that is applicable to the entity.

c0020 - Fully Loaded

A fully loaded view on own funds requirements should disregard all the phase-out/phase-in discretions that have been applied by the competent authority and thus provide for a homogeneous view of own funds requirements across all jurisdictions, i.e. give a harmonized view of requirements irrespective of the use of policy options/discretions.

Rows

r0100 - Total Risk Exposure Amount (EUR)

(Transitional - COREP C02.00-010-010; Fully Loaded – COREP C05.01-100-040)

The total risk exposure amount is equal to the prudential requirements according to article 92 (3) of the CRR.

For banks reporting with the "Resolution Group" scope, the consolidation should include all the entities that do not belong to another resolution group and furthermore consider that the exposures to any other resolution groups are treated as external exposures. As a result and in particular under the standardised approach to credit risk, any equity exposures to other resolution groups would be subject to a 250% risk weight in line with Article 48 (4) of the CRR.[14]

r0110 - Contribution to Total Risk Exposure Amount (EUR)

This value is the equivalent of the above (T02.00-r0100) but should only be reported for entities that are <u>not</u> subject to capital requirements on an individual basis. As such, if r0100 is not filled, then r0110 must be filled.

r0120 – Total Exposure Measure (EUR)

(COREP C47.00-300-010)

Transitional amount of the total exposure measure as defined in article 429 of the CRR. For entities that are not subject to capital requirements on an individual basis the contribution to the consolidated LRE should be reported.

Pillar 1 Capital Requirements

r0230 - Legal Minimum Capital Requirements (EUR amount - CRD art. 12 or national implementation)

The legal minimum amount of capital referred to in article 12 of the CRD, as transposed into national law. Under article 1 BRRD, there are financial institutions that are not banks and that are not subject to art. 12.

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[14] No deductions according to Article 48 (1) to (3) should be considered at this stage for reporting purposes.

To the extent that these institutions have to populate this field (since "ALL fields in T02.00 must be filled"), the value "0".

r0240 - Other Pillar 1 Specific (National) Requirements (%)

Any other requirements that would be imposed by the competent authorities under Pillar 1. Where such requirement is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in row r0100. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

r0250 - Leverage Ratio Requirement (%)

Any leverage ratio requirement percentage as applicable to the entity or group. If no formal requirement is in place, entities shall report this requirement to be nil. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

Pillar 2 Capital Requirements

r0310 - Pillar 2 Requirement (% - Add-on in line with CRD art. 104/1/a)

The percentage add-on (thus excluding minimum requirements and buffers) required to be maintained by competent authorities in line with article 104 (1, a) of the CRD. Pillar 2 requirements are binding and breaches can have direct legal consequences for banks. Where such requirement is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in row r0100. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

r0311 – of which to be met with CET1

The percentage of Pillar 2 requirements to be met with CET 1 eligible instruments.

r0312 – of which to be met with Tier 1

The percentage of Pillar 2 requirements to be met with Tier 1 eligible instruments.

r0320 - Pillar 2 Guidance (% - Add-on)

Pillar 2 guidance is not directly binding and a failure to meet Pillar 2 guidance does not automatically trigger legal action. Nonetheless, the Pillar 2 guidance is expected to be complied with by supervisors. If a bank does not meet its Pillar 2 guidance, supervisors will carefully consider the reasons and circumstances and may define fine-tuned supervisory measures. Where such guidance is expressed in a nominal amount, entities shall report this amount as a percentage using its total risk exposure amount in row r0100. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

r0321 – of which to be met with CET1

The percentage of Pillar 2 guidance to be met with CET 1 eligible instruments.

r0322 – of which to be met with Tier 1

The percentage of Pillar 2 guidance to be met with Tier 1 eligible instruments.

r0400 - Combined Buffer Requirement (EUR - CRD ART.128/6)

The combined buffer is calculated in line with article 128 (8) of the CRD. The transitional value should correspond to COREP C04.00-740-010. The amount reported here is <u>not necessarily</u> the sum of the rows 0410, 0415, 0420, 0430, 0440, 0450 if a given buffer is not applicable to the bank.

r0410 - o/w Capital Conservation Buffer (EUR - CRD art. 129)

The amount of capital conservation buffer determined by the competent authority, in line with article 129 of the CRD. The transitional value should correspond to COREP C04.00-750-010.

r0415 – 0/w Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (EUR – CRR art. 458)

Article 458(2) point d (iv) of Regulation (EU) No 575/2013 COREP (OF): {C 04.00;760;010}). In this cell the amount of the conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State, which can be requested according to Article 458 of Regulation (EU) No 575/2013 in addition to the capital conservation buffer shall be reported. The amount reported shall represent the amount of own funds needed to fulfil the respective capital buffer requirements at the reporting date.

r0420 - o/w Institution-Specific Countercyclical Capital Buffer (EUR - CRD art. 130)

The amount of the countercyclical capital buffer determined by the competent authority, in line with article 130 of the CRD. The transitional value should correspond to COREP reference C04.00-770-010. The fully loaded amount should correspond to the buffer rates officially communicated to the ESRB by the competent authority, applied to the relevant exposures and risk exposure amounts as at the reporting date.

r0430 - o/w Systemic Risk Buffer (EUR - CRD art. 133)

The amount of systemic risk buffer determined by the competent authority, in line with article 133 of the CRD. The transitional value should correspond to COREP reference C04.00-780-010.

r0440 - o/w G-SII Buffer (EUR - CRD art. 131/4)

The amount of G-SII buffer determined by the competent authority, in line with article 131 (4) of the CRD. The transitional value should correspond to COREP reference C04.00-800-010.

r0450 - o/w O-SII Buffer (EUR - CRD art. 131/5)

The amount of O-SII buffer determined by the competent authority, in line with article 131 (5) of the CRD. The transitional value should correspond to COREP reference C04.00-810-010.

Simplified example

An institution has a total risk exposure amount of EUR 50 billion in line with CRR dispositions at the reporting date. In the absence of transitional measures, the transitional and fully loaded total risk exposure amounts would be EUR 51 billion.

The legal minimum requirement is EUR 6.2 million and no additional national requirements apply, neither under Pillar 1 or 2.
No leverage requirements are currently applicable, but a decision has been taken to apply a leverage ratio of 3% in 4 years.
Pillar 2 requirement is set at 1,5% (of which 1% to be met by CET1) and the Pillar 2 guidance amounts to 1% (all CET 1).

The combined buffer requirement is composed of:
- A capital conservation buffer of 2,5%
- No requirement for the institution-specific countercyclical Capital Buffer;
- A systemic risk buffer of 1% on EUR 5 billion of domestic exposures in a specific country, which is thus cumulative with the below O-SII buffer; and
- An O-SII buffer of 1%.

T02.00 - Own Funds		N°	TOTAL	
			Transitional	Fully Loaded
			c0010	c0020
TOTAL RISK EXPOSURE AMOUNT (EUR)	0,00	r0100	51.000.000.000,00	51.000.000.000,00
Contribution to Total Risk Exposure Amount (EUR)	0,00	r0110	-	-
Total Exposure Measure	0,00	r0120	60.000.000.000,00	
PILLAR 1 CAPITAL REQUIREMENTS AND LEVERAGE RATIO				
Legal Minimum Capital Requirements (EUR amount - CRD art.12 or national implementation)	0,0000	r0230	6.200.000,00	
Other Pillar 1 Specific (National) Requirements (%)	0,0000	r0240	-	-
Leverage Ratio Requirement (%)	0,0000	r0250	0,0300	0,0300
PILLAR 2 CAPITAL REQUIREMENTS				
Pillar 2 Requirement (% - Add-on in line with CRD art. 104/1/a)	0,0000	r0310	0,0150	0,0150
of which to be met with CET1	0,0000	r0311	0,0100	0,0100
of which to be met with Tier1	0,0000	r0312	0,0150	0,0150
Pillar 2 Guidance (% - Add-on)	0,0000	r0320	0,0100	0,0100
of which to be met with CET1	0,0000	r0321	0,0100	0,0100
of which to be met with Tier1	0,0000	r0322	0,0000	0,0000
COMBINED BUFFER REQUIREMENT (EUR - CRD ART.128/6)	0,00	r0400	1.835.000.000,00	1.835.000.000,00
Capital Conservation Buffer (EUR - CRD art. 129)	0,00	r0410	1.275.000.000,00	1.275.000.000,00
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State	0,00	r0415	0,00	0,00
Institution-Specific Countercyclical Capital Buffer (EUR - CRD art. 130)	0,00	r0420	0,00	0,00
Systemic Risk Buffer (EUR - CRD art. 133)	0,00	r0430	50.000.000,00	50.000.000,00
G-SII Buffer (EUR - CRD art. 131/4)	0,00	r0440	0,00	0,00
O-SII Buffer (EUR - CRD art. 131/5)	0,00	r0450	510.000.000,00	510.000.000,00

4. T03.01 - Intragroup Liabilities

This template, along with T03.02, T03.03, and T07.00, covers the reporting requirements for CIR 2018/1624 template Z 04.00 "Intragroup financial interconnections".

This table covers all own funds and liabilities, whether these are securities, deposits or other (secured) liabilities, including those recognized as own funds. Entities to be considered as intragroup are those entities that - in line with the definition of column c013x of T01.00 - belong to the accounting scope of consolidation of the ultimate parent entity. As a result, these liabilities shall not be reported under the detailed tabs T04.00 through T06.00 and T08.00. Derivatives are specific in nature and should not be reported under T03.01, but always in T07.00 as applicable.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Row

For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0021 - Column

For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

c0030 - Insolvency Ranking - mandatory

Identified ranking in line with Part 1, Section 6 of the guidance.

c0040 - Contract identifier

Internal identifier of the contract, as equivalent to the ISIN for securities.

c0045 – Entity name of the lending entity - mandatory

Must be different from the entity name reported in T99.00-r0010.

c0050 - Identifier of Lending Entity (preferably LEI) - mandatory

The unique LEI code for the lending entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

c0053 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0055 – Relationship with Lending Entity

This field indicates the relationship of the lending entity to the reporting entity. A list of values is foreseen for this field: the lending entity can either be a "Parent" (direct or indirect), a "Subsidiary" of the reporting entity (direct or indirect) or alternatively a "Sister".

c0057 - Is the Lending Entity included in the Resolution Group of Reporting Entity?

To be chosen among the following options: "true", or "false". "Resolution Group" as per BRRD-Article 2/1/83b.

c0060 - Governing Law - mandatory

The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0070 - If Third-Country Law or UK law[15], Contractual Recognition – mandatory if c0060 is filled

Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

c0080 - Outstanding Principal Amount - mandatory

The EUR (counter) value of the outstanding principal amount of the instrument.

c0090 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

c0100 – Currency - mandatory

The currency in which the instrument is issued.

c0110 - Issuance Date

Date of the original issuance of the liability.

For securities financing transactions subject to a netting arrangement and reported as a netting set, the reporting date can be used as the issuance date.

c0120 - Earliest Redemption Date

If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

For securities financing transactions subject to a netting arrangement and reported as a netting set, the day following the reporting date should be used.

c0130 - Legal Maturity

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'. For securities financing transactions subject to a netting arrangement and reported as a netting set, the day following the reporting date should be used.

c0140 - Secured/Unsecured - mandatory

Distinguish between instruments that are subject to collateral agreements or not, either 'Secured' or 'Unsecured' from a predefined list.

c0150 - Amount of pledge, lien or collateral – mandatory if c0140 is "Secured"

Where a liability is secured by a pledge, lien or collateral, the gross value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied *pro rata* to all row items covered by this pool.

c0160 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a semicolon.

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[15] Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "*mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law*".

c0170 - Structured or other Non-Standard Terms

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms[16], either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

C0175 – Amount meeting the conditions for Internal MREL eligibility

The outstanding amount of the MREL eligible liabilities calculated according to Article 45 of the Directive 2014/59/EU. For this purpose, liabilities shall not be excluded from the calculation on the sole ground that they are issued to or held by a group entity.

For instruments qualifying as Own Funds, the amount to be reported in this column is the outstanding amount of the instruments meeting the conditions for Internal MREL eligibility. This does not necessarily correspond with the amount recognised as capital (and reported, for instance, in T01.00).

c0180 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

c0190 - Amount Included in Own Funds, taking into account phase-out as applicable

The actual amount in EUR of the instrument qualifying as own funds.

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[16] Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.

Simplified example

An institution has received a USD term deposit from a subsidiary in the amount of EUR 500 million on 1 July 2020, with a maturity date of 30 June 2023 and no early redemption clauses. The interest rate is 2%, payable at the end of the contract. The contract is neither structured, nor guaranteed or secured in any form.

The applicable law of the deposit is the one of the United States of America and the supervisory authority has not agreed to assume effectiveness of its write-down and conversion powers under article 44.5 of the BRRD. The insolvency ranking of the deposit under the law of the country where the reporting institution is incorporated is equal to 5.

As at 31 December 2021, the entity should report this intragroup term deposit as follows:

N°	Reconciliation with aggregated data		T03.01 - Intragroup Liabilities								
	Line	Column	Insolvency Ranking	Contract Identifier	Entity name of lending entity	Identifier of Lending Entity (preferably LEI)	Type of identifier	Relationship with Lending Entity	Is Lending entity included in the Resolution Group of Reporting Entity?	Governing Law	If Third Country, Contractual Recognition
Integer	List of values	List of values	List of values	String	String	String	List of values	List of values	List of values	List of values	List of values
c0010	c0020	c0021	c0030	c0040	c0045	c0050	c0053	c0055	c0057	c0060	c0070
…	…	…	…	…	…	…	…	…	…	…	…
114	r0320 - Deposits	c004x - Institutions	Rank 5 - Ranking	ID12264825	Subsidiary A	7LTWFZYICNSX8D621K99	LEI code	Subsidiary	TRUE	UNITED STATES	No
…	…	…	…	…	…	…	…	…	…	…	…

T03.01 - Intragroup Liabilities												
Outstanding Principal Amount	Accrued Interest	Currency	Issuance Date	Earliest Redemption Date	Legal Maturity	Secured/ Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable	Structured or other Non-Standard Terms	Amount meeting the conditions for Internal MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
0,00	0,00	List of values	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	List of values	0,00	String	List of values	0,00	List of values	0,00
c0080	c0090	c0100	c0110	c0120	c0130	c0140	c0150	c0160	c0170	c0175	c0180	c0190
…	…	…	…	…	…	…	…	…	…	…	…	…
500.000.000,00	15.100.000,00	US Dollar	2020-07-01	2023-06-30	2023-06-30	Unsecured	0,00		Non-structured/Vanilla	500.000.000,00	No	0,00
…	…	…	…	…	…	…	…	…	…	…	…	…

5. T03.02 - Intragroup Guarantees - Received

This table shall include all types of financial guarantees, either general or specific, that the reporting entity has received from other entities within the accounting scope of consolidation of its ultimate parent entity. For the purposes of this table, guarantees have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°
Unique number/primary key to identify the row items.

c0020 - Insolvency Ranking
Identified ranking in line with Part 1, Section 6 of the guidance. For the guarantees, please provide the ranking the resulting claim would receive.

c0030 - Internal identifier
Internal identifier of the guarantee and of the financial support arrangement, if applicable.

c0035 - Entity name of the guaranteeing entity - mandatory
Must be different from the entity name reported in T99.00-r0010.

c0040 - Identifier of Guaranteeing Entity (preferably LEI) - mandatory
The unique LEI code for the guaranteeing entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

c0045 – Type of Identifier
To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0047 - Is the Guaranteeing Entity included in the Resolution Group of Reporting Entity?
To be chosen among the following options: "true", or "false". "Resolution Group" as per BRRD-Article 2/1/83b.

c0050 - Governing Law - mandatory
The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0060 - Guarantee Type - mandatory
The type of guarantee from a predefined list, either:
- 'Issuance' for guarantees on specific instruments/liabilities that have been issued;
- 'Counterparty' for guarantees granted to a specific counterparty of the institution;
- 'Unlimited' for general guarantees not limited to a fixed amount;
- 'Other types of guarantee than issuance guarantees, counterparty guarantees and unlimited guarantees'.

c0070 - Potential Maximum Guaranteed Amount
The EUR (counter) value of the maximum amount (if any) covered by the guarantee/financial support arrangement.

c0080 - Collateralised
Please indicate if some kind of collateral is provided to support the guarantee/financial support arrangement, either 'Yes' or 'No' from a predefined list.

c0090 - Amount of collateral provided

If collateralised, the amount of collateral provided should be indicated, net of valuation adjustments and haircuts.

c0100 - Guarantee Trigger - mandatory

Provide the type of event triggering the activation of the guarantee/financial support, i.e. the event enabling the right for the counterparty to execute the guarantee, either 'Default', 'Solvency-related', Liquidity-related' or 'Other than default, solvency-related or liquidity-related' from a predefined list.

Simplified example

An institution has issued a bond of EUR 500 million for which the capital has been guaranteed to the creditors by the parent. The bond itself has an insolvency ranking of 6 and, upon exercising the guarantee when the reporting entity defaults on repayment, the parent is subrogated in the rights of the creditor.

Besides the reporting of this bond in a detailed tab (either T04.00 or T06.00), the institution reports the following guarantee received in T03.02:

N°	Insolvency Ranking	Contract Identifier	Entity name of guaranteeing entity	Identifier of Guaranteeing Entity (preferably LEI)	Type of identifier	Is Guaranteeing Entity included in the Resolution Group of Reporting Entity?	Governing Law	Guarantee Type	Potential Maximum Guaranteed Amount	Collateralised	Amount of collateral received	Guarantee Trigger
						T03.02 - Intragroup Guarantees - Received						
Integer	List of values	String	String	String	List of values	List of values	List of values	List of values	0,00	List of values	0,00	List of values
c0010	c0020	c0030	c0035	c0040	c0045	c0047	c0050	c0060	c0070	c0080	c0090	c0100
...	...	...	...	...	...	...	...	...	...	...	...	...
152	**Rank 6 - Rankin**	ID56862	Subsidiary B	7LTWFZYICNSX8D621K98	LEI code	TRUE	PORTUGAL	Issuance	500.000.000,00	No	0,00	Default
...	...	...	...	...	...	...	...	...	...	...	...	...

6. T03.03 - Intragroup Guarantees - Provided

This table shall include all types of financial guarantees, either general or specific, that the reporting entity has provided to other entities within the accounting scope of consolidation of its ultimate parent entity. For the purposes of this table, guarantees have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Insolvency Ranking

Identified ranking in line with Part 1, Section 6 of the guidance. For the guarantees, please provide the ranking the resulting claim would receive.

c0030 - Contract Identifier

Internal identifier of the guarantee and of the financial support arrangement, if applicable.

c0035 - Entity name of the beneficiary - mandatory

Must be different from the entity name reported in T99.00-r0010.

c0040 - LEI/MFI/Internal Identifier of Beneficiary

The unique LEI code for the guaranteed entity, in line with requirements by EMIR or Dodd-Frank, for which the report is submitted. In the absence of a LEI, the ECB Monetary Financial Institutions unique IDentifier (MFI ID) of the credit institution for use in RIAD should be used. In absence of both such identifiers exclusively, the internal identifier can be used.

c0045 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0047 - Is the Beneficiary included in the Resolution Group of Reporting Entity?

To be chosen among the following options: "true", or "false".

c0050 - Governing Law - mandatory

The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0060 - Guarantee Type - mandatory

The type of guarantee from a predefined list, either:
* 'Issuance' for guarantees on specific instruments/liabilities that have been issued;
* 'Counterparty' for guarantees granted to a specific counterparty of the institution;
* 'Unlimited' for general guarantees not limited to a fixed amount;
* 'Other types of guarantee than issuance guarantees, counterparty guarantees and unlimited guarantees'.

c0070 - Potential Maximum Guaranteed Amount

The EUR (counter) value of the maximum amount (if any) covered by the guarantee/financial support arrangement.

c0080 - Collateralised

Please indicate if some kind of collateral is provided to support the guarantee/financial support arrangement, either 'Yes' or 'No' from a predefined list.

c0090 - Amount of collateral provided

If collateralised, the amount of collateral provided should be indicated, net of valuation adjustments and haircuts.

c0100 - Guarantee Trigger - mandatory

Provide the type of event triggering the activation of the guarantee/financial support, i.e. the event enabling the right for the counterparty to execute the guarantee, either 'Default', 'Solvency-related', Liquidity-related' or 'Other' from a predefined list.

Simplified example

The entity has provided a blanket guarantee covering all liabilities of a subsidiary at any time. This subsidiary has a balance sheet of EUR 10 billion, of which EUR 1 billion is the equity of the entity as at the reporting date. The blanket guarantee is subject to collateral in the amount of EUR 500 million.

	T03.03 - Intragroup Guarantees - Provided											
N°	Insolvency Ranking	Contract Identifier	Entity name of beneficiary	Identifier of beneficiary (preferably LEI)	Type of identifier	Is Beneficiary included in the Resolution Group of Reporting Entity?	Governing Law	Guarantee Type	Potential Maximum Guaranteed Amount	Collateralised	Amount of collateral provided	Guarantee Trigger
Integer	*List of values*	*String*	*String*	*String*	*List of values*	*List of values*	*List of values*	*List of values*	0,00	*List of values*	0,00	*List of values*
c0010	c0020	c0030	c0035	c0040	c0045	c0047	c0050	c0060	c0070	c0080	c0090	c0100
…	…	…	…	…	…	…	…	…	…	…	…	…
3	Rank 2 - Rankin	*ID65844*	*Subsidiary C*	*7LTWFZYICNSX8D621K97*	LEI code	TRUE	*PORTUGAL*	Unlimited	0,00	Yes	500.000.000,00	Default
…	…	…	…	…	…	…	…	…	…	…	…	…

7. T04.00 – Securities (including CET1, AT1 & Tier 2 instruments; excluding intragroup)

A security is a fungible, negotiable financial instrument that represents a financial value, irrespective of its actual specificities (e.g. these instruments could be either secured or unsecured). This should also include share capital instruments. Data should be included on the basis of outstanding principal amount by counterparty. If counterparties and their respective outstanding amounts are not available (e.g. instruments traded on platforms), the total issue size, taking into account the split by issuance dates, should be considered instead.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°
Unique number/primary key to identify the row items.

c0020 - Row
For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0030 - Column
For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

c0040 - Insolvency Ranking - mandatory
Identified ranking in line with Part 1, Section 6 of the guidance.

c0050 – ISIN - mandatory
The unique 12-digit identifier of a security. If and only if an ISIN is not available, an internal identifier can be reported instead.

c0060 - Type of Instrument - mandatory
Identification of the type of instrument, either 'Covered Bond', 'Secured Bond', 'Certificate of Deposit', 'Structured Note', 'Bond', 'Share', 'Euro Medium Term Note (EMTN)' or 'Other' from a predefined list.

c0070 - Governing Law - mandatory
The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0080 - If Third-Country Law or UK law[17], Contractual Recognition
Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

C0090 – Currency - mandatory
The currency in which the instrument is issued.

c0100 - Original Amount Issued
The EUR (counter) value of the total outstanding issue size of the instrument, irrespective of the effective issuance dates, e.g. the total nominal amount/face value of a specific issuance programme. For shares, it should reflect the face value/carrying amount of the shares.

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[17] Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "*mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law*".

c0110 - Outstanding Principal Amount - mandatory

The EUR (counter) value of the outstanding principal amount of the instrument held by the counterparty specified in column c210. If this is N/A because the creditors cannot be identified, the outstanding amounts can be grouped by issuance date as specified in column c0150. For shares, this amount includes reserves, in line with the guidance related to T01.00-r0511.

The differences between c0100 and c0110 of this table can for example be due to partial buybacks of the instrument, amortising instruments, etc.

c0120 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

c0130 - Coupon Type

Identification of the current type of coupon payment, either 'Fixed coupon', 'Floating coupon', 'Structured coupon' or 'Zero-Coupon' from a predefined list.

c0140 - Current Coupon (%)

Level of the coupon that is applicable to the instrument at the reporting date. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

c0150 - Issuance Date

Date of the original issuance of the instrument.

c0160 - Earliest Redemption Date - mandatory

If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. Where such termination events are not linked to a date, but rather on the occurrence of any event in the future, the earliest date at which the event could occur should be used in the report. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

c0170 - Legal Maturity - mandatory

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

c0180 - Public/Private Placement

In a public placement, the entity will have publicized the issuance with a specific timing for a bidding procedure. On the contrary, private placements are negotiated between individual parties acting either for their own account of for the account of third parties. Value can be 'Public Placement' or 'Private Placement' from a predefined list.

c0190 - Paying Agent

Identification of the Paying Agent for the instrument using its LEI code. A "paying agent" is an institution, usually an investment bank, which accepts funds from the issuer of a security and distributes them to that security's holders. For stocks, a paying agent distributes dividends to stockholders. For bonds, it distributes coupon payments and reimbursements of principal to bondholders.

c0200 - Trustee

Identification of the Trustee for the instrument using its LEI code. A trust can be used as a means of holding security over assets of a debtor for a number of creditors, for example in a syndicated loan or a securitisation transaction. A security trustee is the entity holding the various security interests created on trust for the various creditors, such as banks or bondholders. This structure avoids granting security separately to all creditors which would be costly and impractical.

c0210 – Creditor - mandatory

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

c0215 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0220 - Exchanges Securities are Listed On

If instruments are listed on an exchange platform, this/these platform(s) should be communicated. Where multiple exchanges are concerned, please separate the platforms with a semicolon.

c0230 - Settlement Systems - mandatory

Indicate the Securities Settlement Systems where these securities can be settled. Where multiple settlement systems are concerned, please separate each one with a semicolon.

c0240 - Registrar Holder - mandatory

Indicate the registrar (responsible for holding the records of these securities' owners). The registrar or register holder is usually the issuer itself, a CSD or another entity.

c250 - Central Securities Depository

Indicate the CSD of issue for the security.

When reporting the CSD of issue, please use the abbreviation indicated in the table below, except if the relevant CSD is not in the list:

CSD name abbreviation to be used in LDR	Full CSD name (when relevant)	Operator or parent company (if relevant)	Country
ATHEX CSD		Athex Group	EL
BOGS	Bank of Greece Securities Settlement System	Bank of Greece	EL
Central Depository & Clearing Company			HR
Central Depository	Central Depository AD		BG
Central Depository of Securities Prague			CZ
KDD	Centralna klirinško depotna družba (KDD)		SI
CDCP	Centrální depozitár cenných papíru SR a.s.		CZ
CDCP SR	Centralny Depositar Cennych Papierov SR		SK
CBF	Clearstream Banking Frankfurt	Deutsche Börse	DE
CBL	Clearstream Banking Luxembourg (the ICSD)	Deutsche Börse	LU
Cyprus CDCR	Cyprus CDCR (Central Depository and Central Registry)	Cyprus Stock Exchange	CY
Depozitarul Central	Depozitarul Central S.A.	Group BvB	RO
DTC	Depository Trust Company	DTCC	US
Nasdaq CSD		NASDAQ OMX	EE
Euroclear Bank	Euroclear Bank (the ICSD)	Euroclear	BE
Euroclear Belgium	Euroclear Belgium (part of ESES)	Euroclear	BE
Euroclear Finland	Euroclear Finland	Euroclear	FI
Euroclear France	Euroclear France (part of ESES)		FR
Euroclear Netherlands	Euroclear Netherlands (part of ESES)	Euroclear	NL
Euroclear Sweden	Euroclear Sweden AB	Euroclear	SE
Euroclear UK & Ireland	Euroclear UK & Ireland Limited (CREST)	Euroclear	UK

Government Securities Depository (GSD)	Government Securities Depository (GSD)	Bulgarian National Bank	BG
Iberclear	Iberclear	BME	ES
INTERBOLSA	INTERBOLSA		PT
KDPW	KDPW S.A.		PL
KELER	KELER		HU
Nasdaq CSD		NASDAQ OMX	LV
Nasdaq CSD		NASDAQ OMX	LT
LUX CSD	LUX CSD	Deutsche Börse	LU
Malta Stock Exchange CSD	Malta Stock Exchange CSD		MT
Monte Titoli	Monte Titoli	London Stock Exchange	IT
nCDCP	Národný Centralny Depositar Cennych Papierov SR		SK
NBB SSS	NBB SSS	NBB	BE
OeKB CSD	OeKB CSD (WSB System)		AT
SAFIR	SAFIR	Banca Nationala a Romaniei	RO
SIX SIS	SIX SIS	SIX SIS	CH
SKARBNET4	SKARBNET4	Narodowy Bank Polski	PL
SKD	SKD (Short Term Bond System)	Czech National Bank	CZ
VPS	Verdipapirsentralen (VPS)		NO
VP Securities	VP Securities	VP Securities AS	DK

c0260 - Secured/Unsecured - mandatory

Distinguish between securities that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

c0270 - Amount of pledge, lien or collateral – mandatory of c0260 = "Secured"

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied *pro rata* to all row items covered by this pool.

c0280 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a semicolon.

c0290 - Funding Amount Provided by Any Group Entity

Indicate the amount of funding that is provided to the creditor by the issuing entity or another group entity. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/institution. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated regulation has been adopted (No 241/2014, subsection 3), yet extended to all liabilities rather than own funds only.

c0300 - Structured or other Non-Standard Terms[18] - mandatory

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms, either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

c0305 – Amount meeting the conditions for MREL eligibility

The outstanding amount of the MREL eligible liabilities calculated according to Article 45 of the Directive 2014/59/EU.

c0310 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

In the list of options the term 'phase-out' refers to the period of 5 years before maturity of any given T2 instrument, during which there is only a proportionate recognition based on the time remaining until maturity. 'Grandfathered' should be understood as any transitional measure applicable to a T2 instrument, not including the 'phase-out'. During this 'grandfathering', recognition can be full or partial.

c0320 - Amount Included in Own Funds, taking into account phase-out as applicable

The actual amount in EUR of the instrument qualifying as own funds.

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[18] Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.

Simplified example

The reporting institution has issued a covered bond on the market with following details:

- The ISIN code of the instrument is ES0123456789 and it is traded on BME and Euronext. As such, the individual creditors cannot be identified.
- The original amount issued on 1 November 2019 in a public placement was EUR 10 billion, but the institution has effected a buy-back of EUR 2 billion worth of the covered bonds. The coupon is a floating interest rate, annually payable and standing at 2.5% as at the reporting date.
- The legal maturity is fixed at 31 October 2028, with no early reimbursement rights for the holders of the instrument.
- Paying agent and trustee can be identified by an LEI code. The settlement system and registrar holder is Clearstream International, while the central securities depository is Euroclear Bank.
- The covered bond is secured by a collateral pool of EUR 8.5 billion mortgage loans and a supplementary guarantee is granted by the parent entity, which is identifiable by its LEI code.
- The applicable law of the bond is the one of Spain. The insolvency ranking of the bond under the law of the country where the reporting institution is incorporated is equal to 11.

As at 31 December 2020, the entity should report this Tier 2 instrument as follows:

	Reconciliation with aggregated data		T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)														
N°	Line	Column	Insolvency Ranking	ISIN	Type of Instrument	Governing Law	If Third Country Law, Contractual Recognition	Currency	Original Amount Issued	Outstanding Principal Amount	Accrued Interest	Coupon Type	Current Coupon (%)	Issuance Date	Earliest Redemption Date	Legal Maturity
Integer	List of values	List of values	List of values	12-digit length	List of values	List of values	List of values	List of values	0,00	0,00	0,00	List of values	0,0000	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD
c0010	c0020	c0030	c0040	c0050	c0060	c0070	c0080	c0090	c0100	c0110	c0120	c0130	c0140	c0150	c0160	c0170
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
651	r0120 - Secured	c009x - Non identified, listed on an exchange	Rank 11 - Ranki	ES0123456789	Covered Bond	SPAIN	Not applicable	Euro	10.000.000.000,00	8.000.000.000,00	33.333.333,33	Floating coupo	0,0250	2019-11-01	2028-10-31	2028-10-31
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)																
Public/Private Placement	Paying Agent	Trustee	Type of identifier	Counterparty identifier (preferably LEI)	Exchanges Securities are Listed On	Settlement Systems	Registrar Holder	Central Securities Depository	Secured/ Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable	Funding Amount Provided by Any Group Entity	Structured or other Non-Standard Terms	Amount meeting the conditions for MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
List of values	String	String	List of values	String	String	String	String	String	List of values	0,00	String	0,00	List of values	0,00	List of values	0,00
c0180	c0190	c0200	c0215	c0210	c0220	c0230	c0240	c0250	c0260	c0270	c0280	c0290	c0300	c0305	c0310	c0320
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
Public placeme	ES0123485695	ES985476325	LEI code	7LTWFZYICNSX	BME/ Euronext	Clearstream In	Clearstream In	Euroclear Bank	Secured	8.500.000.000,00	7LTWFZYICNSX8D6	8.500.000.000,00	Non-structured/Van	-	T2 in phase-ou	0,00
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Simplified example

The amount of secured liabilities (inter alia, liabilities for which collateral has been pledged) that exceeds the value of the assets, pledge, lien or collateral by which it is secured (i.e. the uncovered amount of these secured liabilities) should not be reported under line r0120, but it has to be reported under line r0340, subject to an additional maturity breakdown. The unsecured portion of secured liabilities is given by the difference between (i) the 'Outstanding Principal Amount' plus 'Accrued Interest' and (ii) the 'Amount of pledge, lien or collateral' by which the liability is secured. Such difference, when referred to secured liabilities, shall be reported under line r0340 of T01.00.

In the following example, an institution has issued secured bonds in different amounts, legal structures and maturities. **The uncollateralized portion of the secured liabilities (in the table below EUR 161,500,000) shall be reported under line r0340 of T01.00.**

This reporting rule shall be applied to all secured liabilities reported in tabs T03.01, T04.00, T05.01, T06.01, T08.00. For the latter table, please note that the rule is slightly different due to the nature of the report and merely refers to the net amount of funding received, decreased by the net amount of collateral posted to determine any uncollateralized portion of these liabilities.

Reconciliation with aggregated data		T04.00 - Securities (Including CET1, AT1 & Tier 2 Instruments; Excluding intragroup)		A	B			C		(A+B)-C	Uncollateralised portion of outstanding debt (including interest)
Line	Column	Type of Instrument	Outstanding Principal Amount	Accrued Interest		Earliest Redemption Date	Legal Maturity	Amount of pledge, lien or collateral			
List of values	*List of values*	*List of values*	0.00	0.00		*YYYY-MM-DD*	*YYYY-MM-DD*	0.00			
c0020	c0030	c0060	c0110	c0120		c0160	c0170	c0270			
r0120	c001x	Secured Bond	500 000 000	1 000 000		30/06/2017	30/06/2025	400 000 000		101 000 000	101 000 000
r0120	c003x	Secured Bond	100 000 000	0		30/06/2020	30/06/2020	120 000 000		-20 000 000	0
r0120	c010x	Secured Bond	750 000 000	1 500 000		18/12/2025	18/12/2025	700 000 000		51 500 000	51 500 000
r0120	c010x	Secured Bond	300 000 000	1 000 000		30/09/2017	30/09/2017	350 000 000		-49 000 000	0
r0120	c010x	Secured Bond	1 000 000 000	10 000 000		15/12/2025	15/12/2025	900 000 000		110 000 000	110 000 000
											262 500 000

8. <u>T05.01 – All Deposits (excluding intragroup)</u>

The scope of this report covers all deposits, regardless of the nature of the deposit or the term, but excluding intragroup transactions.

For the purposes of this table, all Not-Covered Not-Preferred deposits with a residual maturity of less than 1 year and all covered deposits and Not Covered but Preferential deposits (regardless of their residual maturity), should be grouped by counterparty type (column c0025), by insolvency ranking (column c0030) and the whether the deposit is secured or unsecured (column c0100).

All other NCNP deposits with a residual maturity ≥1 year must be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Row

For each deposit, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0025 – Column

For each deposit, a reconciliation with the counterparty class in T01.00 to which the deposit is owed has to be provided from predefined list of values.

c0030 - Insolvency Ranking - mandatory

Identified ranking in line with Part 1, Section 6 of the guidance.

c0035 – Contract Identifier

Internal identifier of the contract.

c0040 - Counterparty Identifier (preferably LEI code) - mandatory

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported (there should be only one unique identifier used per counterpart).

For the deposits reported on an aggregate level (Not-Covered but Preferential and Not-Covered Not-Preferred deposits with a residual maturity of less than 1 year and all covered deposits), please indicate "0000" as this field is mandatory.

c0045 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

For the deposits reported on an aggregate level (Not-Covered but Preferential and Not-Covered Not-Preferred deposits with a residual maturity of less than 1 year and all covered deposits), please indicate "Type of identifier, other than LEI or MFI code".

c0050 - Governing Law - mandatory

The name of the country whose law governs the deposit. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported. For deposits reported on an aggregate level, please use the value "Other Countries".

c0060 – Currency - mandatory

The currency in which the deposit is collected. For deposits reported on an aggregate level[19], please use the value "Not applicable/All currencies".

c0070 - Outstanding Principal Amount - mandatory

The EUR (counter) value of the outstanding principal amount of the deposit.

c0080 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the deposit.

c0090 - Current Interest Rate (%)

Current level of the interest rate that is applicable to the deposit. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

c0100 - Secured/Unsecured - mandatory

Distinguish between deposits that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

c0110 - Amount of pledge, lien or collateral – mandatory if c0100 = "Secured"

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured deposit. For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied *pro rata* to all row items covered by this pool.

c0115 – Amount meeting the conditions for MREL eligibility.

The outstanding amount of the MREL eligible liabilities calculated according to Article 45 of the Directive 2014/59/EU.

c0120 - Issuance Date for Term Deposits

Date of the original issuance of the term deposit.

c0130 - Earliest Redemption Date - mandatory

Date of the legal, final maturity of the deposit. If an option exists for the holders of the instrument to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

For the deposits reported on an aggregate level, the earliest redemption date shall be reported as "2199-12-31".

c0140 - Funding Amount Provided by Any Group Entity

Indicate the amount of funding that is provided to the creditor by the issuing entity or another group entity. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/entity. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated regulation has been adopted (No 241/2014, subsection 3) , yet extended to all liabilities rather than own funds only.

In the event that the aggregate covered deposits or the deposits below 1 year is funded by more than one entity, the bank should split the amount in different rows.

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[19] This refers to deposits that have been grouped by counterparty type, insolvency ranking or (un-)secured, and where the deposits within this group are denominated in more than one currency.

Simplified example

The reporting institution has collected a term deposit from a corporate counterparty in Belgium on 1 December 2018, with an original contractual maturity on 30 November 2024, including an early reimbursement clause at the option of the depositor on 30 November 2022. The deposited amount is EUR 250 million with a yearly interest rate of 1%, with no intermediate interest payments. The applicable law of the deposit is the one of Belgium. The insolvency ranking of the deposit under the law of the country where the reporting institution is incorporated is equal to 7.

As at 31 December 2021, the entity should report this term deposit as follows:

N°	Reconciliation with aggregated data		T05.01 - All Deposits (excluding intragroup)														
	Line	Column	Insolvency Ranking	Contract Identifier	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Currency	Outstanding Principal Amount	Accrued Interest	Current Interest Rate (%)	Secured/ Unsecured	Amount of pledge, lien or collateral	Amount meeting the conditions for MREL eligibility	Issuance Date for Term Deposits	Earliest Redemption Date	Funding Amount Provided by Any Group Entity
Integer	List of values	List of values	List of values	String	String	List of values	List of values	List of values	0,00	0,00	0,0000	List of values	0,00	0,00	YYYY-MM-DD	YYYY-MM-DD	0,00
c0010	c0020	c0025	c0030	c0035	c0040	c0045	c0050	c0060	c0070	c0080	c0090	c0100	c0110	c0115	c0120	c0130	c0140
...	...	...	...	...	...	...	...	...	...	...	...	...	...		...	...	...
4856	r0310 - Deposits	c003x - Corporates	Rank 7 - Rankin	ID579545514	549300BNESPBFTYSFYAA	LEI code	BELGIUM	Euro	250.000.000,00	7.789.896,04	0,0100	Unsecured	0,00		2018-12-01	2022-11-30	0,00
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Simplified example

The reporting entity has reported covered deposits of EUR 1,850 million in T01.00 r0110, of which EUR 1,350 million deposited by Households and EUR 500 million deposited by SMEs. The governing law for these claims is Germany and the insolvency ranking is 14.

As the deposits are grouped, and the "Earliest Redemption Date" is mandatory, a default date of 2199-12-31 should be used.

As at 31 December 2021, the entity should report these covered deposits as follows:

N°	Reconciliation with aggregated data		T05.01 - All Deposits (excluding intragroup)														
	Line	Column	Insolvency Ranking	Contract Identifier	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Currency	Outstanding Principal Amount	Accrued Interest	Current Interest Rate (%)	Secured/ Unsecured	Amount of pledge, lien or collateral	Amount meeting the conditions for MREL eligibility	Issuance Date for Term Deposits	Earliest Redemption Date	Funding Amount Provided by Any Group Entity
Integer	List of values	List of values	List of values	String	String	List of values	List of values	List of values	0,00	0,00	0,0000	List of values	0,00	0,00	YYYY-MM-DD	YYYY-MM-DD	0,00
c0010	c0020	c0025	c0030	c0035	c0040	c0045	c0050	c0060	c0070	c0080	c0090	c0100	c0110	c0115	c0120	c0130	c0140
…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…
114	r0110 - Covered	c001x - Households	Rank 14 - Ranki	N/A	N/A		GERMANY	Euro	1.350.000.000,00			Unsecured	0,00	0,00		2199-12-31	
115	r0110 - Covered	c002x - Micro & SME	Rank 14 - Ranki	N/A	N/A		GERMANY	Euro	500.000.000,00			Unsecured	0,00	0,00		2199-12-31	
…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…	…

9. T06.01 - Other Financial Liabilities (not included in other tabs, excluding intragroup)

This table covers all the liabilities, that are not reported in any of the other detailed information requirements (i.e. T03.01, T04.00, T05.01, T07.00, T08.00 and T09.00), such as loans for example, but also operational liabilities, liabilities towards clearing houses, etc.

Where liabilities such as employees' are concerned, these should be grouped by type and insolvency ranking. All cells which are not applicable (e.g. accrued interest, current interest rate, issuance date, etc.) can be left blank.

For the purposes of this table, liabilities have to be reported on a transaction basis, i.e. each transaction reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Row

For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0030 - Column

For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

c0040 - Insolvency Ranking - mandatory

Identified ranking in line with Part 1, Section 6 of the guidance.

c0050 – Contract identifier

Internal identifier of the contract, as equivalent to the ISIN for securities.

c0055 – Entity name of the counterparty

Must be different from the entity name reported in T99.00-r0010.

c0060 - Lending Entity/Counterpart (ID)

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

c0065 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0070 - Governing Law - mandatory

The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0075 – Type of Financial Liabilities

To be chosen among the following options "Promissory note", "Registered note", "Bill of exchange", "Silent Partnership Contributions", "Financial liabilities other than debt securities issued, deposits, promissory notes, registered notes, bills of exchange, silent partnership contributions".

c0080 - If Third Country Law or UK law[20], Contractual Recognition – mandatory if c0070 is filled

Identification of contractual provisions for the recognition of bail-in powers in line with article 55 of the BRRD, either 'Yes (Contractual recognition of bail-in powers)', 'No (Contractual recognition of bail-in powers)' or 'Not Applicable (Contractual recognition of bail-in powers)' from a predefined list.

c0090 - Outstanding Principal Amount - mandatory

The EUR (counter) value of the outstanding principal amount of the instrument.

c0100 - Accrued Interest

The EUR (counter) value of the outstanding accrued interest on the instrument.

c0110 - Current Interest Rate (%)

Current level of the interest rate that is applicable to the instrument. Notation shall be done in absolute value, where 1 equals 100% and with minimum 4 decimal numbers detail.

c0120 – Currency - mandatory

The currency in which the instrument is issued.

c0130 - Issuance Date

Date of the original issuance of the liability.

c0140 - Earliest Redemption Date - mandatory

If an option exists for the creditor to request early reimbursement, or conditions for early reimbursement are contractually foreseen, the earliest occurrence date should be completed. If the early reimbursement relates to only a portion of the liability (e.g. early reimbursement of 50% of the nominal amount), the liability should be split to take into account this partial early redemption clause.

c0150 - Legal Maturity

Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

c0160 - Secured/Unsecured - mandatory

Distinguish between instruments that are subject to collateral agreements or not (i.e. secured by assets, pledge, lien or collateral) either 'Secured' or 'Unsecured' from a predefined list.

c0170 - Amount of pledge, lien or collateral – mandatory if c0160 = "Secured"

Where a liability is secured by a pledge, lien or collateral, the gross market value of the latter shall be provided. Otherwise, for unsecured liabilities this category shall be reported as nil. This amount will determine the collateralized and eventually the uncollateralized part of any secured liability. For collateral pools securing multiple row items, the overall coverage ratio should be determined and applied *pro rata* to all row items covered by this pool.

c0180 - Guarantor if applicable

If there are guarantees provided for the instrument, please provide a detailed identification of the guarantor (LEI code, ISO 3166-1 alpha-2 country code for government, etc.). Where multiple guarantors are present, the identifiers should all be reported, separated by a semicolon.

c0190 - Funding Amount Provided by Any Group Entity

Indicate the amount of funding that is provided to the creditor by the issuing entity or another group entity. This is in line with the BRRD requirement that eligible liabilities cannot be financed by the group/entity. The aim of such a disposition is to avoid that MREL liabilities would be directly/indirectly financed by the groups and entities, much in line with the provisions of article 28.1 (b) of the CRR, for which a delegated

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[20] Consistently with the EBA Opinion on issues related to the departure of the UK from the EU (EBA/Op/2017/12), par. 24(k) that incites resolution authorities to "*mitigate the risk that the use of their powers will not automatically be recognised by the UK courts, for instance through requiring the inclusion of resolution action recognition clauses in contracts governed by English law*".

regulation has been adopted (No 241/2014, subsection 3), yet extended to all liabilities rather than own funds only.

c0200 - Structured or other Non-Standard Terms[21] - mandatory

Please indicate if the instrument is to be considered as structured (cf. above) or contains specific non-standard terms, either 'Non-structured/Vanilla', 'Structured' or 'Other non-standard terms' from a predefined list.

c0205 – Amount meeting the conditions for MREL eligibility

The outstanding amount of the MREL eligible liabilities calculated according to Article 45 of the Directive 2014/59/EU. For this purpose, liabilities shall not be excluded from the calculation on the sole ground that they are issued to or held by a group entity.

c0210 - Qualifying as Own Funds

Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

c0220 - Amount Included in Own Funds, taking into account phase-out as applicable

The actual amount in EUR of the instrument qualifying as own funds.

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[21] Non-standard terms refers to contractual terms which could affect the nature, maturity, etc. of the contract. Examples of such non-standard terms are material adverse change (MAC) clauses, call-options with step-up, etc.

Simplified example

The reporting entity has received a subordinated loan of EUR 1 billion from another institution, not included in the group's accounting consolidation, located in Germany. It has been granted on 1 January 2018 and will mature on 31 December 2027 with an annually payable interest rate of 5%. This loan qualifies as a Tier 2 instrument. The applicable law of the loan is the one of Germany. The insolvency ranking of the subordinated loan under the law of the country where the reporting institution is incorporated is equal to 3.

As at 31 December 2021, the entity should report this Tier 2 instrument as follows:

N°	Reconciliation with aggregated data		T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup)											
	Line	Column	Insolvency Ranking	Contract Identifier	Entity name of the counterparty	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Type of financial liabilities	If Third Country, Contractual Recognition	Outstanding Principal Amount	Accrued Interest	Current Interest Rate (%)
Integer	List of values	List of values	List of values	String	string	String	List of values	List of values	List of values	List of values	0,00	0,00	0,0000
c0010	c0020	c0030	c0040	c0050	c0055	c0060	c0065	c0070	c0075	c0080	c0090	c0100	c0110
...	...	...	...	...	...	...	...	...	...	...	...	...	...
5541	r0531 - o/w (part	c004x - Institutions	**Rank 4 - Ranki**	ID14521	Institution A	DE48759655842	LEI code	GERMANY	Other	Not Applicable	1.000.000.000,00	0,00	0,0500
...	...	...	...	...	...	...	...	...	...	...	...	...	...

T 06.01 - Other financial Liabilities (not included in other tabs, excluding intragroup)											
Currency	Issuance Date	Earliest Redemption Date	Legal Maturity	Secured/ Unsecured	Amount of pledge, lien or collateral	Guarantor if applicable	Funding Amount Provided by Any Group Entity	Structured or other Non-Standard Terms	Amount meeting the conditions for MREL eligibility	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
List of values	YYYY-MM-DD	YYYY-MM-DD	YYYY-MM-DD	List of values	0,00	String	0,00	List of values	0,00	List of values	0,00
c0120	c0130	c0140	c0150	c0160	c0170	c0180	c0190	c0200	c0205	c0210	c0220
...	...	...	...	...	...	...	...	...	...	...	...
Euro	2018-01-01	2027-12-31	2027-12-31	Unsecured	0,00		0,00	Non-structured/\	1.000.000.000,00	Fully Compliant T	1.000.000.000,00
...	...	...	...	...	...	...	...	...	...	...	...

10. <u>T07.00 - Derivatives</u>

For the purposes of this table, derivatives have to be reported by netting set, i.e. each netting set reported as an individual row item. No reporting thresholds are applicable in this respect. Only the derivative netting sets/single contracts resulting in a net mark-to-market (cf. c0120) liability should be reported.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Column

For each netting set, a reconciliation with which of the counterparty classes the liability structure in T01.00 it has been contracted to has to be provided from predefined list of values.

c0030 - Insolvency Ranking - mandatory

Identified ranking in line with Part 1, Section 6 of the guidance.

c0040 - Master Agreement ID - mandatory

Internal identifier of the master agreement or single contract.

c0050 - Type of MA (e.g. ISDA 1992)

Specifying the format type used for the master agreement, either 'ISDA 2002 MA', 'ISDA 1992 MA', 'ISDA 1987 MA', 'ISDA 1986 MA', 'ISDA 1985 MA', 'Other MA', 'Single Contract' from a predefined list.

c0061 - ISDA Protocol Adherent - Entity - mandatory

Indicate whether the entity itself has signed the ISDA Universal Stay Protocol, either 'Yes - ISDA Universal Protocol', 'Yes - ISDA JMP Module' or 'No' from a predefined list.

c0071 – Resolution Stay Recognition - Counterparty[22] - mandatory

Indicate whether the counterparty has adhered to , either 'Yes - ISDA Universal Protocol', 'Yes - ISDA JMP Module', 'Yes - Other Agreement for resolution stay recognition' or 'No resolution stay recognition' from a predefined list.

c0075 – Entity Name of counterparty

Name of the counterparty.

c0080 – Counterparty identifier (preferably LEI) - mandatory

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

c0085 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0090 - Country of Counterparty - mandatory

The ISO 3166-1 alpha-2 identification of the country where the counterparty is incorporated.

c0095 – Intragroup transaction - mandatory

The reporting entity needs to indicate whether the transaction reported is done with a counterparty belonging to the accounting scope of consolidation of the ultimate parent entity. The acceptable values are "True" or "False".

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[22] The members participating in the ISDA Universal Stay Protocol can be found at https://www.isda.org/protocol/isda-2015-universal-resolution-stay-protocol/adhering-parties. Other (modular) stay protocol participants can also be found on the ISDA website.

c0100 - Governing Law of MA/single deal - mandatory

The name of the country whose law governs the MA/single contract. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0110 - Number of Transactions Covered - mandatory

Indicate the number of individual contracts that are included in the netting set of the MA.

c0120 - Net Mark-to-Market Value

Unpaid amounts or other amounts due from the entity under resolution to the counterparty, less unpaid amounts and other amounts due from the counterparty to the entity under resolution as at the close-out date.

c0130 - Value of Net Collateral Posted

The net market value of collateral positions under a netting set (i.e. collateral posted decreased by any collateral received). This should include any margin accounts under the netting arrangements. It should be reported as a positive value for net collateral posted to counterparties.

c0140 - Estimated Close-Out Amount

The estimated close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts. The estimations required to determine this value in line with the Delegated Regulation (EU) 2016/1401 could prove quite difficult on an individual basis. Therefore, proxy values, which may be based on available data such as the prudential requirements for market risk, could be used instead. A positive value for the estimated close-out amount results in an increase of the estimated early termination amount, while a negative sign would decrease the estimated early termination amount.

c0150 - Estimated Early Termination Amount

With reference to the Delegated Regulation (EU) 2016/1401 on the valuation of derivatives pursuant to article 49 (4) of the BRRD, this amount is determined as follows:

"The valuer shall determine the value of liabilities arising from derivative contracts under a netting set as an early termination amount calculated as the sum of:

- Unpaid amounts, collateral or other amounts due from the entity under resolution to the counterparty, less unpaid amounts, collateral and other amounts due from the counterparty to the entity under resolution as at the close-out date; and
- A close-out amount covering the amount of losses or costs incurred by derivative counterparties, or gains realised by them, in replacing or obtaining the economic equivalent on material terms of the contracts and the option rights of the parties in respect of the terminated contracts."

As such, the Estimated Early Termination Amount must equal the Net Mark-to-Market Value (c0120) **-** Value of Net Collateral Posted (c0130) **+** Estimated Close-Out Amount (c0140).

Simplified example

The reporting institution has entered into an ISDA master netting agreement (version of 2002) with a counterparty incorporated in Italy, covering their bilateral derivative transactions, including a credit support annex. Under this agreement, 1 458 contracts are covered, with a net mark-to-market value of EUR -1.2 billion to the reporting institution (i.e. a derivative liability). Cash collateral is exchanged on a daily basis and as at the reporting date had a value of EUR 1 billion. The estimated close-out amount is calculated by the entity to result in an additional 'liability' of EUR 100 million. The entity has signed the Universal Stay Protocol, yet its counterparty has not done so yet. The governing law that applies is United Kingdom. The insolvency ranking of such transactions under the law of the country where the reporting institution is incorporated is equal to 9. The counterparty is not part of the accounting scope of consolidation.

N°	Reconciliation with aggregated data	T07.00 - Derivatives					
	Column	Insolvency Ranking	Master Agreement ID	Type of MA (e.g. ISDA 1992)	ISDA Protocol Adherent - Entity	Resolution Stay Recognition - Counterparty	Entity name of counterparty
Integer	*List of values*	*List of values*	*String*	*List of values*	*List of values*	*List of values*	*String*
c0010	c0020	c0030	c0040	c0050	c0061	c0071	c0075
...	...	...	...	...	...	...	...
35	c006x - Insurance firm	**Rank 9 - Ranking**	*MAID12445854*	ISDA 2002 MA	Yes - ISDA Universal Protocol	No	Counterparty IT
...	...	...	...	...	...	...	...

T07.00 - Derivatives									
Counterparty identifier (preferably LEI)	Type of identifier	Country of Counterparty	Intragroup transaction (yes/no)	Governing Law of MA/single deal	Number of Transactions Covered	Net Mark-to-Market Value	Value of Net Collateral Posted	Estimated Close-Out Amount	Estimated Early Termination Amount
String	*List of values*	*List of values*	*List of values*	*List of values*	0	0,00	0,00	0,00	0,00
c0080	c0085	c0090	c0095	c0100	c0110	c0120	c0130	c0140	c0150
...	...	...	...	...	...	...	...	...	...
123400TRUW020	LEI code	*ITALY*	No	*UNITED KINGDOM*	1458	1.200.000.000,00	1.000.000.000,00	100.000.000,00	300.000.000,00

11. T08.00 - Secured Finance, excluding intragroup

Secured finance includes all financing arrangements that are subject to the provision of collateral, pledges or liens, excluding, for example, securities which have to be reported in T04.00. Typical examples of such arrangements are central bank financing or repurchase agreements.

The secured liability is to be reported, not the collateral itself.

For the purposes of this table, secured finance arrangements have to be reported by netting set, i.e. each netting set reported as an individual row item. No reporting thresholds are applicable in this respect.

c0010 - N°

Unique number/primary key to identify the row items.

c0020 - Column

For each netting set, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

c0030 - Insolvency Ranking - mandatory

Identified ranking in line with Part 1, Section 6 of the guidance.

c0040 - Master Agreement ID

Internal identifier of the master agreement or single contract.

c0050 - Type of MA (e.g. GMRA)

Specifying the format type used for the master agreement, either 'ICMA 2011 GMRA', 'ICMA 2000 GMRA', 'ICMA 1995 GMRA', 'ICMA 1992 GMRA', 'Other GMRA' or 'Single Contract' from a predefined list.

c0055 – Entity name of the lending entity

Must be different from the entity name reported in T99.00-r0010.

c0060 - Counterparty (LEI/MFI/Local Identifier) - mandatory

Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

c0065 – Type of Identifier

To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0070 - Country of Counterparty - mandatory

The name of the country where the counterparty is incorporated.

c0080 - Governing Law of MA/single deal - mandatory

The name of the country whose law governs the MA/single contract. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0090 - Number of Transactions Covered - mandatory

Indicate the number of individual contracts that are included in the netting set of the MA.

c0100 - Net Amount of Funding Received - mandatory

Provide the net amount of funding received under secured financing agreements, taking into account all transactions subject to the netting arrangement. Note that this amount does not include accrued interests, while the related amount in T01.00 r120 does.

c0110 - Net Amount of Collateral Posted - mandatory

Per netting set, please provide the net value of collateral posted to cover the secured financing transactions, taking into account all collateral positions considered in the netting arrangement. This includes any amount of collateral or margin that is exchanged.

Simplified example

An institution has entered into a bilateral repurchase agreement with a French counterparty. The institution has provided collateral for a market value of EUR 225 million at the reporting date, while receiving a cash payment of EUR 250 million at inception. The contract has been established under French law and is not subject to any master agreements for netting purposes. The insolvency ranking of the contract under the law of the country where the reporting institution is incorporated is equal to 10.

N°	Reconciliation with aggregated data	T08.00 - Secured Finance, excluding intragroup										
	Column	Insolvency Ranking	Master Agreement ID	Type of MA (e.g. GMRA)	Entity name of Lending Entity	Counterparty identifier (preferably LEI)	Type of identifier	Country of Counterparty	Governing Law of MA/single deal	Number of Transactions Covered	Net Amount of Funding Received	Net Amount of Collateral Posted
Integer	*List of values*	*List of values*	*String*	*List of values*	*String*	*String*	*List of values*	*List of values*	*List of values*	0	0,00	0,00
c0010	c0020	c0030	c0040	c0050	c0055	c0060	c0065	c0070	c0080	c0090	c0100	c0110
…	…	…	…	…	…	…	…	…	…	…	…	…
51	c004x - Institutio	**Rank 10 - Ranking**	*MA49855142*	Single Contract	*Counterparty FR*	*969500ABCKRTCJQWXH05*	LEI code	*FRANCE*	*FRANCE*		1	250.000.000.000,00	225.000.000.000,00
…	…	…	…	…	…	…	…	…	…	…	…	…

12. T09.00 - Other Non-Financial Liabilities (not included in other tabs, excluding intragroup)

This table covers non financial liabilities such as provisions, tax liabilities and deferred income. These liabilities should be grouped by type and insolvency ranking.

c0010 - N°
Unique number/primary key to identify the row items.

c0020 - Row
For each instrument, a reconciliation with the categories of liabilities of the liability structure in T01.00 has to be provided at the level of maturity from a predefined list of values.

c0030 - Column
For each instrument, a reconciliation with the counterparty class in T01.00 to which the liability is owed has to be provided from predefined list of values.

c0040 - Insolvency Ranking
Identified ranking in line with Part 1, Section 6 of the guidance.

c0050 – Contract identifier
Internal identifier of the contract, as equivalent to the ISIN for securities.

c0060 - Counterparty identifier (preferably LEI)
If the financial liability can be assigned to a specific creditor, please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported.

c0065 – Type of Identifier
To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0070 - Governing Law
The name of the country whose law governs the instrument. If the contract is governed by the law of more than one country, the country the law of which has the highest relevance for the recognition of write down and conversion powers shall be reported.

c0080 – Type of Non Financial Liabilities
To be chosen among the following options:

Provisions. Funds for general banking risks

Provisions. Employee benefits. Pension and other post-employment defined benefit obligations

Provisions. Employee benefits. Other than pension and other post-employment defined benefit obligations

Provisions. Restructuring

Provisions. Pending legal issues and tax litigation

Provisions. Off-balance sheet exposures subject to credit risk

Provisions. Other than Employee benefits, Restructuring, Pending legal issues and tax litigation, Off-balance sheet exposures subject to credit risk

Tax liabilities

Deferred income

Liabilities other than financial liabilities, provisions, tax liabilities, deferred income

c0090 - Outstanding Amount
The EUR (counter) value of the outstanding amount of the instrument.

c0100 – Currency
The currency in which the instrument is issued.

c0110 – Date of Recognition
Date at which the instrument was recognised in the financial accounts, as per the applicable accounting standards.

c0120 – Date of Maturity
Date of the legal, final maturity of the instrument. For perpetual instruments, this should be '2099-01-31'.

c0130 - Qualifying as Own Funds
Please indicate if and at which level the instrument is included in the own funds, alongside information on the phase-out regime and grandfathering arrangements. Value can be 'No', 'Partially (A)T1 and T2', 'T2 in phase-out', 'Grandfathered T2', 'Fully Compliant T2', 'Grandfathered AT1', 'Fully Compliant AT1' or 'CET1' from a predefined list.

In the list of options the term 'phase-out' refers to the period of 5 years before maturity of any given T2 instrument, during which there is only a proportionate recognition based on the time remaining until maturity. 'Grandfathered' should be understood as any transitional measure applicable to a T2 instrument, not including the 'phase-out'. During this 'grandfathering', recognition can be full or partial.

c0140 - Amount Included in Own Funds, taking into account phase-out as applicable
The actual amount in EUR of the instrument qualifying as own funds.

Simplified example

The reporting entity has a tax liability outstanding to the Maltese Government of EUR 150 million, recognised in the financial accounts of the institution 30th June 2021. There is no maturity date for this liability, and the liability does not qualify as own funds The applicable law of the loan is the one of Malta. The insolvency ranking of the subordinated loan under the law of the country where the reporting institution is incorporated is equal to 7.

As at 31 December 2021, the entity should report this tax liability as follows:

N°	Reconciliation with aggregated data		T09.00 - Other Non-Financial (not included in other tabs, excluding intragroup)											
	Line	Column	Insolvency Ranking	Contract Identifier	Counterparty identifier (preferably LEI)	Type of identifier	Governing Law	Type of non financial liabilities	Outstanding Amount	Currency	Date of Recognition	Date of Maturity	Qualifying as Own Funds	Amount Included in Own Funds, taking into account phase-out as applicable
Integer	*List of values*	*List of values*	*List of values*	*String*	*String*	*List of values*	*List of values*	List of values	0,00	List of values	YYYY-MM-DD	YYYY-MM-DD	List of values	0,00
c0010	c0020	c0030	c0040	c0050	c0060	c0065	c0070	c0080	c0090	c0100	c0110	c0120	c0130	c0140
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
14	r0390 - Non-financia	c008x - Government	**Rank 7 - Ranki**			Type of identifier, other than LEI or MFI code	*MALTA*	*Tax liabilities*	150.000.000,00	*Euro*	*2021-06-30*		No	0,00
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

13.   T12.00 – Major Counterparties (derivatives, commitments received)

This template covers the reporting requirements for CIR 2018/1624 template Z 05.02 "Major Off Balance Sheet Counterparties".

This report collects information on off-balance sheet items received from major counterparties. Reported amounts shall be aggregated where they belong to the same counterparty and the same type of off balance sheet item.

Off-balance sheet items for which the counterparty cannot be identified shall not be reported. Off-balance sheet items for which the counterparty is an entity included in the consolidated financial statements shall not be reported.

Major off-balance sheet counterparties shall be identified by summing up the total nominal amount of commitments and financial guarantees received (as defined for the purposes of FINREP, template F 09) by the entity or group entities for which the template is reported from counterparties or group of connected clients.

The counterparties or groups of connected clients are then ranked by aggregate amount in order to identify the top 10 major off-balance sheet counterparties, on which information shall be provided in this template.

Derivatives should not be included in the top ten rank described above: a separate list of the top 5 off-balance sheet derivatives counterparties should be reported here to avoid the T12 report containing only derivative balances.

c0010 - Entity name
Name of the major counterparty or, where applicable, name of a group of connected clients. The name of a group of connected clients shall be the name of the parent company or, when the group of connected clients does not have a parent, the group's commercial name.

c0020 - Counterparty identifier (preferably LEI)
Please report the creditor's LEI code, issued by the Global Legal Entity Identifier Foundation and recommended by the FSB. In the absence of a LEI, in the case of banks' the ECB Monetary Financial Institutions identifier (MFI ID) used in RIAD should be reported. Exclusively in absence of both these identifiers, an internal identifier could be reported (there should be only one unique identifier used per counterpart).

c0025 - Type of Identifier
To be chosen among the following options: "LEI code", "MFI code" or "Type of identifier, other than LEI or MFI code".

c0030 - Group or individual
To be chosen among the following options: "Exposures to individual clients", "Exposures to groups of connected clients".

c0040 - Country of incorporation
The country of incorporation of the entity, which may be a Member State or a third country.

c0050 – Sector
To be chosen among the following options (linked to T01.00): "Central Banks", "General Governments", "Credit institutions", "Other financial corporations", "Non-financial corporations", "Households".

c0060 - Type of Off Balance Sheet Exposure

The type of off-balance sheet exposure shall be one of the following as defined in FINREP, template F 09.02: "Loan commitments received"; "Financial guarantees received"; "Other commitments received". Off-balance sheet information on "Derivatives" is also to be reported.

If the off-balance sheet items received from a major counterparty consist of more than one of the types mentioned above, each type of off-balance sheet item should be reported in a separate row.

c0070 - Amount

The amount shall be equivalent to the definition of an 'outstanding amount' as prescribed for in template T 01.00 — Liability Structure.

In case of liabilities arising from derivatives the nominal amount shall be reported.

Annex 1 - List of abbreviations

AIF	Alternative Investment Fund
AIFMD	Directive 2011/61/EU of the European Parliament and of the Council of 8 June 2011 on Alternative Investment Fund Managers
BCBS	Basel Committee on Banking Supervision
BIC	Bank Identifier Code
BME	Bolsas y Mercados Españoles
BRRD	Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms
BSI	Balance Sheet Items
BU	Banking Union
CMG	Crisis Management Group
COREP	Common Reporting framework
CRD	Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms
CRR	Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms
CSD	Central Securities Depository
DGS	Deposit Guarantee Scheme
DGSD	Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes
EBA	European Banking Authority
ECB	European Central Bank
EMIR	European Market Infrastructure Regulation n° 648/2012 on OTC derivatives, central counterparties and trade repositories
ESRB	European Systemic Risk Board
EU	European Union
EUR	Euro
FINREP	Framework for consolidated Financial Reporting
G-SII	Global Systemically Important Institution
GLRA	Group-Level Resolution Authority
GMNA	Global Master Netting Agreement
GMRA	Global Master Refinancing Agreement
ICMA	International Capital Market Association
IFRS	International Financial Reporting Standards
IRT	Internal Resolution Team
ISDA	International Swaps and Derivatives Association
ISIN	International Securities Identification Number
ISO	International Organization for Standardization
ITS	Implementing Technical Standards
LDR	Liability Data Report
LEI	Legal Entity Identifier
LTRO	Longer-Term Refinancing Operations

MA	Master Agreement
MAC	Material Adverse Change
MFI	Monetary Financial Institutions unique IDentifier
MREL	Minimum requirement for own funds and eligible liabilities
MRO	Main Refinancing Operations
NCWO	No Creditor Worse Off
NGAAP	National Generally Accepted Accounting Principles
NRA	National Resolution Authority
O-SII	Other Systemically Important Institution
POE	Point Of Entry
PRS	Preferred Resolution Strategy
RIAD	Register of Institutions and Affiliates Database
RLE	Relevant Legal Entity
RTS	Regulatory Technical Standards
SFD	Settlement Finality Directive - Directive 98/26/EC of the European Parliament and of the Council of 19 May 1998 on settlement finality in payment and securities settlement systems
SME	Small and Medium-sized Enterprise
SRB	Single Resolution Board
SREP	Supervisory Review Process
SRF	Single Resolution Fund
SRMR	Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund
SSS	Securities Settlement System
TARGET	Trans-European Automated Real-time Gross settlement Express Transfer system
TLAC	Total Loss Absorbing Capacity
TLTRO	Targeted Longer-Term Refinancing Operations
UCITS	Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities
USD	US Dollar
XBRL	eXtensible Business Reporting Language
XML	eXtensible Markup Language

Annex 2 - Scope and modulated reporting example

The example in this annex provides a view on how the starting point of the reporting scope works in the case of a group, of which the legal structure is illustrated in below diagram.
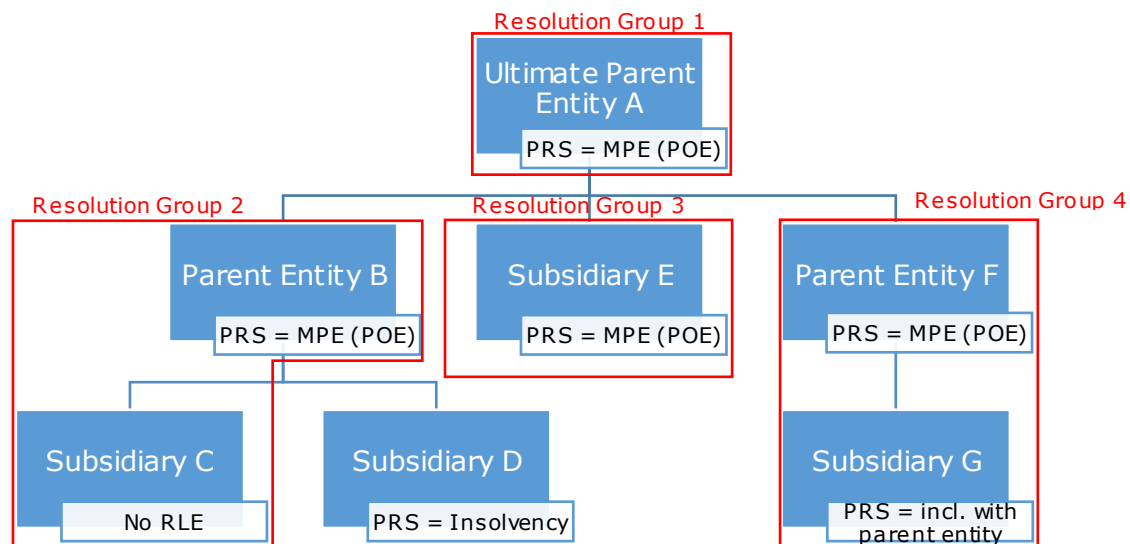
The preferred resolution strategy for this group is Multiple Point of Entry (MPE), where 4 resolution groups have been identified, i.e. entities A, B, E and F. These entities are as such the Points Of Entry (POE) for applying resolution actions. Taking into account the legal structure, the default reporting scheme[23] can be presented as follows.

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[23] As indicated in Part 1, Section 1, the default scope can be amended to take into account specificities of the group and/or entities with a view to collect an adequate level of information for the purposes of resolution planning. It also does not exempt any of the entities to develop the capacity to report the information on an ad hoc basis, for example in the case of an actual resolution scheme having to be applied.

C = Consolidation SC = Sub-Consolidation I = Individual	Possible Reporting Modules	T99.00	T01.00	T02.00	T03.01 T03.02 T03.03	T04.00	T05.01	T06.01	T07.00	T08.00	T09.00	T12.00
Ultimate Parent Entity A (Resolution Group 1)	LDTCON, LDTINDOTH, LDTINPOE	C/I	C/I	C/I	C/I	I	I	I	I	I	I	C/I
Parent Entity B (Prudential Consolidation)	LDTCON, LDTINDOTH, LDTINPOE	SC/I	SC/I	SC/I	SC/I	I	I	I	I	I	I	SC/I
Parent Entity B (Resolution Group 2)	LDTRES (resolution reporting scope excludes Subsidiary D which would normally be included in the consolidated reporting LDTCON)	SC	SC	SC	SC	-	-	-	-	-	-	SC
Subsidiary C	LDTINDOTH, LDTINDPOE	-	-	-	-	-	-	-	-	-	-	-
Subsidiary D	LDTINDOTH, LDTINDPOE	I	I	I	I	-	-	-	-	-	-	I
Subsidiary E (Resolution Group 3)	LDTINDOTH, LDTINDPOE	I	I	I	I	I	I	I	I	I	I	I
Parent Entity F (Prudential Consolidation = Resolution Group 4)	LDTCON, LDTINDOTH, LDTINPOE	SC/I	SC/I	SC/I	SC/I	I	I	I	I	I	I	SC/I
Subsidiary G	LDTINDOTH, LDTINDPOE	I	I	I	I	-	-	-	-	-	-	I

It should be noted that there are currently 5 reporting modules available for Liability Reporting:

LDTCON – refers to the prudential (sub-)consolidated scope;

LDTINDOTH – refers to the individual scope;

LDTINDPOE – also refers to the individual scope, but applies when the bank is requested to report granular, contract data on deposits, securities, derivatives, secured lending, and/or other financial liabilities. This reporting scope is not limited to the designated Point of Entry entity based on the group's resolution strategy.

LDTRES – refers to the consolidated scope of the resolution group, which is different from the prudential consolidated scope reported in LDTCON, for example as entities targeted for Insolvency in the PRS may be excluded;

LDTCONPOE – refers to the consolidated scope of cooperative groups where entities that are not usually reported in the prudential consolidated scope are included (e.g Regional Bodies). This is different from the prudential consolidated scope reported in LDTCON.